

MICHIGAN TRADESMAN

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EST. 1883

Fortieth Year

GRAND RAPIDS, WEDNESDAY, JANUARY 31, 1923

Number 2054

THE OPTIMIST

Off the train he hops at daybreak, with a grip in either hand,
With a stomach mighty empty and a wish for Slumberland.
But he never makes a whimper, as he hops into the bus,
For he laughs at real discomforts that would bring the tears from us.

Ever laughs the traveling salesman, and his laugh rings loud and sweet
To the poor, old stranded actor or the beggar on the street,
Just because the salesman helps them to their breakfast and their fare,
Even though it takes a greenback he can ill afford to spare.

On the train he hops at midnight, and when dawn has come again,
You can see him swinging blithely from the cold and dreary train.
Just another round of calling, taking orders in a town—
Orders that he thinks are corkers—that the credit man turns down.

Just another round of hustling, just a ten-mile drive or two,
When the wind is full of winter and his hands are numb and blue,
Far from home and good cooking, far from baby and wife,
You can bet it takes a hero to endure a salesman's life!

But with all his cares and hardships, when he creeps to bed alone,
In some little country roadhouse where the cold would freeze a stone,
With the same old smile he slumbers, for inside his watch's case,
Is the photo of a wife and a dimpled baby face.

Concentrate Your Efforts

One thing at a time well done is worth ten things unfinished.

We are concentrating on the value of FLEISCHMANN'S YEAST —advertising it in the daily papers of the country as a health-building food which makes laxatives unnecessary.

Concentrate your own talk along these lines and watch your sales rise.

The Fleischmann Company

SOLD EVERYWHERE

RYZON

REG. U.S. PAT. OFF.

BAKING POWDER

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

The Name on the Sack is a Guarantee of its Contents

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

NEWAYGO PORTLAND CEMENT

on every sack.

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

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

Newaygo Portland Cement Co.

General Offices and Plant
Newaygo, Mich.

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

Brecht
COMPANY
ESTABLISHED 1853 ST. LOUIS, MO.

**Increase Sales
With Brecht Display Counters**

Brecht standard display Refrigerators, Counters and Coolers are built throughout of the best materials obtainable. They are handsome in appearance and designed to display meats in the most attractive manner with the least amount of ice consumed. Write for particulars.

THE BRECHT COMPANY
Established 1853
1231 Cass Ave., St. Louis, Mo.
New York, San Francisco, Chicago

MICHIGAN TRADESMAN

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Number 2054

MICHIGAN TRADESMAN

(Unlike any other paper.)

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

Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS OF BUSINESS MEN.

Published Weekly By

TRADESMAN COMPANY

Grand Rapids

E. A. STOWE, Editor.

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MASTER INDUSTRY OF AGE.

Considering the vastness of their enterprises, our automobile kings are still astonishingly young. This is another way of saying that their industry is itself a thing of few years and long leaps. The two Dodges have gone their way; otherwise the ranks of the founders are solid. Durant, Olds and many other veterans, instead of showing signs of slowing down, march on to fresh adventures.

Extraordinary men are these builders of a master industry in a quarter century. Trail breakers and builders of communities as well as cars, the face of America is changed because of them. Consider Michigan, their most favored stamping ground. They found it an agricultural State and have made it an industrial State. Placid, county-seat towns of a generation ago are now swollen industrial cities. Flint had 13,000 people in 1900 and 100,000 in 1922. Pontiac, 9,500 in 1900 and 45,000 in 1922. Detroit has leaped from 250,000 to a million, to be fourth city in the Union.

Extraordinary men, too, in their reactions to the labor problem. Unionism they have fought successfully, not because they were harsh employers by nature or conviction but because they realized that unionism would slow down their operations and fill the factories full of slovens and incompetents. Money was flowing into their hands so fast they could pay high wages and provide good working conditions; so far they have been able to defeat the machinations of venal and unscrupulous union labor agitators with money intelligently used. As competition becomes fiercer this margin must grow slimmer. Then we shall see what we shall see; but up to this time the automobile industry has been strikingly successful in avoiding labor quarrels.

The communities which the industry has built up have their pressing problems of social adjustment. Popula-

tion has grown so fast that the municipalities are hard put to it to provide accommodations. The towns are forging ahead, but the industries under the spur of driving individuals, are still far in the lead of their communities. After the industry reaches that much talked of saturation point it will take the automobile towns a generation to grow up to their plants. The makers of motors have also been makers of America, and long after they are dead hundreds of American communities will be building, bonding and paying to meet the social needs forced upon them by these dominant personalities.

INGENIOUS TAX DODGERS.

A Connecticut family is said to be seeking incorporation for the purpose of reducing the income tax paid by its members. As a corporation the family would pay a corporation tax on its total income instead of an income tax on its members' individual incomes. This move opens up a range of possibilities before which the Treasury Department must stand aghast. If a family can incorporate and thus escape the personal income tax, why cannot a corporation unincorporate and thus escape the corporation tax? If for purposes of taxation one can always manage to be something else than the object named in the law, the taxation problem for the individual is solved.

What interests us, however, about the Connecticut family in question is not the particular line of action it is proposing but the fresh demonstration it gives of the impregnability of the family as an institution. The family has been on its last legs, if you believe all you hear, for some time. Between divorces and flappers it is almost at the vanishing point. And yet, with both the older and the younger generation against it, somehow the anachronistic thing goes marching on. Unincorporated, it is a private scandal. Incorporated, it is a public menace. But if worst comes to worst, it will be cherished for the enemies it has made.

No greater mistake is made by a retail merchant than to keep on carrying a lot of old junk, under the deluded impression that it will increase in value, when, as a matter of fact, it is continually decreasing. The only thing to do is to set up a dump-counter.

Keep out of the ruts. It is mighty easy to get into them, and easy traveling while there; but when once you try to get out, you've got a hard job before you. Many a dead store should have cut upon its tombstone, "Smothered in a Rut."

If salespeople in a store are slow and sleepy, it is pretty certain the boss himself is none too wide awake.

SOME FOREIGN CONDITIONS.

Up to the present the fruits of the Washington conference, so far as the limitation of armaments is concerned, have been somewhat acrid. But the consequences of the conference in regard to the Far East have been of great, even unexpected, importance. It is true that the execution of some of the Washington agreements as to China await French and Italian ratification. The tariff surtax on luxuries and the establishment of the Board of Reference, to which disputes over concessions may be referred, both depend upon the ratification of the Tariff treaty. China herself has requested that the commission of jurists to enquire into her judicial system with the view to the abolition of extraterritoriality should postpone their visit to China until the end of 1923.

But there is another and more important side of the ledger. Despite the vagueness of Japan's promises at Washington and the failure of the recent Changchun conference with Soviet Russia, Japanese troops have left Siberia, with the exception of Northern Sakhalin. Greatest miracle of all—Japan has even left Shantung! Japanese troops have been withdrawn from Hankow and from different parts of Manchuria. Foreign post offices are being withdrawn from China, and England is leaving Wei-hai-wei. The Washington resolution in regard to the withdrawal of unauthorized foreign wireless stations is also being carried out. It is reported that the Japanese have turned over their station at Tsinanfu and dismantled their station at Hankow. The Allied Technical Board, which controlled the Chinese Eastern Railway, has been dissolved. The Commission to revise the Laws of War has been sitting at The Hague.

Technically, the Nine-Power treaty, in regard to the "principles and policies" to be followed in regard to China, is not in effect because it lacks the ratification of France, Italy, Belgium and Portugal. But its spirit has been studiously observed.

GREAT AMERICAN INDUSTRY.

The chewing of gum is pre-eminent-ly an American industry. Figures just supplied by the Bureau of the Census show that the raw material for this operation, that is, the gum at the factories, had a value of more than \$38,000,000 in 1921. Its retail value was, of course, greater, and the expenditure for gum in that year may be roughly estimated at 50 cents for every man, woman, and child in the United States. During the war period the gum industry flourished more than it does at present. Nearly every one will recall that great quantities of gum were shipped to France for the use of the doughboys in the trenches. In 1919

there were fifty-seven factories engaged in the production of chewing gum, and these employed over 4,000 persons. The value of their product in that year was \$51,000,000 and in addition there were other factories producing chewing gum as a by-product or side line; this had a value of over \$2,000,000. It appears, though, that there was a chewers' strike as well as a buyers' strike during the period of industrial depression. In 1921 there were seven fewer factories making gum than two years before, and about 1,500 fewer persons were employed in its manufacture. In this instance chewing gum appears to have served as a pretty fair trade barometer.

HARD ON TAX PAYERS.

According to figures recently given out by the Interstate Commerce Commission, the Governments operation of the railroads for twenty-six months will cost the taxpayers \$1,700,000,000. Failure to advance rates in accordance with increasing costs brought heavy deficits and undermaintenance of property, and these the Government has had to make good. This means that what the shippers saved by unremunerative rates has had to be paid for out of the pockets of the general public. Such a rate policy cannot be justified on economic grounds; service cannot be rendered for less than cost without incurring disaster. It is at least doubtful also whether the low rates of the war period actually inured to the benefit of the ultimate consumer, as this was a period of a sellers' market and of constantly rising prices. It would be difficult, therefore, to make out an argument that the subsequent cost of Government operation to the taxpayers only balances what they were able to save while rates were too low.

Victimized By Bogus License Officer.

Detroit, Jan. 30—George Felice, who recently opened a grocery store at 1900 Second avenue, is seeking a suave stranger who wears a dark brown hat and a fawn-colored overcoat with purple stripes.

"You gotta have a license to run this store; here's a notice," the stranger announced as he entered George's store to-day.

George never had heard about the license, but the notice had an official appearance and he presented a \$50 bill in payment of the fee it named. The stranger changed the bill, pocketing the fee and \$10 which he held back in making the change.

A few minutes later, when George found out about the \$10, he sent for the police. Officers told him that his license notice was a lot of hokum inscribed on a check protest blank pilfered from a Detroit bank. Police said the same game had been worked elsewhere in Detroit recently.

They say that what you don't know won't hurt you, but that is wrong. It is what you don't know in serving customers that does hurt you.

IN THE REALM OF RASCALITY.

Cheats and Swindles Merchants Should Carefully Avoid.

The Tradesman warns merchants against strange stock sellers who present their proposition so alluringly that they frequently take their auditors off their feet. The poorer the security the more floridly they picture it. Take the rascally chaps, for instance, who exploited Dort stock at \$20 per share on a positive promise that it would be advanced to \$40 per share within a month. It is now down to \$6, and from present appearances it will be a long time before it moves above that figure. Take, also, the scoundrel who sold Southern Oil and Land Co. at \$100 per share on a definite promise that the price would be advanced to \$200 per share the next day, which could not be done, because no advance whatever had been authorized by the Michigan Securities Commission. Under no circumstances should a merchant deal with a salesman he has never seen before—and, in all probability, never will be able to see again. A license from the Michigan Securities Commission is no protection whatever to the investor, because some of the most notorious scalawags in the State have been turned loose on the investing public by the Commission—and permitted to continue their plundering careers after their criminal acts have been brought to the attention of the Commission by perfectly reputable gentlemen. In the nature of things the average retailer—especially the country merchant—has not the facility to go into these matters the city man has, and he should under no circumstances make any investment in stock in a new company or in a so-called re-organization until the matter has been passed upon by his jobber or the Michigan Tradesman, whose services are always at the command of its patrons.

Worse Than Useless.

While on the subject of the Securities Commission, the writer is disposed to relate a circumstance which recently occurred in this city. A man who has never made a success of anything he has ever undertaken about a year ago secured authority from the Commission to sell stock in a company organized to make an automobile accessory. In selling stock in the country towns roundabout, he confined his operations mainly to old ladies and widows. A Coopersville widow appealed to a local merchant for advice on the subject of making an investment and the merchant, in turn, appealed to the Tradesman for assistance. On requesting a financial statement, it was found that the stock which was being sold at par was actually worth only about 50 cents on the dollar. These figures were transmitted to the Commission, with the suggestion that the further sale of the stock be prohibited by that organization. Instead of taking such action, the executive officer replied that if the person complaining of the swindle wished a public hearing he could be accommodated by filing a complaint in legal form; otherwise no attention

would be paid to the complaint, because the proposition looked all right to the Commission when it passed on it originally. The sale of the stock was thus permitted to continue until the concern went into liquidation a few weeks ago. Now no investor will ever see a penny back, because the proceeds from the sale of stock—largely to women—were absorbed by the officers in salaries and expenses about as fast as the money came in.

In speaking of the Commission a few days ago, a leading Grand Rapids banker remarked: "I believe the Commission has done ten times as much harm as it has done good, because it has bolstered up many worthless offerings which turned out to be utterly fraudulent and thus caused untold losses which would not have been inflicted upon the public but for the fact that the concerns bore the approval of the Securities Commission. But for such approval investors would have made personal investigations and thus ascertained the true character of the offerings."

Hold Off on Acme Stock Salt Co.

Pending investigation by the Tradesman, which has appealed to the Federal and State authorities for analyses of the article sold on its alleged medicinal qualities, the Tradesman advises all merchants to defer having any dealings with the Acme Stock Salt Co., 133 West 40th street, New York. It may be one or two weeks before these reports are received by the Tradesman. Correspondence with the company leads to the belief that the men composing the Acme Stock Salt Co. are not so frank and manly in handling themselves as honest men are likely to be.

Another Bad Check Artist.

Youngstown, Ohio, is asking merchants to look out for a man going by the name of Lee J. Freeman for passing bad checks. He is familiar with employment work and usually picks out association secretaries or acquaintances made through them for his activities. His description is, age 32, 5 feet 7 inches tall, about 140 pounds, light complexion, brown hair, blue gray eyes, long nose, noticeably wide mouth with prominent teeth, high forehead, is inclined to baldness, light colored mustache, wears glasses. He is very talkative, fond of the ladies and usually stays at first class hotels.

Another Warning.

J. D. O'Brien and wife, formerly of Battle Creek, left that city, leaving several accounts amounting to quite a sum. They are believed to be in Saginaw, Flint or Lansing. Mr. O'Brien is a railroad man.

Personel of the Annual Worden Round-Up.

The annual round-up of the Worden Grocer Company which was held in the English room of the Hotel Rowe last Saturday, proved to be the most largely attended affair of the kind ever held by that organization. The following is a list of those present:

Officers and Directors.

Guy W. Rouse.
E. D. Winchester.

H. P. Winchester.
R. J. Prendergast.
T. J. Barker.
N. Fred Avery.
Van Cleve Ganson.

Guests.

Rev. C. W. Merriam.
E. A. Stowe.
C. J. Farley.
Heber A. Knott.
Frank E. Leonard.
Anthony Kleiner.
J. Francis Campbell.
John Green.
Carl Battis.
Mr. Schaeffer.
Richard Warner, Jr.

Grand Rapids Organization.

L. T. Hansen.
D. F. Helmer.
E. J. Hart.
T. B. Carlile.
Glen Cederlund.
W. H. Cowdin.
James DeKraker.
R. N. Kimball.
J. W. Quinn.
Reeves Simms.
A. C. Walker.
W. H. Wheeler.
Birney Warner.
A. P. Anderson.
F. E. Beardslee.
L. Berles.
F. P. Bolger.
Wm. DeKuiper.
P. F. Dykema.
Arie Donker.
H. R. Geer.
O. C. Hayden.
George Hartger.
J. J. Hartger.
J. P. Honton.
W. W. Hubbard.
Geo. W. Haskell.
V. M. Johnson.
E. E. Kraai.
A. Loughery.
G. A. Lindemulder.
A. E. Motley.
F. W. Rademacher.
Peter Van Ess.
A. Ver Merris.
Richard Warner, Sr.
G. A. Witmer.
John G. Stander.
Frank Arleth.
Kent Butters.
J. L. McGreenery.
Joseph Petz.
Ferry Smith.
Louis F. Hake.

Kalamazoo Organization.

Charles McCarthy.
Will Borden.
Frank McLaughlin.
August Schwalm.
Leo Watson.
Harrison Bauer.
J. P. Bosker.
A. M. Hall.
Frank Pride.
D. G. Fox.
W. A. Stockbarger.
M. P. Lenhard.

Lansing Organization.

H. U. Biggar.
Floyd Nixon.
V. E. Stephens.
F. G. Hathaway.
L. W. Wright.
W. E. Otis.
Richard Carter.
John McCain.

Peter Lawrence.
Peter Sumner.
Kenneth Miller.
Louis Lawrence.
George Higgs.
W. E. Lemon.
A. C. Barber.
M. J. Boyer.
Edw. Bullard.
Wm. Vandermade.
Frank Manwaring.
L. J. Adams.
Battle Creek Organization.
G. R. Clark.
C. R. Spars.
Earl Meyers.
D. R. Agin.
Charles Ash'ey.
John Sylvester.
Leo Gierman.
P. B. Abbott.

Views of Religion.

Detroit, Jan. 30—The majority of men and women cannot be expected to feel drawn toward a religion which demands belief in miracles and superstitions, nor in clergymen who are too bigoted and narrow-minded to think for themselves. The great war taught the world the real worth of religion, and without any doubt the clergymen and chaplains who served over there with the deepest benefit to humanity were men who think for themselves and for humanity, and who have the infinite courage of their convictions. Men of this sort are the ones who are able to reach the souls of the majority, who are able to reach down into the mire and redeem the fallen souls, and, moreover, they are the ones who are able, through their own convictions and their own reasonable, practical and human faith in a supreme God as a Father over all of us, to keep religion alive in those whom they have helped. Why is religion as a whole practiced by more women than men? Because men as a whole will not accept on faith whatever is handed out to them to believe, and because men do not ever go to church to see and be seen in their Sunday best. If they go it is because the pastor of the parish is a man, and a human man, whose mind has been called upon in the expression of his profession: and who strives to make his religion, his church and his faith answer the crying need of each individual human soul. We all want religion, faith and belief, even those who never enter a church have, I believe, deep down in their innermost hearts a desire for these things, but the trouble is that in the church there are so few, so very few clergymen who can stand up under the acid test of an ordinary man's good, hard common sense or reason or call it what you will. The world needs religion to-day more than it has ever needed it before, but the day is past when superstitions and fanciful beliefs can carry any weight.

Along Short.

Trade building is to perfect yourself in the game of selling and then multiply yourself by teaching those around you. The day is past in the retail trade when you can buy yourself rich—the business must be builded from the selling end. The time spent in selling is an investment the same as the money paid for your goods and should be so reckoned in the theory of selling. In fact, if we could gather up the fragments of time, the wasted moments, hours, the lost motion, the doing of things that don't count in the average retail store, and apply this force intelligently, what a difference it would make in the profits at the end of the year.

Reform Needed in Probate Court Administration.

Grand Rapids, Jan. 30—Repeal of certain State enactments regulating practice in probate courts in general and by probate judges in particular, I am glad to notice, will be attempted at the present legislative session.

When I say probate judges I mean some probate judges. There are undoubtedly many of such who are administering the present laws fearlessly, but complaints of disregard of legal ethics against many of such are of a character not to be disregarded.

Naturally the probate judge by law is constituted guardian of no inconsiderable portion of our population and if the laws concerning same were conscientiously observed there would be little or no complaint, but under the State legislative regulations such officials are almost constituted a law unto themselves and some there are who assume added jurisdiction.

It is a matter of public knowledge that our State charitable institutions contain many patients whose relatives are possessed of ample means and by every moral and legal consideration are required to assume responsibility for the expenses incurred in treatment of such cases. The State is a sufferer each year to the tune of untold thousands of dollars through the duplicity of probate judges who have charge of these matters and who deliberately violate the laws for personal or political reasons and saddle upon their respective counties expenses which should be borne by individuals.

In one Western Michigan county which I have in mind, a judge of probate, now fortunately consigned to political oblivion, took advantage of his position and arranged for an endless number of his well to do friends and some immediate relatives to receive free treatment at the medical department of the State University, and to add to his record of lawlessness, sent members of his immediate family

along as attendants, at the expense of the county. It was found, upon investigation, that he had consigned the son of a wealthy constituent to a public institution as a ward of the State and reported him as an indigent.

The windows and orphans' fund, as provided by each county, was disbursed in a similarly profligate manner, and when the county board made the discovery of the facts in these cases and prepared to "make Rome howl," as it were, they were politely informed by "his honor" that he was acting within the law, which was a fact. The law simply gives him unlimited jurisdiction and provides no penalties for official malfeasance.

Repealing the laws granting these unrestricted privileges to the probate court and restoring regulation to county boards of supervisors, on the "safety in numbers" theory, will relieve probate judges of many perplexities. Those whose administration is conscientious will not oppose it; the others should have their wings clipped.

United States Senator Shipstead may possibly have exaggerated transportation conditions the other day, but he certainly made some of the Senatorial trust uncomfortable for a short period.

He took a fall out of transportation organizations and backed his arguments up with real documentary evidence which was indisputable to show such corporations were taking advantage of a gullible public, making profits far in excess of those enjoyed in pre-war days and then passing the buck along to the railroad labor board.

However, the railroads with their ever ready alibi are exploiting labor complications and other excessive costs of operations as the real reason for making these seemingly excessive charges, together with the claim that while the U. S. Railway Labor Board is authorized to make all sorts of investigations and decisions they have

no power to enforce them, and that labor has run riot in its demands.

Quite likely wages paid railway employes are much too high but there are other extravagant disbursements in railway operation which might be looked into.

Reports filed with the Interstate Commerce Commission show that the executive heads of certain railroads receive salaries upwards of \$100,000 per year, while eight receive \$75,000 and a score of others receive \$35,000 to \$50,000. Whether or not such salaries are excessive is a matter which will soon claim the attention of the Commission on a recent petition presented by Eastern shippers.

In the old days when the railroad business was one largely of competition, men of ingenuity, initiative and a genius for organization were required, but the Harrimans and Hills of to-day find their duties hardly more than perfunctory, and their sphere of usefulness so largely circumscribed by the rate making body, labor board and other Government agencies, that their positions and duties are hardly more than clerical.

Underbidding competitors for business, merging competitive lines and exploiting the resources of newly opening territory are no longer matters in which only stockholders are interested. All the people of the Nation are interested and that interest is manifested by the actions of such representatives as Senator Shipstead, who, though he may be a new and green hand on the job, is of an inquisitive nature and wants to be shown things or at least have some seeming discrepancies explained.

Quite likely this question of excessive salaries to railroad executives will keep the Senator from complaining of inertia, if he goes into the details which he seems anxious to unearth. His constituents certainly indicated to him very clearly what they expected of him and he does not believe that it

is necessary to arrive at the period of dotage before he ought to assert himself.

Congress certainly has done enough side stepping on important current problems, which is one reason why so many new faces are discovered at roll call, and possibly some such greenhorn as Senator Shipstead, with his crude methods, may start something.

Eight hour days, with double price for overtime, and a "living wage," are threadbare topics of conversation and it will be a relief to allow the high priced executives to take the stand and explain "where they are at."

Concurrent with the talk about taking over certain of the British West Indies for naval bases, in lieu of cash payments of indebtedness due the United States, we again hear the cry of "imperialism," as usual, without reason.

The brand of imperialism being dispensed by Uncle Sam is more nearly coated than any medicine administered to home folks, and there is not the slightest danger of the island population suffering hardship if they come under the protection of this Nation. Acquiring these islands for purposes of defense simply removes them from the realms of offensive possibilities, and they undoubtedly would be allowed to follow their established customs without interference of any kind.

The United States has protected its interests in Cuba without interfering with native customs. The Cubans have everything they want, including booze and horse racing, and yet Cuba is no longer an object of worry and solicitude and is infinitely better off than ever before.

Frank S. Verbeck.

Instead of watching constantly for ways to get out of some work, watch for ways to work better and more effectively.



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

Barney says—

I was displeased when a customer of ours said that he was just a little in doubt as to our claim as to the quality and selling possibilities of our QUAKER POWDERED SUGAR, but to convince himself, he would put it into stock and put it out to his customers.

By golly—I was pleased last week when he said that he is convinced that we are right for he is now selling more powdered sugar than ever before and his customers are pleased.

We can serve a few more customers with our QUAKER POWDERED SUGAR.

WORDEN GROCER COMPANY

GRAND RAPIDS

KALAMAZOO—LANSING—BATTLE CREEK

THE PROMPT SHIPPERS

MOVEMENT OF MERCHANTS.

Fife Lake—John Timmins succeeds E. L. Detmer in general trade.

Big Rapids—Will Krupp succeeds John O. Ohlson in general trade.

Grand Haven—Zellar Bros. succeed R. A. Smith in the grocery business.

Hart—Milo Reynolds succeeds Reynolds & Hutchinson in general trade.

Zeeland—Richard Huizenga succeeds Henry H. Farber in general trade.

Shepherd—M. H. Griswold succeeds Potter & Woods in the grocery business.

Ionia—Leo A. Edwards succeeds Charles E. Noble in the grocery business.

Fremont—The Old State Bank has increased its capital stock from \$50,000 to \$100,000.

Charlotte—Campbell & Seymour succeed Campbell & Lovell in the grocery business.

Dexter—The Dexter Savings Bank has increased its capital stock from \$20,000 to \$40,000.

Holland—J. Hulst & Son succeed H. Haveman in the grocery, dry goods and meat business.

Stockbridge—The Stockbridge State Bank has increased its capital stock from \$20,000 to \$30,000.

Owosso—B. C. & L. A. Grant, boot and shoe dealers, have filed a petition in bankruptcy it is reported.

Battle Creek—The Galloup Pipe & Supply Co. has increased its capital stock from \$49,000 to \$75,000.

Detroit—Ben Sack, boot and shoe dealer at 9816 Oakland avenue, has filed a petition in bankruptcy.

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

Detroit—Howard J. Wines, boot and shoe dealer at 1500 Holden avenue has filed a petition in bankruptcy.

Royal Oak—The Boyer-Petty Lumber Co. has changed its name to the W. L. Boyer Lumber & Supply Co.

Wyandotte—The First Commercial and Savings Bank has changed its name to the Peoples State Bank of Wyandotte.

Lapeer—Lee Cork, recently of Detroit, will engage in the hardware and implement business on Court street about Feb. 5.

Grand Rapids—Carlson & Person succeed Muse & Mauk in the grocery and confectionery business at 592 Jefferson avenue.

Detroit—Fred I. Bucklin, shoe dealer at 7741 Grand River avenue, is offering to compromise with his creditors at 33 1/3 per cent.

Holland—Abraham Peters has sold his 5 and 10 cent stock to the Woolworth Co. He still retains his stores at Fremont and Allegan.

Lansing—The Louis Beck Co. is remodeling its clothing store at 120 North Washington avenue, installing new fixtures, show cases, etc.

Olivet—Thieves entered the dry goods and clothing store of Clyde Herrick and carried away several hundred dollars worth of stock.

Lacey—Fred Hyland has sold his interest in the hardware and agricultural stock of Hyland & Clark, to his partner, William Clark, who will continue the business under his own name.

Ludington—Caplon Bros. have purchased the store building which they occupy at 325-27 South James street with their stock of dry goods, men's furnishings, etc.

Flint—Frank Algae has sold his hardware stock and store fixtures to E. W. Baker and Scott Hendrick, who will continue the business under the style of Baker & Hendrick.

Pigeon—A. Hirshberg & Son, dealers in general merchandise, have dissolved partnership and the business will be continued by Harry Hirshberg, who has taken over the stock.

Marshall—O. D. Osborn, who purchased the Perrinville fire station and removed it and opened a grocery store, has sold it to J. D. Bright, of Detroit, who will take possession about Feb. 1.

Detroit—Colman Bros., 426 Shelby street, jobber of knit goods and furnishings, has been incorporated with an authorized capital stock of \$15,000, of which amount \$10,600 has been subscribed and \$7,200 paid in in cash.

Muskegon—W. J. Getz, grocer and confectioner at 312 Wood avenue, has purchased the store building he now occupies and the residence on the adjoining lot. Mr. Getz was manager of the co-operative store at Coral in 1919.

Detroit—The Renz-Bullen Co., 525 Majestic building, has been incorporated to deal in auto parts, accessories and supplies, with an authorized capital stock of \$25,000, all of which has been subscribed and \$5,000 paid in in cash.

Detroit—The Renz-Bullen Co., 525 Majestic building, has been incorporated to deal in auto parts, supplies, accessories, etc., with an authorized capital stock of \$25,000, all of which has been subscribed and \$5,000 paid in in cash.

Detroit—The Grunow Drug Co., 6801 Kercheval avenue, has merged its business into a stock company under the same style with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in property.

Hillsdale—J. W. Anderson, recently of Birmingham, Alabama, has leased the store at the rear of the First State Bank and will occupy it with a complete stock of groceries and canned goods about Feb. 5 under the style of the Ezwaze Grocery.

Saginaw—Beach & Davis have merged their clothing, men's furnishings and tailoring business into a stock company under the same style, with an authorized capital stock of \$50,000, all of which has been subscribed and paid in in property.

Detroit—The Whitney Warehouse & Construction Co., 408 Detroit Savings Bank building, has been incorporated with an authorized capital stock of \$400,000, of which amount \$120,000 has been subscribed, \$10,000 paid in in cash and \$50,000 in property.

Grand Rapids—Nicholas DeKruyter, hardware dealer at 1418-20 Plainfield avenue, has sold a half interest in his stock to his brother, James DeKruyter, formerly engaged in general trade at New Era and the business will be continued under the style of DeKruyter Bros.

Detroit—The Rowena Confectionery & Restaurant Co., 3600 Woodward avenue, has been incorporated with an authorized capital stock of \$10,000 and 700 shares at \$10 per share, of which amount \$3,000 and 700 shares has been subscribed and \$3,000 paid in in cash.

Detroit—The Cinema Service Co., 137 East Elizabeth street, has been incorporated with an authorized capital stock of \$25,000 preferred and 5,000 shares at \$5 per share, of which amount \$25,000 and 3,000 shares has been subscribed, \$500 paid in in cash and \$32,000 in property.

Ironwood—The Carl E. Ericson Hardware Co. has merged its business into a stock company under the style of the Ericson-Coleman Hardware Co., with an authorized capital stock of \$25,000, all of which has been subscribed and paid in, \$1,835 in cash and \$23,165 in property.

Ann Arbor—A Lemble, grocer, was lucky Tuesday. While driving to the city, at 6:30 a. m., from his home on Dexter road, his car skidded, and turned completely over. Passing motorists helped Mr. Lemble, who was uninjured, from the wreck under which he was imprisoned. He was alone.

Grand Rapids—Robert Ruschmann, grocer and meat dealer at 807 South Division avenue, will open a meat market at the corner of Sherman street and Benjamin avenue about March 15. He will install a complete outfit of new fixtures and will conduct a market thoroughly modern in every respect.

Hastings—Cary U. Edmonds has merged his grain elevator, fuel, etc., business into a stock company under the style of the Edmonds Elevator & Implement Co. with an authorized capital stock of \$50,000, \$25,000 of which has been subscribed and paid in, \$12,500 in cash and \$12,500 in property.

Ludington—Leo Grundeman has sold his grocery stock and meat market to E. Dutch & Co., who will continue the business as well as its grocery store at 519 South James street. Mr. Grundeman will take a vacation of about six weeks before assuming the management of the City bakery which he recently purchased from L. J. Jevaby, administrator of the Tony Hank estate.

Manufacturing Matters.

Port Austin—The Wallace Co. has decreased its capital stock from \$200,000 to \$50,000.

Richmond—The Equator Oil Range Co. has increased its capital stock from \$75,000 to \$150,000.

Monroe—The Waterloo Ice & Milling Co. has increased its capital stock from \$60,000 to \$100,000.

Grand Haven—The Lee-Shupe Machinery Co. has changed its name to the Challenge Machinery Co.

Paw Paw—J. J. Menninga, recently of Kalamazoo, will engage in the bakery business here about Feb. 15.

Detroit—The Sterling Brick Co., 5201 Twelfth street, has increased its capital stock from \$25,000 to \$75,000.

Greenville—The Improved Shuffle Board Co. is moving its factory from Stanton to this city, and will be in operation within a short time. The main office is in Grand Rapids.

Detroit—The Detroit Motor Casting Co., 1067 Beaufait street, has increased its capital stock from \$25,000 to \$126,800.

Detroit—The S. & O. Sheet Metal Works, 3921-3933 Grand River avenue, West, has increased its capital stock from \$12,000 to \$30,000.

Detroit—The Lind & Marks Co., 530 Bates street, phonographs and records, has increased its capital stock from \$100,000 to \$250,000 and 125,000 shares no par value.

New Haven—The New Haven Gray Iron Works has been incorporated with an authorized capital stock of \$15,000, all of which has been subscribed and \$10,000 paid in in property.

Detroit—The MacLeod Foundry Co., 170 Mt. Elliott street, has been incorporated with an authorized capital stock of \$3,000, all of which has been subscribed and \$1,600 paid in in cash.

Rochester—The Oakland Foundry & Machine Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$16,000 has been subscribed and \$6,400 paid in in cash.

Detroit—The Honey Seal Baking Co., 5125 Tireman avenue, has been incorporated with an authorized capital stock of \$2,000, all of which has been subscribed and paid in, \$1,000 in cash and \$1,000 in property.

Detroit—The R. G. Lake Candy Co., 3454 Baker street, has been incorporated with an authorized capital stock of \$20,000, of which amount \$6,200 has been subscribed and paid in, \$2,200 in cash and \$4,000 in property.

Detroit—The Frank Hanson Machine Co., 25 Atwater street, has been incorporated with an authorized capital stock of \$10,000, of which amount \$4,000 has been subscribed and paid in \$800 in cash and \$3,200 in property.

Grand Rapids—The Electropure Creamery Co., Indiana and Shawmut streets, has been incorporated with an authorized capital stock of \$50,000, of which amount \$26,020 has been subscribed, \$4,020 paid in in cash and \$22,000 in property.

Holland—The Federal Manufacturing Co. has been incorporated with an authorized capital stock of \$250,000 preferred and 2,500 shares at \$1 per share, of which amount \$197,500 and 1,975 shares has been subscribed and \$21,725 paid in in cash.

Hudsonville—The Hudsonville Box & Basket Co. has been incorporated with an authorized capital stock of \$15,000 preferred and 2,200 shares at \$1 per share, of which amount \$12,200 and 1,584 shares has been subscribed and \$2,500 paid in in cash.

Detroit—The Electro-Alarms, Inc., 606 McKerchey building, has been incorporated with an authorized capital stock of \$1,000 common, \$100,000 preferred and 9,990 shares at \$1 per share, of which amount \$1,000 has been subscribed and paid in in cash.

Grand Rapids—The Rice Veneer & Lumber Co., has been incorporated with an authorized capital stock of \$50,000 preferred and 10,000 shares at \$1 per share, of which amount \$15,000 and 10,000 shares has been subscribed and \$15,000 paid in in cash. The business is conducted at 210-16 Huron St.

Essential Features of the Grocery Staples.

Sugar—The market is lower and weaker. New York refiners hold granulated at 6 1/2c, f. o. b. N. Y. Local jobbers quote cane granulated at 7 1/4c and beet granulated at 7.15c.

Tea—A fairly active business has been done in first hands in tea this week, Ping Sueys being particularly active. Ceylons, Indias and Javas are still working upward and, in fact, the whole line of teas is at present very firm on account of scarcity of stock.

Coffee—The market for Rio and Santos coffee has developed considerable strength during the week and all grades of Rios are probably 1/2c higher, green and in a large way. Santos shows a somewhat smaller fractional advance. The jobbing market for roasted coffee has been changed here and there by jobbers who wish to get their stocks on the green price basis, but this advance has not been general. Milds also show a fractional advance for the week, speaking still of coffee sold green and in a large way.

Canned Fruit—Hawaiian pineapple is wanted in all grades of sliced and grated and crushed are salable in moderate volume but other fruits are neglected. Peaches are weak in the low grades, urged to sale but with few takers. The better packs are scarce, but where they are offered with a percentage of standards or seconds they are not wanted. Apricots are taken in small lots. Apples meet a draggy market.

Canned Vegetables—Tomatoes are dull and featureless. Peas are now offered by representative canners in each district at opening prices for new pack sufficiently to determine the attitude of canners which indicates slight advances over 1922. There has been buying and now that the convention is over it is thought that contract buying will increase materially. The position of spot peas after a record pack in Wisconsin is favorable to the future deal just as it is to a liquidation of 1922 stocks. Corn is without improvement. The demand for standards is only of a hand-to-mouth nature but fancy packs which are less plentiful are firm in tone.

Canned Fish—The jobbing element shows no disposition to take hold of salmon on the Coast for its spring needs. It has been a conservative buyer all season and still prefers the spot to the Western markets. Maine sardines have been on the verge of an advance for several weeks, as judged by canners' postings, but they have as yet gone no higher but are held firm on the basis of \$3.25 factory for quarter oil keyless. California spot supplies are moderate with a fair demand. Imported sardines rule steady. Domestic crab meat canners are taking advantage of the shortage and high price of the Japanese article to extend their sales. Foreign fish is scarce on the spot.

Dried Fruits—The prune market has made some progress toward improvement, slight as it may have been. Judging by reports from other centers, this point is relatively weaker than most markets and is out of line with the Coast. The raisin market

presented no new features last week. Limited buying to take care of replacements is about the extent of the demand, which is on the spot rather than in the West. Currants continue weak. Buyers show little confidence in spot offerings and take stocks mostly against actual needs. Primary markets do not attract attention. No speculative demand for apricots exists and routine liquidation is not extensive. Stocks on the Coast are firmly held. Peaches are affected by the apricot shortage, and as they are not plentiful in any quarter, there is little pressure to sell.

Syrup and Molasses—Molasses has been moving out every day and the jobbers report good demand for it at steady and unchanged prices. Sugar syrups are quiet, without any change and so is compound syrup.

Beans and Peas—Trade in dried beans and peas has been very quiet during the week. No change has occurred in price except that red kidneys are showing a slight weakness on account of dullness. Other grades are steadily maintained. Green and Scotch peas are very dull and the market is rather in buyer's favor.

Cheese—The market is steady, with a light consumptive demand at prices ranging about the same as a week ago. Stocks in storage are in excess of what they were a year ago, but we do not look for much change in price in the immediate future.

Provisions—There is a normal consumptive demand for everything in the smoked meat line at prices ranging about the same as last week. Pure lard is quiet at unchanged prices and lard substitutes are also in very slow sale at unchanged prices. Dried beef, canned meats and barreled pork are all steady at prices ranging about the same as last week.

Egg Case Supplies—Manufacturers have advanced prices on egg cases, fillers and flats during the past few days. This has been brought about by higher prices on veneer lumber and heavy advances in the price of strawboard.

Brushes and Brooms—Retailers are commencing to cover their requirements on such items as brooms, brushes, clothes lines, woodenware sundries, etc., realizing that manufacturers usually advance their lists around the first of February and that a steady market usually continues until October is reached.

Lenten Season—Lent commences on Feb. 14. Many merchants are already ordering their initial stocks of fish for that period. As suggested earlier on this page, the merchant who gets into the game at the beginning of the season has a nice volume of business corralled before his less enterprising competitor realizes the possibilities of the season from a sales viewpoint.

Fruit Jar Rings—Manufacturers of fruit jar rings have notified wholesalers of an advance of from 5@7 1/2c per gross owing to the advance in cost of rubber and cotton, as well as the increased cost of containers.

Salt Fish—The demand for mackerel is still rather quiet, but holders are expecting the Lenten demand to breeze in at any moment. Prices are fairly well maintained on account of

the Lenten prospects only. If it was not for Lent there might be a slight decline.

Review of the Produce Market.

Apples—Jonathans, Spys and Baldwins fetch \$1.75@2.25 per bu. Western box apples are now sold as follows: Roman Beauties, Winesaps and Black Twigs, \$3; Delicious, \$4.25.

Bananas—8c per lb.

Butter—There has been a considerable falling off in the consumptive demand for butter the past week. The make of butter is increasing to some extent and the market is steady at a decline of about 1c per pound over a week ago. If we do have any change in price in the next few days it is likely to be a further decline. Local jobbers hold extra at 47c in 63 lb. tubs; fancy in 30 lb. tubs, 49c; prints, 49c. 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—California now has the call. It is selling at 85c for Jumbo and \$1 for Extra Jumbo.

Cocoanuts—\$6.50 per sack of 100. Cucumbers—Illinois hot house, \$4 per doz.

Egg Plant—\$3 per doz.

Eggs—The downward tendency has started in. Storage eggs are in excess supply, with a very light demand and being sold at concessions from last week. Local jobbers pay 35c for fresh. Cold storage operators are offering their supplies as follows:

Firsts ----- 30c
Seconds ----- 25c
Checks ----- 22c

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 is now as follows:

300 size, per box ----- \$7.50
360 size, per box ----- 7.50
270 size, per box ----- 7.50
240 size, per box ----- 7.00

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 now sold as follows:
126 ----- \$5.25
150 ----- 5.25
176 ----- 4.25
200 ----- 4.25
216 ----- 4.25

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 ----- 21c

Heavy springs ----- 19c
Cox and Stags ----- 10c
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, \$1.35.

Turnips—\$1 per bu.

Keep Well Stocked, But Avoid Speculation.

Written for the Tradesman.

There has been no particular change in foreign markets on wheat during the past week or ten days. Buying has been in a limited volume and there isn't any immediate prospect of a material increase in foreign demand, so the bulls will have to depend upon the domestic demand "to keep their kite flying."

Of course, the recent washout of 12@15c per bushel on wheat was expected and, by the way, the reduction of price applied more to futures than cash wheat, as the premium on cash grain during the past four or five months has been steadily maintained and indications are it will continue to be maintained, particularly on the choicer grades of wheat.

An adjustment of the reparations problem, settlement of the Near Eastern question and stabilizing of financial conditions in Europe to a greater extent are essential to an increased demand of wheat and foodstuffs; in fact, anything else the United States has to offer Europe, and consequently essential to the development of a higher price range from abroad.

While wheat and flour both appear to be good property at the present time, we fail to see any particular incentive to go out and buy heavily of either one for future delivery. If we were offering advice of any kind, it would be along the line of purchasing to cover requirements, keep well stocked and go after the business, but speculating in futures or buying either of wheat or flour for distant delivery, we believe, holds no great reward for the purchaser. Values may be a little higher. The market on the whole, however, should run along on rather an even keel. Are not anticipating much variation in prices for the next thirty days. Lloyd E. Smith.

Sturgis—Frank L. Burdick, of Sturgis, died in the Presbyterian hospital at Chicago last Friday night, following an operation. He was one of the leading business men in Southern Michigan, a stockholder and director of the Citizen's bank of Sturgis, and vice-president and majority stockholder of the Branch County Savings Bank at Coldwater. For many years he was a merchant at Mendon, later in Sturgis and, after retiring from the retail trade, engaged in manufacturing.

Detroit—The Sand & Gravel Production Co., 241 East High street, has merged its business into a stock company under the same style with an authorized capital stock of \$90,000 and 10,000 shares at \$1 per share, of which amount \$1,340 and 10,000 shares have been subscribed and paid in, \$240 in cash and \$11,100 in property.

"Choice of" Freaks Gradually Growing Less.

Grand Rapids, Jan. 30—There are but very few hotels left in Michigan which have not discarded the objectionable words "choice of" from their table d'hote bills of fare and the few who have not done so will probably discover that there is a very strong sentiment against the practice among such as support these institutions. There has been ample justification for charging rates somewhat higher than before the war, but never to my notion has there been any warrant for applying the foodometer to such as were willing to pay such advanced prices.

The other day the executive and legislative committee of the Michigan State Hotel Association were beautifully entertained by George E. Crocker, manager of the Hotel Durant, at Flint. A most sumptuous banquet was served to about twenty guests, which was but one feature of the event. A profitable and satisfactory conference was held by the two committees. The next annual convention of the Association is to be held at Flint during September.

Appropos of the reformed bill of fare I am giving you two from the Durant—luncheon at 75 cents and dinner at \$1.50—where unlimited selection is encouraged:

Luncheon.

Consomme Taploca
Vegetable Soup, Family Style
Relish
Lake Trout a la Creole.
Potatoes Julienne
Roast Beef Hash, with Green Peppers
Veal Stew, Hungarian Style
Ham Omelette
Roast Spring Lamb, Brown Gravy
Boiled or Mashed Potatoes
Turnips in Cream Wax Beans
Apple Cake, Chantilly,
Floradora Cream Pie
Lemon Ice Beverages
Dinner.
Consomme, DuBarry,
Mock Turtle a l'Anglaise
Celery and Olives
Filet of Flounder, Tartar Sauce
Potatoes, Rissole
Filet Mignon, Bourdelaise
Grilled Sweetbreads, Asparagus Tips
Fresh Shrimp Saute, a la Newberg
Stuffed Roast Turkey, Cranberry Sauce
Boiled or Creamed Potatoes
Cauliflower, au Gratin Spinach
Head Lettuce, Thousand Isle Dressing
Almond Tartlet, Chocolate Cream Pie
Ice Cream and Cake
Coffee

A short time ago I mentioned the fact that Walter Hodges, manager of the New Burdick, at Kalamazoo was offering menus with unrestricted selection. Here are a luncheon at 75 cents and dinner at \$1:

Luncheon

Potage Italienne
Celery Hearts Garden Radishes
Steamed Finnan Haddie, Drawn Butter
Chicken Croquettes with Green Peas
Potted Sirlolin of Beef with Noodles
Roast Loin of Pork,
Candied Sweet Potatoes
Brussels Sprouts Lima Beans
Rice Pudding, Cream Sauce
Cocoanut Custard Pie
Coffee
Dinner.

Potage Italienne Clear Consomme
Green Onions Ripe Olives
Baked Lake Trout, Lemon Butter
Broiled Veal Chop, Bourdelaise
Spring Chicken, Country Style
Roast Prime Ribs of Beef
Mashed or O'Brien Potatoes
Fried Parsnips New Spinach
Fruit Salad
Apple Pie Pumpkin Pie
Ice Cream and Cake
Coffee

The other day the Shoe Salesmen's Association of America held a meeting at Chicago and passed a resolution demanding lower hotel rates which rather got the Angora of my good friend, Henry Bohn, editor of the Hotel World. What Henry says about it is certainly a "mouthful" and is very truthful as well, "for if there has been one industry more than another, outside of moonshining and bootlegging, which has been and still is profiteering, it is the footwear business. Just how the thing has been managed we do not know, and we may assume that all the "robbers" along the route from the hide men to the

retailers have added their profiteering per cent. and shared in the "loot."

"We who buy boots know what we did pay and what we are now paying for footwear; we do know that raw hides are stacked up in the stockyards high as a haystack, a drug on the market at any price. And yet footwear went up in cost to the consumer, not double, not treble, but quadruple; \$3 shoes went to \$12 and \$12 shoes went to \$24. Right to-day women's shoes and slippers with fifty cents' worth of raw material in them run from \$8 to \$20 per pair."

Mr. Bohn goes somewhat further and criticises a certain class of hotels for overcharging, showing that he has a desire to get at the real facts as the public understands them and concludes:

"The hotel fraternity as an industry stands for what is right and not for what is wrong. With a very small percentage of exception, the hotels have not been and are not profiteers. The tendency and temptation to take advantage of an opportunity wrongfully is very strong and to some men irresistible, and hotel men are as human as the remainder of humanity. The rates of some hotels were too low before the war and some are too low to-day to clear the investment and cost of operation. Only the most skillful and careful analysis of all figures and facts can show what are exactly the legitimate charges and profits.

All of which is very true. There are in Michigan to-day numerous hotels which are charging \$4 per day that are not worth \$2, while others charging \$2.50 to \$3 are easily worth much more. Many sensibly minded country hotel men realize that the traveling public do not care to buy style, but are really looking for comfort, reasonable conveniences and courtesy. Neither can we excuse the shortcomings of the country hotel which apes the city institution and falls away short of giving either style, comfort or courtesy.

If there were better hotels tourist travel would increase in proportion to the improvement of the highways, but until that time comes people who are traveling for pleasure will be very wary about making up an itinerary until they really know what they may safely depend upon in the line of hotel accommodations.

The country hotel which is well kept will be advertised by word of mouth for miles, and tourists will write back home to their friends and speak of the merits of the real houses of comfort and courtesy which they have discovered en route. The real reward comes from the patronage of an appreciative public who will go far out of their way if assured of these creature comforts.

Another thing I want to speak of is the hard and fast rule enforced by some hotels in regard to meal hours. Many of the towns which tourists pass through are not provided with decent restaurants and the hotel man meets the guest with the statement that his dining room is closed and, consequently, there is "nothing doing." How many people will stay with him over night if he evidences such an arbitrary spirit. I know of several Michigan hotels who make a practice of feeding hungry people whenever they are in evidence and do not suggest any obligation whatsoever. At that they manage to keep several laps ahead of the sheriff. I also know many others who meet the hungry expectant guest with the moth eaten statement that "the cook will not serve meals after certain hours." If I were unfortunate enough to be compelled to employ such an individual, I would certainly take a course in domestic science and emancipate myself from such foolishness. If you have any control over your own organization, you will certainly provide against any such emergency as this

and feed the belated and hungry traveler.

It is a pleasure to find that the Tradesman is a regular visitor to most well-regulated Michigan hotels, whose proprietors regard it as the official organ of the State Hotel Association. It has been the writer's idea to publish from time to time such information concerning Association matters as would interest Tradesman patrons and he will continue to do so with the hope that such as do not take this publication regularly will ultimately discover that they are overlooking hotel news of value.

Frank S. Verbeck.

How Germany Can Pay.

Pontiac, Jan. 30—Suppose payment is hard for Germany! Punishment is usually hard. It is hard for her, yes, but far from impossible, and the hardship does not approach within a hundred degrees the privation the French are enduring and will be forced to if their industries are further crippled by lack of the coal due them as a measure of reparation. The per capita tax in Germany is considerably less than that of France. This tells its own story. There are huge stores of private wealth in Germany as yet untapped. An income tax such as that to which we ourselves submit—a heavy tax on beer and wine—a curtailment in the national habit of over-eating—the disposal of nationally owned works of art from some of the galleries, say sufficient to pay for the libraries and historical buildings of Louvain—these are only a few of the resources which Germany could tap if she honestly wanted to live up to her contracts and make restitution. In the matter of works of art, the United States would furnish a market for the galleries of Dresden and Berlin and they would not be lost to the world as were the treasures vindictively destroyed by Germany.

Arthur Richmond Walker.

Annual Meeting of Grand Rapids Mutual.

The annual meeting of the Grand Rapids Merchants Mutual Fire Insurance Co. was held on Friday, Jan. 23. The meeting was attended by all the officers and directors except one, who had another business engagement. There were also present several policy holders. The annual statement showed a substantial increase in the amount of insurance in force. The report was accepted and ordered printed for distribution among policy holders.

The terms of office of D. M. Christian, J. B. Sperry and John Vanden Berg terminated at this time, all three were re-elected. It was voted to pay 30 per cent. premium dividend for the ensuing year.

The next meeting of the board of directors will be held in Grand Rapids in the forenoon of March 6, at the time of the State convention of the Michigan Retail Dry Goods Association. Some very interesting and encouraging reports will be made at the convention by President J. N. Trompen, of the insurance company, and Chairman B. E. Ludwig, of the Association Committee on Insurance.

If you ever refuse or even hesitate to sell a customer goods out of a window, even though it might ruin the display, you may expect that customer to avoid your windows thereafter.

It is better not to call attention at all to a competitor than to call attention even to his faults. Leave him alone.



THINK THIS OVER

Do you feel safe driving a car on icy roads without Collision Insurance.

The satisfaction of knowing that you are protected in case of an accident is worth more than the small amount we charge for the protection.

Call us for rates

Maximum protection for the money, and adjustments are always made promptly

Mary J. Field Company

Grand Rapids Representative

Auto Owners Insurance Company

514-515 Widdicomb Bldg.

Bell Main 1155

Citz. 65440.

Stop Raising White Collared Good-for-Nothings.*

If it were possible to get the politicians out and have twenty representative business men sit around the council table to solve the economic problems in a businesslike way, it would not be necessary for the Shakespeare of the future to look for the Shylock of the twentieth century.

The affairs of the world should be settled by men of affairs. One of the faults of modern business is that the great commercial organizations, in many instances, lose sight of the dignified and constructive position they should take in the affairs of the community and the state.

You men as hardware manufacturers and merchants should be proud of the merchandise you handle. The evolutionary progress of the world is outlined through history by an increasing development and use of metals, hardware, tools and implements. The iron and bronze ages are epochal periods in the world's history. No calling is more honorable or useful than the production and distribution of hardware, and all that the word connotes, for the civilization of mankind, has been built by tools and implements, and it rests upon a foundation of steel and iron. Men have carried through the valley of time and across the mountains of ignorance and bigotry the very tools that you sell and use to-day, which are, as I say it solemnly, ancient things, worthy of reverence and profound respect.

That is why I want to raise a voice against the slanderers of this Nation who call us materialistic, money grabbers. We are a hard working people as a Nation, and it is because of that fact, and because of the money that is a manifestation of that fact, that we are able to build and support the hospitals, schools, libraries and charitable organizations throughout the length and breadth of the land.

The fact that I take home a box of candy every Saturday night to my wife has never been mentioned by the newspapers, but if I should hit her over the head with an axe the whole world would see an account of it the next day in glaring headlines. You read of twenty burglaries a day in New York City, but do you ever stop to realize that there are 6,000,000 honest, law abiding citizens that you never hear about because they live un-spectacular and decent lives? The world is better than it was a hundred years ago. The trouble is that we only hear about the bad things. We never hear about such commonplace things as honesty, virtue and loyalty. They are not unusual.

There are all sorts of organizations in this country. As a matter of fact, we are disorganized by too much organizing. There are too many bosses and governments within governments. There are too many easy jobs.

The message that I want to leave with you is this: Educate your children to believe in the value, the dignity and the honor of labor. We are educating too many boys to become bad lawyers and unskilled doctors when we might make them into good

*Address by Judge Charles F. G. Wahle before Metropolitan Hardware Association.

plumbers or carpenters. There are too many people in the United States to-day who are afraid to do what they call menial labor. There was a time in this country when it was an honor for an American to do an honest day's work with his hands, with an axe or behind the plow or in the mill. We must educate our children to get back to the faith our fathers held in labor and hard work.

Stop raising a Nation of white collared good-for-nothings and teach your children that the salvation of the country depends on them and the work they do, and you will solve your immigration and labor problems within the period of one or two generations.

All industry is crying for labor. Yet 86 per cent. of the emigrants who left this country last year were laborers and skilled workers. The history of this country has been made by men who worked with their hands. Benjamin Franklin was a printer; Lincoln was a rail-splitter, and practically all of our great men labored with their hands before they made history. A carpenter in Nazareth changed the destiny of the human race 1923 years ago.

The world belongs to the worker and to the business man, and I appeal to you as business men to take your proper places in the sphere of human activity so that you may influence the youth of the Nation to uphold the dignity of hard and honest work.

Why Retail Grocers Should Attend Lansing Convention.

Cadillac, Jan. 30—The twenty-fifth annual convention of the Retail Grocers and General Merchants Association of Michigan, which is to be held at Lansing, in Hotel Kerns Feb. 21 and 22, promises to be one of unusual interest, due to the fact that some legislation which has been enacted at Lansing is very injurious to the interest of retail grocers, as well as the public in general, and yet as American citizens, it is our duty to live up to such bills as have been enacted into law by the men whom we elect to represent us in the Legislature.

It seems rather unfortunate that special interests should so far forget their duty to the public that they would ask our law making bodies to pass legislation that must work an injury to many of the people in rural communities, as well as in cities, towns and villages.

Under the pharmacy law of 1921 it is unlawful for a grocer to sell pepper, sage, borax, cream of tartar, paris green, licorice, essence of peppermint, essence of ginger, essence of cinnamon, as well as many other flavoring extracts, oils, acids and spices in localities where there is a registered pharmacist within a distance of five miles.

As an illustration of the way in which this monopoly is exercised: Peroxide was being sold by grocers at 10 cents per 4 ounce bottle, while drug stores charged 25 cents for a 4 ounce bottle. A housewife wishing a nicke's worth of pepper under this law is required to get it from a registered pharmacist unless she is so situated that she can patronize a store five miles distant from a registered pharmacist.

Grocers and meat dealers are exceedingly heavy losers through accounts that are uncollectable because of the inability of many individuals to pay up, and losses sustained by this means are frequently of a charitable character and are sometimes unavoidable; but losses sustained through laws which reserve for any particular

class the right to sell certain articles can, no doubt, be amended, and every grocer or meat dealer who loves the principles of American liberty should make it his special duty to be well informed on the various laws that affect his business in order that he may be a law abiding citizen.

As the Legislature is in session at the time of the convention it will be a privilege to visit and observe in some degree the workings of the body of men whom we have chosen to manage the business end of our State affairs and this consideration alone should induce many to be at the convention and take part in the work that helps make better conditions for retail food dealers.

The program is one of much interest and will be ready for printing in these columns in next week's issue. It is expected that a record attendance will be on hand early the first day, in order that no one will miss the worth while addresses that will be made by men close to the food business. W. R. Roach, of Grand Rapids, on the canning industry, Charles W. Myers, of Chicago, on the packing industry, and John A. Green, of Cleveland, on the sugar industry, are all men who are Nationally known, all ore men who are Nationally known and recognized as being the best informed in their respective lines, as well as in the retailing of them.

The retail food dealers of Lansing are second to none in providing the features of the convention which add amusement and pleasure to the well being of the delegates. A feast of good things to eat, as well as pleasing entertainment, will fill in the evening of the

21st, at Hotel Kerns, and will be under the direct guidance of President M. C. Goossen, of the Lansing Grocers and Meat Dealers Association.

To merchants who know of any condition that is working a hardship on either the dealer or the public, a letter to the Secretary will be appreciated, advising of the character of such difficulty, as sometimes these may be adjusted if referred to disinterested parties who are sometimes able to straighten them out without much difficulty.

Is your business properly protected by ordinance against the competition of men who at certain seasons operate at little or no overhead expense, while the regular dealer must bear all the burden of rent, light, heat, clerk hire, taxes and the thousand and one things that arise to hamper the progress of his business? J. M. Bothwell, Sec'y.


Origin of the Word Booze.

South Bend, Jan. 30—I quote from an advertisement: Fancy pocket flasks came into popularity in this country early in the nineteenth century. Some bore the American eagle; some were ornamented with the head of Washington and some with the head of Taylor. In 1840 log cabin designs in dark brown and green glass came into use. These were at the height of popularity during the "hard cider" campaign of 1840 and were made for a Philadelphia distiller named E. C. Booz. They became known as "booze" bottles and the word was in common usage until July, 1918, nearly eighty years, when it was supplanted by "hooch" and "white mule."

E. G. Kennedy.

CLEVELAND PITTSBURG

CHICAGO DETROIT NEW YORK



DISPATCH

In the Execution of Market Orders

Direct private wires to New York, Chicago, Detroit, Cleveland, Pittsburgh and other points enable our Trading Department to execute your orders promptly on all leading exchanges.

Our facility for locating the best markets on Unlisted Bonds and Stocks enables our clients to secure maximum profits on their transactions.

Call, Wire or Write at our expense.

"A strong, conservative, Investment Banking Organization."

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Investment Bankers and Brokers

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Citizens 4480 Bell Main 4900

VOLUME GAINING MOMENTUM

So far as merchandising goes, there may be and are doubts as to a number of matters just now, but one thing is certain. This is that the volume of buying in the primary markets is large, whether compared with the months immediately preceding this or with the corresponding period of a year ago. The comparison holds good all the way from construction materials to articles of apparel. Nor is it difficult to discern the reasons for the activity in purchasing. Events have so shaped themselves that distributors are emboldened to proceed with forward ordering to a considerable extent, especially as they see that nothing can be lost while much may be gained by doing so. They are not worrying over any immediate recession of prices. The reverse is more apt to be the case. Then, too, the general outlook is favorable for a fair volume of trade. It does not look bad, for example, when there is so widespread a complaint of a lack of workers to supply the employment demand in many lines of industry. Not so many months ago jobs were scarce. With the ending of the big strikes and the greater employment of labor, the prospects have brightened for buying on a larger scale by the general public. This has been an encouragement to the wholesalers and has sent them to the markets for supplies. Their activity has furnished the spur for greater production by mills and factories. There are occasional evidences that speculators, sensing the conditions, have helped push things by buying for an expected rise in prices.

What is true of the primary markets is reflected more or less in the distributing channels of trade. Retailers all over the country, having completed their inventories, have had impressed on them the need of replenishment, which has been further emphasized by the public response to their January offerings. Preparations for Easter and Spring business are well under way and they are on a more liberal scale than was expected up to a short time ago. Price increases will not be as great as those likely later on in the year, when the advances in the primary markets will be more felt, and so there is not likely to be the resistance of consumers which has been a subject of some disquietude. Then, too, retailers are disposed to restrict margins of profit and rely more on volume of sales. They are also striving to cut the cost of doing business by the aid of more efficient methods of both buying and selling and thus encourage purchases. These are the only methods for preventing too great an advance in prices which, otherwise, the added cost of materials and labor would seem to call for.

COTTON STILL STRONG.

It began to look several times during the past week as though the goal of 30 cent cotton would be reached, but something or another always interfered. With one exception all the elements of the situation seem to warrant the high prevailing prices, even if they do not justify higher ones before the advent of the next crop. The

one exception is the decline in exports. These dropped a quarter of a million bales in December, as compared with the month preceding. Little, if any, attention was paid to the census report on ginning up to Jan. 16. The total shown as having passed through the gins was 9,652,601 bales. This is less by 300,000 bales than the estimate for the total yield made by the Department of Agriculture. On March 20, when the final census report is put in, the estimate may be reached. Reports from the growing districts show a disposition on the part of planters to strive for a large crop this year, they being convinced that the biggest they can get out will not break prices sufficiently to prevent the making of a good profit. The goods situation is one of great strength. Advances on finished and unfinished fabrics are getting to be a habit, nor do they act in preventing large dealings. Napped goods have been recently bought up to the limit. Lines of gingham have been withdrawn. Other fabrics, especially branded ones, are eagerly snapped up. Knit goods have in most instances been sold up and hosiery is bought freely when offered, in spite of higher prices.

WOOL CONTINUES ADVANCE.

Abroad as well as here wool markets continue to show advances of price. This was manifest during the past week at the auction sales in London, Australia and New Zealand. American interests were represented among the bidders at these foreign sales and helped push up the levels. The finer, as well as the coarser, varieties of wool are in demand. The pooled wool, so much of which is still held, is no longer a menace. At the rate at which it is doled out and the upset prices fixed for it, its effect on the market is rather to strengthen than to depress values. The world demands for the article are also increasing, despite the disturbed conditions in so many European countries. Imports to this country are growing larger.

In the goods market the main feature of the past week was the opening of Fall fabrics for men's and women's wear by the American Woolen Company. The general impression in the trade was that the advances in price announced were moderate, considering all the conditions. This was particularly the case as concerns the staples. The opening prices were regarded as indicating a desire on the part of the company to get a large enough volume to keep its mills busy as near to capacity as possible. Initial orders with the company are said to form a very large percentage of the total. If this be the case, not much effect will result from any raising in prices later on, should this be determined on. Thus far, it is said, the cutters have placed a fair volume of business. Some lines, especially in women's wear, are said to be practically sold up. Openings of other companies are expected to take place at various times during the next month. Those of the finer dress goods will be among the latest.

Some expense accounts prove costly to their compilers.

EDWARD LOWE.

The election of Edward Lowe to the Presidency of Butterworth Hospital is certainly a worthy honor, worthily bestowed. Mr. Lowe and his wife contributed \$700,000 of the \$1,200,000 needed to erect and equip the new hospital and the constant watchfulness and steady guidance of such a man as Mr. Lowe at the head of the institution cannot fail to be felt in the great building operations which will soon be under way.

When Mr. Lowe came into possession of a vast fortune through the marriage of a rich wife about forty years ago, many people thought he would thenceforth devote his life to ease and pleasure seeking, but they misjudged the man. Mr. Lowe entered upon his new career with a dignity and assumption of responsibility which could only come to one whose forbears for many generations understood the meaning of the word "service." While carefully conserving the vast fortune at his command and augmenting it at every turn, he yet found time to cultivate the finer things in life which found expression in deeds of charity and comprehensive services to the community, rendered in such a quiet and unassuming manner as to command the approval of his friends and associates. For forty years Mr. Lowe has been first and foremost in every movement having for its object the betterment of the city—spiritually, materially or socially. His large business and executive capacity and his clear insight made it inevitable that as the years passed these interests and affections should find wide expression. So he has been welcomed on many boards, where large responsibilities have been committed to his care, and he almost automatically became one of the most representative and honored business men of the city.

Naturally Mr. Lowe's activities and his contact with men have brought him almost innumerable acquaintances in the business, financial, political, social and religious world, and it is an eloquent commentary on the character of the man that every one of the acquaintances thus formed have become his firm friends—not merely in polite phrase, but in genuine sincerity.

The remarkable contribution of \$700,000 to the new Butterworth hospital is probably the crowning event of Mr. Lowe's life, but the fact that he is willing to give himself along with so munificent a gift makes his benefaction doubly valuable.

NO RETURN TO SIMPLICITY.

A member of Congress addressing a meeting of farmers in the Middle West called attention to the fact that Federal expenditures during the past sixty-five years had increased from 46 cents to \$30 per capita. Accepting these figures as correct, we are not justified in assuming that they point necessarily to increasing extravagance. There is plenty of wasteful expenditure to-day, but there is reason to doubt whether Government activities of half a century ago were conducted with any greater degree of competence than they are now. They were con-

finned to a much narrower range, but it is hard to believe that the average of efficiency among Government employes was higher then than it is to-day. If anything, it was probably lower. Certain German economists maintain that as Governments widen the scope of their activities the quality of the service tends to improve. That seemed to be the case in pre-war Germany, but some have questioned whether this rule would apply in the case of more democratic countries. The important point to consider in the figures cited by the Congressman, however, is not the mere fact of increase, but whether the taxpayers are getting proportionately as much in return for their \$30 to-day as their grandfathers did for their 46 cents. Certainly there will be no return to the simple Government activities preceding the Civil War. The tendency will be rather in the other direction.

STERLING AND DOLLARS.

British bankers continue to attribute much of the improvement in sterling to "depreciation of the dollar." This expression has aroused the risibilities of a few American writers on finance who fail to see how a gold-based currency can depreciate. What the British mean, however, is the depreciation in the purchasing power of the dollar, and this is an undeniable fact. Prices have been rising here, while they were falling in England. The result has been a rise in sterling as measured in dollars. The improvement in Great Britain's trade position has also contributed to sterling's advance, but the overseas financiers insist that the decline in the dollar has played a substantial part. The steady accumulation of the world's gold in this country is thus having its effect. The United States is overstocked with gold, and the value of the metal has declined. Deflation has thus helped the price of sterling, but at the same time, as Reginald McKenna, the chairman of the London Joint City and Midland Bank, recently stated, deflation in Great Britain has caused a loss of general purchasing and has intensified the problem of unemployment. Mr. McKenna is of the opinion that sterling would have improved even if prices had not fallen, as in the latter event the depressing effects of lower prices on production would not have been experienced. He was explicit in stating, however, that he is not in favor of inflation, but of stability of prices.

In every walk of life, especially in the business world, there is no place of promise for the man or woman who has stopped growing. Modern competition has resulted in this state of things. You must either move along or drop out completely. Progress cannot wait for you. This is why the man of vision, the man who seizes chances, or the fellow who makes chances is the one who is valued above all others and placed in command. The people under him will catch his enthusiasm and each will do his part to make their leader step along more lively. It is the order of things in modern business. Move along is the every-ready command.

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.

Chicago, Illinois

Michigan Branches at Detroit, Saginaw, Grand Rapids



Handle Only Well-Established Brands of Findings.

Forty years ago, when I sold shoe findings on the road in Iowa, many customers called me "Shoe-Strings." This was indicative of the small importance they attached to the findings business. Regrettably for many retail dealers, this attitude toward the findings business continues.

This attitude has not checked the growth of the findings business, which to-day approximates an annual volume of five hundred millions, but because of this there are manufacturers of shoe polish, for example, who are to-day doing most of their business with grocers, makers of orthopedic specialties who are selling the bulk of their production through the druggists, and the development of the shoe repair industry has supplied very formidable competition to retail shoe stores in the distribution of the several hundred items properly classable under the heading of findings.

Shoe retailers sell millions of dollars' worth of findings every year to the ultimate consumer, but I would like to emphasize the opportunity many retail shoemen are passing up by not devoting more attention to displaying and selling repair work, shoe dressings, rubber heels, laces, shoe-trees, felt goods and numerous other items which yield a good profit to the retailer and cause the average buyer to regard the store supplied with these goods as headquarters for everything identified with footwear.

Many business crimes are unquestionably being perpetrated in the name of "service," but real service is one of, if not the greatest, asset any merchant can combine with his store. Too many shoe retailers fit a customer with a pair of new shoes and send him out without a thought of seeing the customer again until he is in need of another pair of shoes. In contrast to this attitude consider the retailer of shoes who conducts an up-to-date repair shop and thereby manifests an interest in the upkeep of the shoes sold from his store. Apropos of the repairing branch of the shoe industry let me go on record as declaring that the advance in this line of work has just begun. The war-time new records in volume of business in shoe repairing constituted one new era. This is to be succeeded by a second era wherein quality of workmanship will co-join the great volume of business transacted.

Never in the history of the findings business has there been such questionable competition as in 1922. It has resulted in the toppling of some of the most respected, long-established findings organizations. Retailers who de-

sire to conduct their own business on a live-and-let-live policy should acquaint themselves with the cleavage between the genuine and spurious jobbers of findings and cast their lot as purchasers with those jobbers of proven reputations.

I believe prices on shoe findings have "scraped bottom." Advances have been announced on spats, wool shoes, leather insoles and various other items during the last sixty days. While the well-posted findings buyer might purchase to advantage by anticipating his future wants on some items, I would not counsel heavy advance buying on this ground. Rather would I recommend the average retailer purchase his findings close to the time that he needs the goods. By this policy he helps his turnover, precludes frozen merchandise and keeps abreast with styles.

The last thought which I want to leave in the mind of the readers of the Tradesman is the opportunity to cover a very considerable factor in his cost of doing business through the proper, intelligent conduct of a repair department and a findings department. We have many customers on our books who are paying their rent from the monthly returns from these two departments of their business. I believe there are thousands more who will take advantage of the opportunity when they visualize even a part of the profit-making good-will-building opportunities presented by these activities of the merchandising of shoes at retail.

Albert J. Ehlers.

Before You Open a New Shoe Store.

Sam Mason of Benton, Vermont, had clerked in a shoe store for many years. He had saved enough capital to start a small store of his own in Benton but before doing so decided to analyze the opportunity there as closely as he could. Careful estimates of the number of country residents that traded in Benton added to the town's population showed him that approximately 2,200 persons did most of their buying there. Benton had two stores selling only shoes and four general stores that carried a stock of fair size. That meant that if the trade were divided equally each store had the trade of about 367 persons.

If another store were started there would be still fewer potential customers for each store and no one could make much money in the business. Mason wondered how the situa-

TAKING INVENTORY

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

Our Advice is Cover Up Now

On *THE* Brand of Rubber Foot Wear

Goodyear Glove Rubbers

Cotton and Rubber has advanced 100% since last October,

Our prices **HAVE NOT** advanced and we do not say they will, but **WE** are covering our needs **NOW** as this raise in price of raw material prompts us to do so.

Because we are just as anxious about you as ourselves do we pass on this information to you to **COVER UP NOW!**

The Fishing Season is only few months off. Get your orders in for Sporting Boots.

Hirth-Krause Co.

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Grand Rapids, Mich.

Herold-Bertsch Shoes

Michigan  Made



Built to Stand the Hardest Grief

H-B Hard Pans wear like iron and stand up under the hardest test a Michigan outdoor man can give them. Every week we are telling thousands of Michigan folks in the farm papers about these shoes, and sending them to your store to buy them. Advertise them in your local newspaper, using the cuts we furnish, and benefit by this publicity.

HEROLD-BERTSCH SHOE CO., Grand Rapids.

Our spring line of Oxfords contains exceptional values. Write for folder.

tion in Benton compared with the remainder of Vermont and the whole United States. He learned that neither his State nor the Federal Government had accurate statistics on the distribution of retail stores, but discovered figures compiled by a commercial firm that were sufficiently accurate for his purpose.

These figures showed that there were approximately 141,867 boot and shoe dealers in the United States. Dividing the population of the country by this figure he found that there were about 745 persons, or 165 families, for each retail dealer in the country. Evidently his Vermont town was far under the average so he pursued his investigations until he had figures for every state.

He learned that 23,937 of these shoe dealers were located in cities of over 50,000 population and that these cities comprised about 31 per cent. of the total population. The average for cities of this size was 1,365 persons per shoe dealer, or almost twice the National average. Testing the figures for 100 of the 144 cities over 50,000, he found that 71 per cent. of these cities showed less than 1,365 persons per dealer, leaving only 29 per cent. above the average. But when he compared the average for each city with the average for the state in which it was located, his results showed that only 2 per cent. of these cities had fewer people per store than the state average, leaving 98 per cent. above. Deducting the number of city dealers from the National total, there were 117,930 dealers for the 69 per cent. of the population outside of the large cities. This made an average of 619 persons per dealer in the smaller communities. Therefore, he decided in using the averages for the states it would be necessary to lower the state average by at least 17 per cent.—the difference between the total average and the figure after the cities were eliminated—to get approximate accuracy for smaller places, in states which had large city populations.

Sam had read enough about recent investigation to know that the average shoe dealer had a comparatively short and profitless business life and that one reason for this was the fact that in most parts of the country there were too many shoe retailers, just as there were too many retailers in other lines. He concluded that an average shoe retailer was one who had gross sales equivalent to the average yearly expenditure of the average number of persons per store in each state. Knowing the business in Vermont, he could judge closely what this average expenditure would be and then multiplying it by the average number of persons per store in Vermont, he knew what the average shoe man did in a business way each year.

Mason, of course, is a fictitious character. This method of judging the possibilities of a territory is not. It has been used in business practice and will give you one more criterion to use in judging your chances. Surely the hazards of retail business are so great, and the criticism of the system so prevalent, and to some extent justified, that it behooves all retailers to look carefully before branching out.

John H. Morse.

Future Rubber Heel and Sole Prices.

An advance in the price of rubber heels and soles the coming spring is freely predicted by several of the largest producers of these articles.

Manufacturers of rubber footwear last week announced there would be no increase in prices at this time, but makers of heels and soles declare that in view of the advance in crude rubber, either prices of the finished product must be advanced or the quality suffer. Most of the manufacturers of established brands oppose the latter.

Advances of about 100 per cent. in crude rubber have taken place within the last few months, and few factories are reported to have large supplies at the old prices on hand.

There is every indication that rubber prices will remain around 30 cents for some time, with possible higher prices.

Some shoe manufacturers are well aware of the prevailing situation and are placing contracts to cover their needs. Others will very likely be forced to pay higher prices, makers of heels and soles declare.

In some cases prices have advanced from one-half cent to two cents a pair on rubber heels.

The coming period is likely to work to the advantage of the large producers of rubber goods, they buying rubber material in advance and in larger quantities, and are therefore not immediately affected by radical changes in raw materials.

The advance in the price of crude rubber is directly the result of the new tariff schedule put into force by Great Britain for protection of her Colonial rubber plantations, and the tariff radically curtails production.

One of the largest producers of rubber goods in the East declares it doubtful if rubber goods can be produced at a profit at the present basis. This company also makes rubber footwear.

His Regret.

A colored man in Alabama gave a justice of the peace a big fat possum as a wedding fee. Meeting the groom a year after, the justice said:

"Well, Joe, how do you like married life?"

"Well, suh," was the reply, "all I kin say is—I wish I'd et dat possum."



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We say little—Our work and service speak for us.

Hac-Ka-Rac

Our 1923 line is now ready and our traveling representatives will start out on the road February 1.

We bespeak for our men the considerate attention of the trade. Our line is larger and stronger than ever.



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Waging War on Improper Labelling of Merchandise.

The Federal Trade Commission co-operating with trade associations instead of playing the role of inquisitor furnishes a picture somewhat out of the ordinary and one that deserves more attention than it has received. The story of this co-operation is told by Lincoln Cromwell, member of a prominent dry goods firm of New York. The Silk Association of America and the Knit Goods Manufacturers of America were among the first organizations to seek the co-operation of the Trade Commission in checking the practices of certain small concerns in the branding or labelling of products in such ways as to mislead the uninformed consumer. The Silk Association about six years ago took steps to protect its members from the competition of cotton goods labelled as silk by appealing to the Federal Trade Commission for a ruling that such misbranding constituted "unfair methods of competition." The commission supported the view of the association, and issued an order prohibiting the labelling of mercerized cotton thread as "sewing silk." The Silk Association is keeping up this fight, and now has several new cases before the commission involving the alleged misuse of the word silk. Recently the National Association of Shirt Manufacturers has joined in the fight against misbranding of silk and other textiles entering into the manufacture of shirts.

The Knit Goods Manufacturers had a somewhat different problem because a large group of its own members were labelling their products as "wool," "natural wool," or "Australian wool," when the material used was mostly cotton. It was argued that such terms had been used in the trade for years and that since their real meaning was fully understood by all dealers, no one was deceived. The further point was raised that the labels on the boxes of underwear were rarely seen by the consumers, and that purchases were not made on this basis. It was shown, however, that retailers were copying these labels in their ad-

vertisements and thus misleading the buyers. The Knit Goods Manufacturers appointed an investigating committee which made out a list of questionable labels and recommended that they be replaced by others which accurately described the product. This report was unanimously adopted. The National Association of Hosiery and Underwear Manufacturers is also busily engaged in trying to straighten out the question of proper labels for silk, lisle, and full fashioned hosiery. Now that a code of permissible and forbidden practices for trade associations has been adopted by the Federal District Court of New York, trade association activities of the kind indicated above may gain some additional interest. William O. Scroggs.

Germany's Trade Balance.

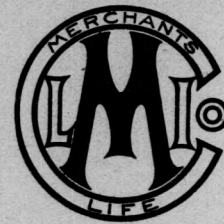
The latest figures on Germany's foreign trade, which are stated in gold marks in accordance with the new German practice, afford further proof that the depreciation of the paper mark has failed to confer the exporting advantages that were originally expected to result from this practice. Although the mark declined to new lows during the autumn, Germany's trade balance grew continually less favorable. Exports in November amounted to 255,000,000 gold marks, compared with 291,000,000 the previous month while imports increased from 531,000,000 to 536,000,000. The monthly surplus of imports thus grew from 240,000,000 to 281,000,000 marks. For the eleven months ended with November the unfavorable trade balance was slightly in excess of 2,000,000,000 gold marks. In view of these figures it can hardly be said now, as was repeatedly stated a year or so ago, that Germany is capturing the trade of the world with cheap money.

Palestine Oranges.

The orange groves of Palestine, which were considerably damaged during the war have been restored to bearing. During the season just closed 1,100,000 cases of Jaffa oranges were shipped out of that country.

INSURANCE IN FORCE \$85,000,000.00

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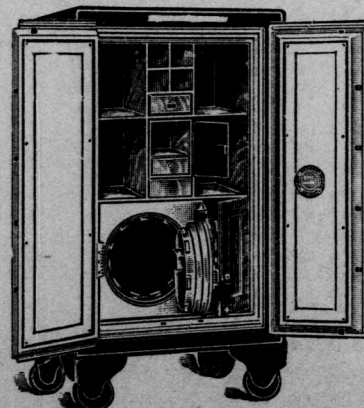
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Business and Financial Developments of Past Week.

Leading bullion dealers report that the supply of silver in the market, if the present rate of absorption and production is unchanged, will soon be in excess of demand. A number of facts are cited in support of this view. The industrial revival is bringing an increased demand for copper, thereby eliminating the enormous surplus of 1920 and stimulating further production. As much silver is obtained in connection with copper mining, the larger output of copper will automatically increase the production of silver. In this country, for the time being, any gain in silver production will have no effect on the open market for the reason that the domestic metal is being wholly absorbed by the Treasury for minting new dollars to replace those which were melted up and exported to India during the war. Late in 1923, however, the Government will have probably purchased its full quota at the "pegged" price of a dollar per ounce, provided for in the Pittman Act. When this occurs, all further production of the domestic metal will be thrown upon the regular market, and will tend to depress the price, which is already over 40 per cent. below the level of 1920. This prospect is giving the silver people something to think about.

Along with this prospect of greater production, there has been a slackening of demand for silver for monetary purposes. The flood of paper in the countries of Central Europe has driven silver from circulation. In other countries with sounder currencies the governments were recently compelled to reduce the content of silver in their subsidiary coins. Great Britain, which once struck silver coins 925 fine, that is with only 7.5 per cent. of alloy, has increased the alloy to 50 per cent., making the coins 500 fine. Other countries using a great deal of silver have followed this example, and the Scandinavian countries have discontinued minting fractional silver coins, using the baser metals altogether for this purpose. In countries which have had to abandon the gold standard for the time being, and in which the exchange value of the standard monetary unit has depreciated to any marked extent, this lowering of the content of silver in coins is necessary if they are to be retained in circulation. Otherwise the silver coins would have more value as bullion than as money and would be melted up. Our own Government found it necessary in the period before the Civil War, when the mint ratio undervalued silver in terms of gold, to make fractional silver coins lighter than their proportional weight of the dollar, so that the public could have an adequate supply of "small change." When the fifty-cent piece weighed exactly one-half of the dollar at that time it was more valuable as metal than as a coin and would not remain in circulation.

While this process of reducing the silver content of subsidiary coinage is sometimes referred to as debasing the currency, the designation is not strictly correct. The removal of nearly half the silver from British coins, for example, did not debase the pound

sterling in the least. The amount of precious metal in any subsidiary coin is more a matter of simple convenience than anything else. The only requirements are that there must not be so much metal as to give the coin greater proportional value than the standard monetary unit, and that the issue of such coins must be limited. Experience has shown that our own silver dollars contain too much metal to make them convenient as a circulating medium, and the general public, except in some of the Western States, show a decided preference for the paper silver certificate. Strictly speaking, the amount of silver in a silver dollar, subject to the limitations just mentioned, has little more significance than the amount of paper in a paper dollar. There are other matters, however, that must be taken into account. A reduction of the content of precious metal offers some inducement to counterfeiting, and it is also a good thing for the people to be accustomed to handling a certain amount of specie, so that they will have a constant reminder that paper money must have something of real value behind it.

These various points will doubtless receive much attention in this country in later months when the expiration of the "pegging operations" of the Government approaches. Already there is some discussion of a plan to have the Governments that have "debased" their currencies restore them to their former fineness. It is pointed out that Great Britain can do this, now that the pound sterling has so greatly appreciated and that the needs of the Orient for silver have been well met. Holland and Canada, whose currencies have recently commanded a premium in this country, can also restore their silver coinage to its pre-war status. Such a restoration, of course, means a certain amount of Government outlay, and since it has been found that the

old and new silver coins circulate concurrently there will probably be opposition to returning to a more expensive system of coinage. The fact that both sorts of coins are accepted without discrimination bears out the

statement made above that the amount of precious metal in a subsidiary currency is a matter of minor importance. Neither sort of coin is accepted on account of its intrinsic but on account of its representative value.

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LIST OF EXHIBITORS

At the Hardware Convention Here
Next Week.

- Acme White Lead and Color Works, paints, Detroit, Mich.
Aluminum Goods Mfg. Co., aluminum ware, Manitowac, Wis.
Alaska Freezer Co., freezers, Winchendon, Mass.
Allen S. L., children's vehicles, Philadelphia, Pa.
Aluminum Cooking Utensil Co., aluminum ware, New Kensington, Pa.
Allith-Prouty Co., barn doors and garage hangers, Dansville, Ill.
American Steel & Wire Co., wire, fencing and nails, Chicago, Ill.
American Range & Foundry Co., stoves and ranges, Minneapolis, Minn.
American Lawn Mower Co., lawn mowers, Muncie, Ind.
Atlantic Stamping Co., granite and aluminum ware, Rochester, N. Y.
Atkins & Co., E. C., saws, Indianapolis, Ind.
Automatic Cradle Co., children's cradles and vehicles, Stevens Point, Wis.
Bargeman, Theo., hardware specialties, Detroit, Mich.
Berry Bros., varnish, Detroit, Mich.
Bingham Co., The Wm., wholesale hardware, Cleveland, Ohio.
Boston Varnish Co., varnish, Boston, Mass.
Bostwick-Braun Co., wholesale hardware, Toledo, Ohio.
Breinog Bros., Inc., paints and brushes, Hoboken, N. J.
Brown & Sehler Co., saddlery and auto accessories, Grand Rapids, Mich.
Brown Stamping Co., metalware, Toledo, Ohio.
Buhl Sons Co., wholesale hardware, Detroit, Mich.
Burgess Battery Co., batteries, Chicago.
Carpenter-Morton Co., paints, Chicago.
Cattaraugus Cutlery Co., cutlery Little Valley, N. Y.
Calle Perfection Motor Co., marine engines, Detroit, Mich.
Cleveland Metal Products Co., metal ware and oil stoves, Cleveland, Ohio.
Continental Co., screen doors and windows, Detroit, Mich.
Carborundum Co., abrasive materials, Niagara Falls.
Coleman Lamp Co., gasoline lamps, Chicago, Ill.
Daisy Mfg. Co., air rifles, Plymouth, Mich.
Dall Steel Products So., steel products, Lansing, Mich.
Damascus Steel Products Corp., steel products, Rockford, Ill.
DeLaval Separator Co., cream separators, New York City.
Detroit White Lead Works, white lead and paints, Detroit, Mich.
Dietzgen Co., Eugene, drawing instruments and tapes, Chicago, Ill.
Display Materials Co., window signs, St. Paul, Minn.
Dover Stamping & Mfg. Co., tin and sheet steel ware, Cambridge, Mass.
Durham Mfg. Co., The, fireless stoves and aluminum, Muncie, Ind.
Eagle-Picher Lead Co., white lead and paint, Chicago, Ill.
Eastwood Glass Co., sheet glass, Saginaw, Mich.
Edwards & Chamberlin Hardware Co., wholesale hardware, Kalamazoo, Mich.
Eikenhout & Sons Co., roofing and baskets, Grand Rapids, Mich.
Elgin Stove & Oven Co., oil stoves and ovens, Elgin, Ill.
Elliott Sales Co., Detroit, Mich.
Elto Outboard Motor Co., marine motors, Milwaukee, Wis.
Enders Steel Products, tools, Chicago, Ill.
Engman-Matthews Range Co., ranges, Goshen, Ind.
Equator Oil Range Co., oil stoves, Richmond, Mich.
Evinrude Motor Co., marine motors, Milwaukee, Wis.
Excelsior Lock & Hardware Co., locks, Lancaster, Pa.
Franz Mfg. Co., builders hardware, Sterling, Ill.
Flint-Walling Mfg. Co., water supply system, Kendallville, Ind.
Foster, Stevens & Co., wholesale hardware, Grand Rapids, Mich.
Follansbee Bros., tanners supplies, Detroit, Mich.
Fox Furnace Co., furnaces, Elyria, N. Y.
Fulkerson Bros., handles, Puxico, Mo.
Gale Sales Co., Geo. C., handles and hose, Detroit, Mich.
Gilson Co., J. E., garden tools, Port Washington, Wis.
Gould & Co., L., wholesale hardware, Chicago, Ill.
Grand Rapids Wood Finishing Co., paints, Grand Rapids, Mich.
Hall-Nell Furnace Co., furnaces, Indianapolis, Ind.
Hayden Supply Co., rubber goods and fittings, Grand Rapids, Mich.
Hercules Corporation, gas engines, Evansville, Ind.
Heystek & Co., The Henry, paints and brushes, Grand Rapids, Mich.
Heddon's Sons Co., fishing tackle, Dowagiac, Mich.
Hibbard, Spencer, Bartlett & Co., wholesale Hardware Co., Chicago, Ill.
Hopson Co., W. C., tanners supplies, Grand Rapids, Mich.
Holland Ladder Co., ladders, Holland, Mich.
Hollinger Cutlery Co., cutlery, Fremont, Ohio.
Ideal Furnace Co., furnaces, Detroit, Mich.
Independent Stove Co., stoves and ranges, Owosso, Mich.
Irwin Auger Bit Co., bits and tools, Wilmington, Ohio.
I. X. L. Handle Co., handles, Puxico, Mo.
Jarvis Co., W. B., sporting goods and tires, Grand Rapids, Mich.
Johnson, J. Oliver, seeds, Chicago, Ill.
Jungar Stoves & Ranges, stoves and ranges, Grafton, Wis.
Kanauer, O. A., fishing tackle, Winona, Ind.
Katzinger Co., tinware, Chicago, Ill.
Kelly Axe Mfg. Co., axes, Charleston, W. Va.
Keystone Steel & Wire Co., wire and fencing, Peoria, Ill.
Kokomo Steel & Wire Co., wire, fencing and nails, Kokomo, Ind.
Lewis-Geer Mfg. Co., coasters and wagons, Ypsilanti, Mich.
Leonard & Sons, H. Frank, refrigerators and hardware, Grand Rapids, Mich.
Lutkemeyer Co., The, wholesale hardware, Cleveland, Ohio.
Luther Grinder Co., grinders, Milwaukee, Wis.
Majestic Mfg. Co., stoves and ranges, St. Louis, Mo.
Martin-Senour Co., paints and varnish, Chicago, Ill.
Maytag Mfg. Co., washing machines, Indianapolis, Ind.
Marlin Fire Arms Corp., fire arms, New Haven, Conn.
Malleable Steel Range Co., ranges, South Bend, Ind.
Mallable Iron Range Co., ranges, Beaver Dam, Wis.
Manning-Bowman Co., nickle and copper ware, Chicago, Ill.
McKinney Mfg. Co., builders hardware, Pittsburgh, Pa.
Michigan Ladder Co., ladders, Ypsilanti, Mich.
Michigan Hardware Co., wholesale hardware, Grand Rapids, Mich.
Michigan Stove Co., stoves and furnaces, Detroit, Mich.
Michigan Crown Fender Co., oil stoves, Ypsilanti, Mich.
Michigan State Prison Industries, binder twine, Jackson, Mich.
Milwaukee Corrugating Co., sheet metal products, Milwaukee, Wis.
Morley Bros., wholesale hardware, Saginaw, Mich.
Moore & Co., Benj., paints, Chicago, Ill.
National Lead Co., ammunition, Chicago.
National Brass Co., brass hardware, Grand Rapids, Mich.
National Ideal Sales Co., poultry supplies, Toledo, Ohio.
New Process Stove Co., gas stoves, Cleveland, Ohio.
Northland Ski Mfg. Co., skis and snow shoes, St. Paul, Minn.
Northern Ohio Blanket Co., blankets and shawls, Cleveland, Ohio.
Norton Door Closer Co., door checks, Chicago, Ill.
Patterson Sargent & Co., porcelain Enameling & Stamp Co., enamel ware, Sheboygan, Wis.
Prentice Co., F. W., screen doors and windows, Adrian, Mich.
Premier Warm Air Furnace Co., furnaces, Dowagiac, Mich.
Premier Service Co., vacuum cleaners and electric supplies, Detroit, Mich.
Reed Mfg. Co., tin and enamel ware, Newark, N. Y.
Remington Arms Co., fire arms, New York City, N. Y.
Richards-Wilcox Mfg. Co., builders hardware, Aurora, Ill.
Rochester Stamping Co., metal ware, Rochester, N. Y.
Robeson Cutlery Co., cutlery, Rochester, N. Y.
Rudy Furnace Co., furnaces, Dowagiac, Mich.
Saginaw Hardware Co., wholesale hardware, Saginaw, Mich.
Saginaw Ladder Co., ladders, Saginaw, Mich.
Segal Lock & Hardware Co., builders hardware.
Schroeder & Tremayne Co., sponges and chamols, St. Louis, Mo.
Schwartzburg & Glaser Co., leather and findings, Grand Rapids, Mich.
Schwab & Sons, R. J., furnaces, Milwaukee, Wis.
Shakespeare Co., The, fishing tackle, Kalamazoo, Mich.
Sheffield Mfg. Co., children's vehicles, Burr Oak, Mich.
Sherwin-Williams Co., The, paints, Cleveland, Ohio.
Simonds Mfg. Co., saws, Chicago, Ill.
Smith-Lockwood Co., whips, Omaha, Neb.
Standard Cooperage & Woodenware Co., woodenware, Chicago, Ill.
Standart Bros. Hardware Corp., wholesale hardware, Detroit, Mich.
Standard Varnish Co., varnish, New York City.
Superior Ladder Co., ladders, Goshen, Ind.
Toledo Cooker Co., fireless cookers and aluminum, Toledo, Ohio.
Truscott-Pierce Co., washing machines Co., St. Joseph, Mich.
Tuttle-Bailey Mfg. Co., registers and ventilators, Chicago, Ill.
Truscon Laboratory, The, paint, Detroit, Mich.
Union Steel Products.
United Engine Co., gas engines, Lansing, Mich.
Utica Heater Co., furnaces, Chicago, Ill.
Van Camp Hardware & Iron Co., wholesale hardware, Indianapolis, Ind.

Hardware Dealers of Michigan

We bid you Welcome

NEXT week will bring us the twenty-ninth annual convention of the Michigan Retail Hardware Association and Grand Rapids indeed feels proud to extend to you all the honors and will try and entertain you royally.

It will be our good fortune to be able to welcome all the old members and the many new ones who will come and visit the Grand Rapids market for the first time.

You will find us at our booth (Nos. 150 and 151) where we will extend to all a hearty invitation to linger awhile and renew acquaintances. We ask you not to fail to call at our store and see the large and complete stocks that we carry there.

Of course, you will want one of our beautiful souvenirs that we will be pleased to hand you both at our booth and at the store.

We foretell a most profitable and enjoyable week for the hardware dealers in this State on this your twenty-ninth annual convention.

MICHIGAN HARDWARE CO.
WHOLESALE ONLY

At Oakes and Ellsworth, Grand Rapids, Michigan

Van Schaak, Peter, sponges and chamolis, Chicago, Ill.
 Vapo Stove Co., The, oil stoves, Lima, Ohio.
 Vaughan & Bushnell Co., tools, Chicago
 Valentine & Co., paints and varnish, Chicago.
 Voss Bros. Mfg. Co., washing machines, Davenport, Iowa.
 Western Cartridge Co., ammunition, East Alton, Ill.
 Weiss-Mussel Co., woodenware, toys and hardware specialties, South Bend, Ind.
 White Frost Refrigerator Co., refrigerators, Jackson, Mich.
 Wilson & Sons Co., The Thos., fishing tackle and sporting goods, Chicago, Ill.
 Williamson Heater Co., furnaces, Cincinnati, Ohio.
 Winchester-Simmons Co., wholesale hardware, Toledo, Ohio.
 Wiss & Sons Co., J., shears, Newark, N. J.
 Woolley, F. E., tinware, etc., Ann Arbor, Mich.
 Wormnest, C. J., stoves, Rockford, Mich.
 Zimmermann Mfg. Co., handles, Owosso, Mich.

Rent Payable at End of Term.

The owner of the property adjacent to the Standard Oil building in New York City, leased 12 Broadway, to the Standard Oil Company for ninety-nine years at a quarterly rent of \$62,500. But when he made his lease he overlooked one little matter. He failed to state whether the rent was payable at the beginning or at the end of the quarter.

The press report goes on to say that the owner alleged that the words "in advance" were in the original agreement, but that the Standard Oil Company struck them out without his knowledge, and he signed the lease which did not contain these words. He insisted that the court reform the lease because payment at the end of the quarter instead of in advance meant a loss of \$3,750 a year in interest, or \$371,250; in the 99 years at 6 per cent. interest, compounded semi-annually the loss would be \$1,856,250.

The owner won in the lower court, but the appellate division reversed the judgment by vote of three to two, and in an opinion by Justice Greenbaum said: "In construing the lease before us it is important to recognize the rule that the presumption is that rent is not payable until after it has been earned, and that in the absence of an express agreement to the contrary, rent is payable at the end of the term and not in advance."

Oldest Fire Policy in Force.

The Merchants Assurance Company of Philadelphia, commonly known as the Green Tree Mutual, claims this distinction for policy No. 1183 issued January 15, 1802, covering the building of the Philadelphia Dispensary, at 127 South Fifth street. The original policy was for \$2,000, and endorsements thereon show that the total has been increased at intervals until it now aggregates \$10,000. The policy, which is on the perpetual plan, has been in force for over 120 years on the same building and with the same insurer. The Insurance Company of North America reports that its perpetual policy No. 1, issued in 1841, canceled within the year, but that policy No. 2, issued in 1842, is still in force. The Sun of London reports that it has a policy in force in London which was effective in 1802. In 1912, a policy 136 years old, which had remained in the same family name since 1767, expired because of the demolition of the London building which it insured.

The state of your mind can influence the mind of your "prospect."

Open Letter To Governor Groesbeck.

Detroit, Jan. 30—You undoubtedly know us well enough to appreciate that our views on insurance legislation for the general benefit of the public are well grounded through our experience with the stock fire insurance companies. The particular subject we wish to discuss has already been brought to the attention of the legislative committees by Judge J. O. Murfin and we merely wish to add our bit and ask that some relief for an intolerable situation be granted. Of late years, stock fire insurance companies are more prone to litigate than they formerly were. This is a result of the high pressure methods and close organization with which our insurance department has recently been in close contact.

The average merchant usually carries his insurance in several companies. Should it become necessary to sue on these policies he is obliged to maintain a separate action on each policy although they are identical as contracts and when he gets to court he finds that they have identical pleas, common counsel paid out of a common fund and he is forced to battle each of the companies separately although the issue as a matter of fact, is a single one. The Federal courts consolidate such cases but our State courts have no such discretion. It would seem in line with public policy to have a statute similar to the one used in the United States courts compelling these companies to join their issues when their defense is the same and they are allied in that defense.

An assured with \$100,000 insurance in 100 companies each insuring \$1,000 on identical forms is under our present laws in the State courts compelled if the insurance companies so elect to institute 100 suits and try each one of them. I have in mind just such a case involving 48 companies, one case has been tried, carried to the Supreme court, affirmed in our favor and we are now getting ready to try nine more in the Washtenaw circuit. The remainder are in the Federal court and, fortunately for us, I understand they will be consolidated. At any rate we are obliged to try eleven law suits when one should suffice. We feel confident of winning but think of the great advantage that procedure is to the insurance companies and how unfair in theory and practice it is to the public.

Most of the stock companies that do business in Michigan are foreign corporations, some from other states and a great many from foreign countries. On account of the condition of our Federal docket, civil cases have been held until it is hardly possible to get on in four years. Knowing this these companies whenever possible remove their cases to the Federal jurisdiction for no other purpose than to take advantage of the delay due to the condition of the docket.

I venture to suggest that it might be a good thing to force all insurance companies doing business in Michigan on sufferance to try their cases in the State courts as a part payment of the franchise granted them.

These suggestions are offered in the hope that something might be done which will benefit the public and in nowise interfere with the proper conduct of the fire insurance business by the companies. Will you be good enough to give this matter suitable consideration and if it appeals to you pass it on to someone who will push it through. A. R. Campbell.

Don't grow peevish when a customer shows no signs of hurrying about the purchase when closing time comes. A customer once hurried off will be in no hurry to come back.

It is surprising how many salespeople do not know what the company is showing in the windows. This is expensive ignorance for the employer.

RELIABLE

30% Dividend to Policy Holders

Low Operating Expense (16.7%) and Conservative Underwriting enable us to maintain assets of \$12.75 per \$1000 insurance carried NET. This is more than double the amount of the Re-insuring Reserve required by the State and is equalled by few companies, either Stock or Mutual.

Grand Rapids Merchants Mutual Fire Insurance Company

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"The Agency of Personal Service"

COMPANIES REPRESENTED AND DIVIDENDS ALLOWED.

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

SAVINGS TO POLICY HOLDERS.

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

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

Michigan Shoe Dealers Mutual Fire Insurance Co.

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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.

FARMING THE BEAVER.

If the fur supply is to be maintained, it can only be through the breeding of fur-bearing animals under conditions of domestication or semi-domestication. The Government Biological Survey thinks that the beaver offers an excellent opportunity of this kind. Beavers are easily domesticated, and the business of raising them for their fur promises success, if undertaken in suitable localities and rightly managed.

A beginning should be made with the darkest and handsomest beavers obtainable, and, after that, the principles of selective breeding—i. e., choice of the best specimens as breeders from generation—should be observed.

Young beavers are easily tamed, and are best to start with. With plenty of clean water, good sleeping quarters and a proper food supply, the animals can be kept even in a small area, thriving and multiplying satisfactorily.

The climate of the Northern tier of States (extending farther South in mountain regions) is best for beavers. The range of the aspen tree is a good index to suitable beaver climate and conditions. The aspen also furnishes the best beaver food. Wherever this tree is found, beaver farming is likely to be successful.

Much of the best beaver country is in localities where, the original timber having been lumbered off and the ground burned over, thickets of aspen and pin cherry have sprung up as second growth. Such land is considered almost worthless, but it might support a large beaver population.

A small natural pond or lake, or a creek that can be fenced above and below, makes a good site for a beaver farm. Or an artificial basis, scraped out and filled with water from a spring will serve. The two essentials are water and food. A long section of stream valley, or a chain of lakes, would afford ideal locations for extensive beaver farms.

Young beavers may be taken and reared at any time after their eyes are open. They do not leave the house or bank den where born until they are a month or six weeks old. At that time they are easily caught in the water, being driven out of the house by shaking it or thrusting a slender stick into the nest cavity. They do not attempt to bite, and are gentle and quiet from the first.

It is usually possible to locate young beavers in a house by listening to their baby-like cries; for they cry a great deal, especially when hungry. When old enough to come out for food, they can be seen before dark swimming about.

Young beavers can be raised on cow's milk, and take eagerly to the nursing bottle. They could probably be nursed by such foster mothers as sheep, goats and dogs. They are particularly fond of red-clover heads, lily-pads and cowslips, and the leaves and twigs of aspen and other trees.

The subject of beaver, farming, however, is one that requires space for its proper discussion. Anybody who wishes to be informed about it should write to the Biological Survey, Department of Agriculture, Washington,

D. C., and ask for a newly published bulletin, No. 1978.

A ROYAL INDUSTRY.

Silk, the finest of raiment, was born to the purple, for a queen of China directed with her own hands the earliest cultivation of the silkworm and for twenty centuries the Chinese royal house enjoyed a monopoly of the industry. The first record goes back to 2640 B. C. So jealously was the secret guarded that not until the third century of the Christian era were the culture and manufacture of silk known in a country as nearby as Japan. A temple erected in the Province of Settsu conserved the memory of four Chinese girls who introduced weaving into the Flowery Kingdom.

India learned of silk production from a Chinese princess who, according to legend, carried to that land in the lining of her hat eggs of the moth which produces the silkworm, and seed of the mulberry tree. A similar smuggling operation around 550 A. D. lodged the silkworm in the imperial

palace at Constantinople, when Justinian received a consignment of eggs in a hollow cane. They were brought by a wandering Persian monk who had seen in China the opportunity for a surreptitious profit.

From Justinian's stock came all the varieties of moths which supplied the Western world for more than 1200 years. The Greeks were expert in breeding the insect, and the mulberry tree, food of the voracious worm, took kindly to the warm soil of South-eastern Europe. In the Middle Ages weaving became a really fine art in Sicily, France and Spain, but the production of raw silk was less successful.

The speculative possibilities of silk culture frequently has had its appeal, ending often in disaster. As recently as 1838 a great speculative outburst in mulberry trees and silkworm eggs occurred in Pennsylvania. Rising labor costs in Europe and America, and unfavorable climatic conditions, worked against the cultivation of raw silk until the bulk of the output became

solidly centered in China and Japan, with Italy also a large participant.

The United States consumes more silk than any other country in the world. The average importation of raw material in recent years has been valued at approximately \$300,000,000 annually. Used in many kinds of manufacturing, silk long since left the purely luxury class, and the weaving and distribution of silk cloth gives work to a vast amount of capital.

Postal Service.

The Post Office Department, looking further to the morale and efficiency of its 32,000 employes, will work out a plan to hold conventions on a large scale, once a year, embracing all classes of employes. There are indeed already eleven National associations representing different classes of postal service, and each holding conventions in various states at various times. The result is good, but there is needed an official and general gathering in each state.

A Sales Manager's Letter



LONG DISTANCE helps one large wholesale house serve its 4,500 customers in Southern Michigan and builds business for the Company.

The General Sales Manager of that Company, comparing the work of a *modern telephone salesman* with that of one of the old school, writes:

"In 124 days the *telephone salesman* called on 4,628 merchants, 4,522 of them by telephone, averaging 37 calls per day.

"The old school salesman made 3,750 calls in 416 days, less than half of them by telephone, and averaged only 18 calls per day.

"*The average daily sales of the man who sold by telephone were two and one-half times those of the member of the old school.*"

The telephone is quick, handy and a sure card of admittance. It builds business and good-will and lowers selling costs.

MICHIGAN STATE TELEPHONE CO.



VALUE OF GOOD WILL.

Highest and Finest Form of Competition.

While enjoying a breath of fresh air at Atlantic City a few days ago I listened to an exceedingly forceful address on the subject of good-will by Earl D. Babst, President of the American Sugar Refining Co., who spoke on this significant text:

"The effort of the manufacturer to win the good-will of the public under trade marks and trade names and by truth telling advertising should be hailed as the highest and finest form of competition."

Mr. Babst traced briefly the origin of good-will in commerce and industry, reminding his hearers of Lord Eldon's definition of good-will as "the probability that the old customers will resort to the old place." So important is good-will, he said, that in many instances it has a far greater value than all the tangible properties of a great manufacturing establishment.

"All business," said he, "is built on service, primarily as a necessity and secondarily as a convenience or luxury. There were times in the past when mercantile service approached monopoly, and so was thought to be superior to the influence of good-will."

"This view we now know was erroneous. That period in our industrial and mercantile history seemingly is over, not only for financial and social reasons, but for the economic one that our market grows faster than the industrial unit. Competition fairly blooms in a rapidly expanding market.

"Aside from all social and legal considerations it would be quite unlikely that any single industrial unit, not itself quasi-public, could expand as rapidly as our market. At least, no industrial unit has done so, in such key industries as flour, sugar, meat, oil, coal, and steel. The ford development possibly comes nearer to being an exception than any other instance in our mercantile history.

"As the market expands the percentage of business of any one company usually declines. Various reasons contribute to this result, but we shall emphasize the fact that formerly dominant industrials lacked appreciation of the value of trademarks, trade names, and National advertising as creators of good will."

No catalogue of names is needed, Mr. Babst said, to remind us that it has been only within the past fifteen or twenty years that big units of business have begun to increase and to buttress their good will by adopting trademarks and putting National advertising behind them.

"The National Biscuit Co. and the Royal Baking Powder Co.," said he, "were among the earliest. Very few trade names occupied the National field, and Uneeda Biscuit and Royal Baking Powder were pioneers.

"In the eleven years from 1880 to 1891 there were only 8190 applications to the Patent Office for trademark registration, while in the single year 1921 there were 15,424 such applications. The point is also illustrated by the greater importance formerly given

to patents. A patent was greatly desired because it was a monopoly.

"Now, the futility of patent monopoly, as of any other monopoly, as a basis of permanent merchandising success is generally recognized. In fact, we, as business men, know that a patent is generally a passport to trouble, as, indeed, are all attempts to monopolize in merchandising. Mercantile success, ancient and modern, rests on service, on good will, on the return of old customers to the old stand, openly, freely, and with satisfaction."

In emphasizing the value of service to the public Mr. Babst said that modern business, no matter how small nor how large, knows that it is the one thing that really counts. The manufacturer who is willing to trust the consumer by putting a trademark or a trade name on his article and then proclaim it from the housetops has pledged himself irrevocably to quality, truth and value. Continuing, he said:

"Once the manufacturer crosses the Rubicon of National advertising he cannot shirk or repudiate his pledge, for in his brand he has provided the consumer also with the means of rejection. Thus is provided on opportunity to work the destruction of any manufacturer who falls short or shirks on quality, truth, or value.

"That the public realizes the protection it has in such competitive development is conclusively shown by its firm rejection of the doubtful depths of bin and barrel and by its steadily increasing acceptance of the trademark package products of our food manufactur-

ers, and by the ever increasing number of advertised trade name articles of our daily life, whether a Steinway, a Camel, a Kodak, a Victrola, a Pianola or a Gillette.

"The effort of the manufacturer to win the good will of the public under trademarks and trade names and by truth telling advertising should be hailed as the highest and finest form of competition. The public is made the final arbiter. To put the means of acceptance or of rejection into the hands of the consumer and to abide his free choice is a recent advance, wrought under our very eyes, so openly, yet so gradually, that we have hardly sensed its great significance.

"It is an earnest and sincere effort for enduring good-will.

"It is the high aim and ideal of this great association of American manufacturers.

"It is one of the most powerful of to-day's answers to the old abuses of monopoly.

"It is to-day's pledge to fair trading, fair price, full weight, honest label, and full value." Daniel Abbott.

No Gift.

A business man stepped into a butcher's shop.

"A piece of beef for roasting," he ordered briskly.

The meat, mostly bone, was thrown on the scales.

"Look here," remonstrated the man "you are giving me a big piece of bone."

"Oh, no I ain't," said the butcher, blandly, "yer paying for it."

AMERICAN LIFE INSURANCE COMPANY

DETROIT, MICHIGAN
CLARENCE L. AYRES, President

Financial Statement December 30th, 1922

ASSETS		LIABILITIES	
First Mortgages on Real Estate and Real Estate Bonds (Worth in each instance double the amount loaned)	\$5,101,197.04	Reserve for all policies in force including disability reserve	\$6,270,290.70
Policy Loans and Renewal Premium Notes (net)	1,093,139.40	Reserve for installment trust benefits not yet due	126,360.74
Real Estate (\$230,000 Sold on Contract)	234,093.58	Reserve for present value of disability benefits not yet due	25,997.56
Cash	329,313.62	Reserve for unpaid claims in course of adjustment	34,000.00
Liberty Bonds, War Savings Stamps and Tax Certificates	9,463.77	Reserve for premiums and interest paid in advance and dividends left on deposit	44,507.90
Collateral Loan	2,000.00	Reserve funds apportioned and set aside for annual dividend policies	13,188.99
Interest Due and Accrued	112,808.62	Reserve for agents' credit balances	10,041.93
Deferred and Uncollected Premiums (net)	106,629.69	Reserve for taxes	31,895.18
Furniture, Underwriting Equipment, Fixtures and Supplies (All charged off)	None	Reserve for all other liabilities	90,838.49
Agents' Debtor Balances	None	Capital and Surplus (net)	341,524.23
Non-admitted Assets	None		
Total Net Assets	\$6,988,645.72	Total	\$6,988,645.72

THE COMPANY'S OUTSTANDING INSURANCE ACCOUNT NOW AMOUNTS TO (paid-for Basis)	\$61,089,578.84
THE ASSET RESOURCES OF THE COMPANY ARE	\$ 6,988,645.72
THE POLICY LEGAL RESERVE ACCOUNT REQUIRED BY LAW AMOUNTS TO	\$ 6,270,290.70
THE RESOURCES FROM ANNUAL INCOME IN 1922 WERE	\$ 2,424,678.99
THE COMPANY PAID TO POLICYHOLDERS AND THEIR BENEFICIARIES DURING THE YEAR 1922	\$ 1,061,588.92

THE SUMS PAID POLICYHOLDERS AND THEIR BENEFICIARIES FROM ORGANIZATION to date Amount to	\$2,479,746.42
AMOUNT NOW HELD FOR PROTECTION AND BENEFIT OF POLICYHOLDERS	\$6,988,645.72
TOTAL AMOUNT PAID TO AND NOW HELD FOR BENEFIT AND PROTECTION OF POLICYHOLDERS	\$ 9,468,392.14

BOARD OF DIRECTORS

HENRY S. HULL Vice-President of the Company; President Peoples Savings Bank, Traverse City, Mich.	JUDGE FRED H. ALDRICH General Counsel of the Company	ARCHIE A. ANDERSON Director Hastings City Bank, Hastings, Mich.; Treasurer Hayes-Ionia Company, Grand Rapids, Mich.	HAROLD P. TROSPER Vice-President of the Company
CHARLES R. TALBOT Vice-President National Bank of Commerce, Detroit.	CLAUDE P. SYKES Life Insurance	ROY W. ANGER Vice-President of the Company	MARION O. ROWLAND Secretary of the Company
D. D. AITKEN Director Industrial Savings Bank, Flint, Mich.; President Imperial Wheel Company, Flint, Mich.; President Marvel Carburetor Company, Flint, Mich.	MILLARD F. COTTRELL Life Insurance	DR. WILLIAM H. BROWNE Medical Director of the Company	DR. JAMES W. GLOVER Professor of Insurance Mathematics, University of Michigan, Ann Arbor, Mich.
	AARON L. SIBLEY Superintendent Loan Department of the Company	CLARENCE L. AYRES President of the Company	F. DAYTON DAVIS Director American Life School of Salesmanship

The American Life school of Life Insurance and Life Insurance Salesmanship affords an opportunity to learn scientific Life Insurance without expense. The February term begins Monday morning, January 29th, at the Company's office, 408 West Fort Street, Detroit, Michigan. Permanent position guaranteed at completion of course. Can use a few additional salesmen in the following states: Michigan; Pennsylvania; Ohio; Indiana; Illinois; Iowa; Missouri; Kansas; Oklahoma; Colorado; Oregon; Washington; South Dakota; North Dakota; Minnesota, and Wisconsin.
Address F. D. DAVIS, Director of the School, 408 West Fort Street, Detroit, Michigan.

FARM PURCHASING POWER.**Transportation Rates Barrier To Agricultural Prosperity.**

You tell me that thoughtful investors are becoming more and more interested in agricultural economics. I am not surprised at that, but rather that they have taken so long to stir up their interest in that subject. The economics of an 80 billion dollar industry, even in this country of billions on all sides of us, is the biggest thing in sight, and it is as plain as a tall elevator on a level prairie that, if its commercial mechanism is not in good running order, all the rest of the wealth-making and distributing machine will soon be headed for the junk heap.

A large part of the world is hungry and underfed, but out in Washington state they are contemplating throwing 10,000 barrels of prime apples into the Columbia River; in my state you can't give potatoes away—at the primary markets—and in Minnesota they didn't bother to dig them. Worse than the loss of food in a hungry world, is the crushing despair that has settled over our rural population in extensive regions and the consequent destruction of its morale. The conditions surrounding and overshadowing the producers of our country are horrible, outrageous. I have sat in the Senate Committee on Agriculture and Forestry and listened to the tragic recital of the present state of our farmers until I wanted to rush from the room to get away from the agony of it. The reciters of this tragedy of the West, Middle West and Northwest were mostly bankers—country bankers who came to tell us the terrible truth because they see themselves on the verge of the ruin that is pulling down their customers.

We were told of eighteen farmers committing suicide in one county after having gone insane from their intolerable sufferings. After years of mortgaging and pledging their all, through one bad year after another, they came into a good crop this season and found that the returns from it did not meet the cost of production. With all that they must buy controlled in price by trusts and combinations to such an extent that all exchange was unfair and with unstinted hard work rewarded by large crops that brought them only nearer to the debacle their reason collapsed and they sought escape from life's problems by escaping life itself.

Is it not high time that investors and financiers stopped playing with their money in speculation long enough to consider the condition of its source? Plethoric stock dividends of manufacturing and trading corporations, tax-dodging dividends, do not promote stability when the biggest industry of all staggers toward ruin.

There has been so much talk about the farm bloc and about the various measures proposed and passed in Congress for the relief of the farmer, that the city public probably has the impression that agriculture has been or soon will be saved. The hopeful thing about the present situation is not so much what has been done, as the sympathetic and helpful state of mind the non-farming people are coming to

take. Let us see how much has been actually accomplished.

Back in 1916 Congress established the Farm Loan Board and set up the creative machinery of the twelve Federal Land Banks. That rural mortgage loan system has done a lot of good. It has put out about \$600,000,000 to about 200,000 farmers at low and fair rates of interest, and it has come pretty near to compelling other farm mortgage agencies to give the remainder of the farmers equally good terms. It has brought the borrowing farmer and the lending investor together with almost a minimum of middle operations, with the result that the farmer gets cheap money and the investor an excellent investment with very little absorbed by middlemen.

Skippping war legislation as ephemeral, the next thing of any importance that Congress did to help solve the problem of rural economics was to revive the War Finance Corporation for the purpose of financing export trade and marketing farm products in the commodity crash of 1921. This was an important step and a helpful one, but it helped the banker first and the farmer second, except for those farmers who were in co-operative associations that were strong enough to deal directly with the corporation.

But the War Finance Corporation was merely an emergency agency. As yet we have done nothing to set up a permanent credit institution that will provide farmers with the kind of intermediate-time credit that the nature of their business demands. To be sure the Federal Reserve Banks may discount six-months agricultural paper, but the period of the farm turnover is more like nine months to three years. It seems almost certain, though, that Congress will before long meet the intermediate credit need in some fashion, though there is danger that it may not go to the root of the matter and fail to bring the farmer and the investor close enough together.

It is not worth while to mention such excellent but comparatively trivial things as the increase of the working capital of the farm loan banks and the increase in the interest rate of farm loan debentures. Substantially that tells the tale of what the Government actually has done to improve and facilitate rural financing. It is not much of a tale for the most powerful government on earth to tell of its management of its greatest industry.

But assuming that the Government will do about all that it should in the matter of rural credit amelioration, the greater part of the task of establishing agriculture on a parity with the rest of the economic life of the country remains to be done. In saying this, I do not wish in my way to belittle the corrective legislation that the present Congress has adopted in regard to such matters as co-operative marketing associations, packer control, grain futures trading, etc. They are important but they are not basic. I am frank to say that there is such a thing as over-doing the facilitation of credits.

It is doing the farmer no real service to make it easy for him to load himself with debts that can only be paid by his bankruptcy. Our com-

What is the Price?

A natural question, and one which must be answered before the sale is made.

Where the selling price is not established through advertising the burden is yours.

When the manufacturer advertises the price he assumes the burden for you.

He makes selling easy.

He insures your profit.

Consistent advertising of

K C

Baking Powder

Same price for over 30 years

25 ounces for 25¢

price shown in the advertising and on the package tells the story for you.

It Protects Your Profits

Millions of pounds used
by the government.

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

mittee was shown eight or ten pages of foreclosure notices in the newspapers of a single rural county. What good did those loans do the farmers when they came to the final, destroying liquidation? A turnover credit system is of no use without good collateral in the way of liquid assets, and how on earth can you have them on the whole, in an industry that is losing money every year? What the farmer needs first is a business condition in which he can profitably use credit. If agriculture is to stay in the red ink forever, it would be better to close it out now rather than to scuttle it slowly and agonizingly with more credit. Don't mistake me. None knows better than I that an adequate system of rural productive, operating and orderly financing is imperative. I am merely pointing out that it is not good business for lender or borrower to put out loans that are not beneficial to both. We must keep the horse before the cart. We must make agriculture intrinsically profitable before credit can be of real use to it.

To bring about that desirable end two big jobs must be done:

Transportation of commodities must be made cheaper and better.

Marketing machinery must be so simplified as to cut a large section out of the spread between the farmer's selling price and his buying price.

The farm outlook is hopeless so long as transportation and marketing take about three-fourths of what the consumer pays. That is why I attach so much importance to my bill for the creation of a Farmers' and Consumers' Financing Corporation. It is a new way to regulate the trusts and combinations that are dealing in farm products—to regulate them by giving them the competition of a hundred million dollar corporation capitalized from the public funds and empowered to issue as much as \$500,000,000 of bonds.

Without going into wearisome detail I will merely explain that this government corporation would be a gigantic middleman, who would stand between the producers and the consumers with the object of benefiting both. To-day the producer is selling at a loss while the consumer is paying exorbitant prices. The farmer gets too little; the consumer pays too much. All our regulatory laws have failed to curb extortion. Let's try a little government competition. The trusts have thrived on repressive legislation; now let us give them a competitor that will make them compete to survive.

With its capital, with its ability to buy, to store, to loan and to sell, even on time, it seems to me that such a corporation would be able to restore the normal relation between producer and consumer in an entirely natural and effective manner. It might be so quickly successful that it would not require borrowed capital, but if it did I am sure investors would be as eager to get its debentures as they are to take farm-loan bonds.

It is not my intention to put any man out of a legitimate business. I do not expect that the proposed corporation will have a monopoly of the business of buying and selling agricultural products. It will be like the

War Finance Corporation in that the mere fact that it is ready to do business will make it unnecessary for it to do any in many, perhaps the majority of instances. The new corporation ought to compete with any opposition, but it would leave plenty of room. We ought not to borrow trouble concerning what might happen to some competitors. If, as is the case, we have in our country a condition where the producer is being ruined and the consumer is likewise suffering by reason of the enormous prices he has to pay for the necessities of life why should we hesitate to adopt a general remedy even if somebody should be crowded out of business here and there. I hope that no man will suffer from the proposed measure, but we must frankly face the problem that confronts us and find the remedy or fall into the ruin that awaits on the other hand.

Then we must face the transportation problem. We must take the water out of railway capitalization—reduce it. The railways must be more efficiently managed. The lame-duck railways ought not to be coddled, and saddled onto the efficient railways. The railway failure ought to meet the same fate that any commercial failure meets. Generally speaking, the railways should be consolidated into a few corporations, if not into one great corporation. Perhaps the Government should take over the weaker lines and operate them for service only, if private ownership cannot make them pay. Railroad transportation is as common as the water we drink. It enters into everything we eat or wear or handle, either for necessity or for pleasure. We ought to get the speculation out of railroads and eliminate the portion of transportation charges that represents nothing but manipulation. Whatever squeezing process is necessary in order to get rid of the choking water ought to be administered.

We are the willing victims of our major National distresses because we have not yet learned that new times call for new measures. We have too long lived under the shadow of the abstract economics of the 18th century. We have new twentieth century facts to deal with, and we need to apply twentieth century economic science to them. We must learn that by taking thought we can master most of our economic ills just as our physical scientists have mastered most of the diseases of the personal body. It is really as out of date for us to let ourselves be robbed and ruined in the mass as it is to drink contaminated water and hope to escape typhoid fever.

Geo. W. Norris.

Why, Indeed?

Little Mary had been taken out by her nurse for a walk. The weather was very fine when they left home, but suddenly there came up a big, black storm. The crashes of the thunder were followed by a terrific shower of hailstones; and Mary clung to nurse in a fright.

"Never mind, dearie," said nurse, as she got the child into a place of safety. God will take care of us."

"If that's so," demanded Mary, "why does He throw things at us like this?"

How one Domino Package Sugar sale brings many—

The remarkable success of Domino Package Sugars is founded on the good-will enjoyed by the name "Domino" throughout America. Each new product which has been added to the line has found a ready market because women have confidence in Domino Quality. Our constant endeavor is to maintain this quality in all products bearing the name "Domino."

When you sell one Domino Cane Sugar Product, you are making a friend for all Domino Products.

That is why so many retailers to-day are pushing the entire Domino Package Sugar line as a unit. They find that it pays!

American Sugar Refining Company

"Sweeten it with Domino"

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

Food Fads and Foods

There is a difference between food fads and food
—a man occasionally relishes a bag of popcorn,
but he would not depend upon it as a real food.

Shredded Wheat Biscuit

is a real food, supplying all the elements a man needs to keep at top-notch strength. It is ready-cooked and ready-to-eat—saves fuel, saves time, saves strength. Always the same high quality, with a steady demand that yields a good profit.

MADE ONLY BY

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



Trust Company Man

To Make a Will is the Most In

AFTER COMPARISON—THINK

THE MODERN TRUST COMPANY:

Never dies

It is a permanent organization. The passing out of single lives among the personnel does not affect the continuity or quality of service. It has a volume and variety of administrative experience that no individual or lesser organization can ever acquire. } 1

Is never absent or disabled

It is accessible every business day in the year. When any officer or employe is absent there are always others to take over his responsibilities. } 2

Is abundantly responsible

Large capital resources are a substantial safeguard for an estate entrusted to a specially organized corporation. } 3

Has the experience

Acting as executor or trustee is a technical job requiring special skill and wide experience in the care of property, investment of money, management of industry. A trust company makes a business of it. } 4

Is free from prejudice

A trust company renders a truly personal service, but it does so as a business institution uninfluenced by personal bias; unswayed by undue pressure from heirs. } 5

Has the facilities

No one man can handle all the problems of property as effectively as an organization of men trained to do each function expertly. } 6

Reports are regular and exact

Trust company accounting is exact. Carefully drawn and complete reports are furnished periodically to all parties in interest. } 7

Makes a business of caring for estates

A trust company never makes a side issue of estates in its charge. They are managed by specially trained officers and employes whose duty it is to watch over them. } 8

Collective experience and judgment

An estate handled by a trust company has the benefit of the collective experience and judgment of its trained employes and its entire Board of Directors. } 9

REMEMBER

That it costs no more (and usually less) to employ the many-sided service of a Trust Company, with its large experience—than it does to pay an individual executor and trustee for an inferior service. Trust companies

RESPECTFULLY SUBMITTED BY THE TRUST COMPANY

THE MICHIGAN TRUST COMPANY

Pearl and Ottawa

Management for Estates

Most Important Thing You Can Do

THINK THIS OUT FOR YOURSELF!

THE AVERAGE INDIVIDUAL:

- 1 **His life is uncertain**
His death would rob the estate of services which the maker of the will had himself selected. Another would have to be appointed who might be unfamiliar with the property or undesirable as an executor or trustee.
- 2 **May travel or become ill**
No man can be depended upon to remain in one place indefinitely or keep his health. He might be away or disabled at a critical time.
- 3 **Is often financially irresponsible**
Might not possess the personal resources to make up losses for which the trustee is responsible.
- 4 **Is usually unfamiliar with duties**
The average individual executor or trustee serves only once in this capacity. He has to learn how to proceed in accord with the law; how to liquidate or manage properties; how to reinvest the proceeds; how to keep proper records.
- 5 **Is often prejudiced**
A relative is sometimes influenced by the heirs to depart from the expressed intent of the testator. He also may show preferences and so create discord.
- 6 **Must do everything himself**
Without an organization the individual is compelled to do everything himself or employ specialists at a high cost to the estate.
- 7 **Avoids making reports**
Individuals avoid making lengthy and detailed reports. It is a common complaint of heirs that they do not know what the executor or trustee is doing or what income they can depend upon.
- 8 **May be immersed in his own affairs**
The ablest individual is usually the busiest with his own affairs, which may require his attention at a time when it is needed to serve an estate.
- 9 **One man's judgment**
If secretive or jealous of his responsibility he is very apt to rely entirely upon his own judgment or to take the gratuitous advice of the inexperienced.

MEMBER!

with its large force of technically trained and experienced employes—and to obtain the benefit of their large companies usually administer estates in less time, with less expense and with better net results, than others do.

THE TRUST COMPANIES OF GRAND RAPIDS

GRAND RAPIDS TRUST COMPANY

Ottawa and Fountain



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.

Factory Trade Presents Possibilities To Hardware Dealer.

Written for the Tradesman.

The factory trade is a very desirable line for the hardware dealer to develop, if at all possible. It covers a wide range; in fact, everything in the line of hardware is required at some time or other in the factory. As a means of getting in touch with the manufacturing demand, the retailing of leather belting will prove a valuable measure.

Up to the present, in districts where factories are situated and where the merchant has paid no attention to such lines, the users have had to rely on the mill supply men, who call upon them only at wide intervals. Thus, if something is wanted in the interim, the factories have to send away for it, which is not always the most convenient course.

Leather belting does not always show signs of giving out in time for the foreman to provide for replacement; and as a result it sometimes happens that a broken belt puts a part of the plant temporarily out of business.

The same thing is true of other factory supplies, such as steam gauges, oil cups, set screws, drill chucks and saws. Then, again, it is usually a saving for a factory to make up as large a shipment as it can when buying at a distance. In the endeavor to do this, the supplies are allowed to run so low that sometimes if an unexpected breakage occurs there is nothing on hand for replacements.

Here is the hardware dealer's opportunity. In handling these lines it is not necessary to stock heavily, at least at the start. A large stock of leather belting alone is somewhat of an investment. But the shrewd merchant will buy cautiously, with one eye on his customers.

After deciding to take up these lines, the merchant should get acquainted with this district, and find out what shops and factories are likely customers. He should interview the heads of the businesses, or the foremen, and find out exactly what they use, and get a rough estimate of the amount of a year's breakages. On the basis of this information he can lay in the stock with less risk of overbuying and at a considerable saving of initial outlay.

For instance, if no one uses a 12 inch

belt in his district, the hardware dealer would be foolish to stock such belts. If he finds that 6 inch belts are almost exclusively used, he should stock 6 inch belts, with perhaps one or two other sizes as a precaution. And so on with other articles.

Having got in his stock, the dealer should at once let his probable customers know about it. Filling his window with leather belts is not sufficient. Neither is advertising in the local papers. The dealer should go right out to the factories and shops and, personally or by means of a representative, tell the buyers what he has done and what he intends to do, and use all his powers of salesmanship to get them lined up.

He will, doubtless, be met with the contention that they have always bought from a mill supply man, and, barring certain objections, things have been fairly satisfactory. Why then should the buyer go to him? The merchant must bring forth the arguments with which he meets mail order competition, and call attention to the fact that a mill supply man does nothing to maintain the upkeep of the district, does not circulate money in the district, and has done nothing to consolidate the buyer's own business. He should urge too the advantages of having a stock close at hand, and also the fact that the buyer can see the goods before he purchases them. Following this personal call the hardware dealer should give to these lines as much window space as possible, and on occasions should put on an extra prominent display and invite the buyers for the factories to attend, thus maintaining their interest in his store.

In handling belting, the dealer comes into touch with the heads of manufacturing concerns and departments. This means a more or less steady trade with the factories, and opportunity is thereby presented of getting other business.

A hardware dealer in a small industrial city relates how he managed to build up a profitable tinsmithing department largely as a result of factory patronage secured through supplying one manufacturing concern with belting and other supplies. He had been selling this firm tools and hardware off and on for some years but had been getting only a share of the trade. When he branched into belting he found himself in sole possession of the local field, with the result that he soon acquired the patronage of the manufacturers. He had dealings pretty regularly after that with the manager of this one business, and soon the latter was turning over to him more business in the other lines than formerly. This was due, he reflected, to

Foster, Stevens & Co.

Wholesale Hardware



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

Grand Rapids, Mich.

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.

MR. STORE OWNER

you can now obtain

Window Display Information

that can be used by your window trimmer, to make live business-getting window displays the same as the big stores use, through our complete

Window Display Service

We are equipped to build backgrounds, scenic settings, or furnish you with any kind of Window Trimming Materials.

WINDOW DISPLAY ADVERTISING SERVICE CO.

McMullen Bldg.,
 Grand Rapids, Mich.

MCCRAY

REFRIGERATORS

for ALL PURPOSES

Send for Catalogue

- No. 95 for Residences
- No. 53 for Hotels, Clubs, Hospitals, Etc.
- No. 72 for Grocery Stores
- No. 51 for Meat Markets
- No. 75 for Florist Shops

MCCRAY REFRIGERATOR CO.

2344 Lake St., Kendallville, Ind.

force of habit, as his name came to the notice of the manager more frequently than that of other hardware dealers.

One day the manager accosted him with the remark, "I've considerable work for a tinsmith around here just now. You do that sort of work don't you?" The retailer reflected. He kept a "handy man" who looked after the installing of stoves and did some tinning. He could, however, secure tinsmiths to do the work. "Yes," he replied, "I could handle the work for you." "Very well. Get the plans," said the manager, "and quote us your figure. If it is satisfactory, you can go ahead in a couple of days."

His figure proving satisfactory, he hired a couple of tinsmiths and started work. When that contract was done, more work cropped up, some in the same factory, some elsewhere. He kept the two men on permanently; then added a few more to his staff. Gradually he worked up a large business. To-day he employs a dozen tinsmiths and keeps them busy almost exclusively in the factories.

Getting in touch with the heads of factories and the foremen does not, however, represent the sole advantage to the hardware dealer. When he supplies the tools a workman uses at his bench, the leather belting that runs the machine at the workman's side, the nails, paint and oil consumed each day in the factory, it is almost certain that the workman's personal trade will go to that dealer. "I believe that half the men employed in the factories here deal with me," said a small city dealer recently, "and this is due largely to the fact that the factory supplies come almost exclusively from my store."

It is a truism that business brings more business. The man who comes in for belt or for some lacing may not stop at that, but will quite likely see something else to buy, perhaps for his own private use. This means an additional profit for the hardware dealer. Then, too, his store is "talked up" among the workmen. One will say to another, "Where did the boss get this belt? It seems a whole lot better than the last one we had." "Oh, it came from So-and-So, the hardware dealer." Thus the workmen become familiarized with the name of the hardware dealer; and he rises considerably in their estimation, simply because he is stocking something with which they are thoroughly acquainted.

Belting and factory supplies are not unwieldy stock; for the belting can be packed away easily and conveniently, while the factory supplies are pretty much like other tools to handle. So far as display is concerned, it is surprising how attractive a window trim can be contrived from a few belts nicely rolled and supplies attractively arranged. It is not the articles themselves which make the trim attractive, but the harmonious way in which they are grouped. Simple arrangements are usually the best for such lines.

A great factor in the successful handling of these lines is to get into personal touch with your customers, find out just what they are likely to need, and be in a position to supply

their demands on short notice. Personal acquaintance, intimate knowledge of the lines you handle and of your customers' requirements, and good service, make all the difference between success and failure. A small but well selected stock not merely costs less to put in than a large stock bought without much knowledge of your prospective field, but it gives a quicker turnover and a larger profit.

Victor Lauriston.

Paper Waste Is Costly.

That the United States destroys uselessly waste paper worth at least \$50,000,000 a year according to present prices is the estimate made by the American Paper and Pulp Association, the central organization of the paper manufacturers of the country.

The amount destroyed needlessly each year, says a statement issued by the association, is about equivalent to the amount which is used in the paper mills. The using of old newspapers for the making of newsprint, the re-conversion of paper into pulp for the use of the makers of book and similar papers, and the use of waste paper of all kinds for the making of boards for paper boxes offer an increasingly broad market for the use of old paper, the statement declares.

"The average consumption of paper," continues the statement, "is now nearly 7,000,000 tons annually. The consumption of old paper during the past year amounted to about 2,000,000 tons, which cost the paper industry in the neighborhood of \$50,000,000, or about \$25 per ton. What becomes of the paper manufactured but not now turned back into the industry in the form of waste paper for repulping is an interesting question for which there is no definite answer. If there are now used only about 2,000,000 tons of old paper annually, there are left over four million tons unaccounted for. Of this amount undoubtedly a large percentage is preserved in the form of books, permanent records of correspondence, documents and the like.

"To be conservative, estimating that more than half of these 4,000,000 tons goes into permanent libraries and office records, there are still some 2,000,000 tons unaccounted for, which no doubt are carelessly destroyed.

"Every six tons of waste paper used in making new paper are estimated to represent the equivalent of wood pulp secured from one acre of pulp wood forest. On this basis the paper industry by re-using old paper to the total of 2,000,000 tons in 1922 saved from cutting nearly three-quarters of a million acres of pulp wood timber, and the public by failing to save the same amount of waste paper caused the unnecessary destruction of an equal amount of forest.

"The low production of paper in the 1921 depression is undoubtedly in part responsible for the shortage of waste paper which during 1922 was such that at times the prices charged the mills by the waste paper collectors were higher than the prices of new wood pulp. The result has been that housewives have been able for the past few months to get a price for their old paper that would justify their keeping it for sale to the junk dealer."



How About That Desk?

Both New and Rebuilt Desks at Prices that Surprise the Most Discriminating Buyer.

GRAND RAPIDS STORE FIXTURES CO.
7 Ionia Ave., N. W. Grand Rapids, Mich.

In the past few years you've been wished a Happy and Prosperous New Year on every hand.

So have we.

Such an avalanche of good wishes makes a fellow kinda stop and think: for, of course, prosperity in the good year '23 depends on the individual himself.

We know what we're going to TRY to do to make the wishes of our good friends come true.

What could add more to your happiness and prosperity in '23 than acquiring that biggest and best of all flour accounts—RED STAR.

The exclusive control of RED STAR is guaranteed to bring you not only additional prosperity, but happiness, and contentment.

RED STAR is in truth the biggest and best flour account available—one that will increase your distribution, add new customers, hold them and give bigger and better satisfaction.

LISTEN! Each and every sack of RED STAR is a SEED THAT GROWS. Sow it in your fertile territory and you will reap a crop of which we will both be proud.

JUDSON GROCER COMPANY
GRAND RAPIDS, MICHIGAN

Grand Rapids Calendar Co.

572-584 Division Ave., S. **Publishers** Grand Rapids, Michigan
ADVERTISING SPECIALTIES

You Make Satisfied Customers when you sell "SUNSHINE" FLOUR

Blended For Family Use
The Quality Is Standard and the Price Reasonable

Genuine Buckwheat Flour
Graham and Corn Meal

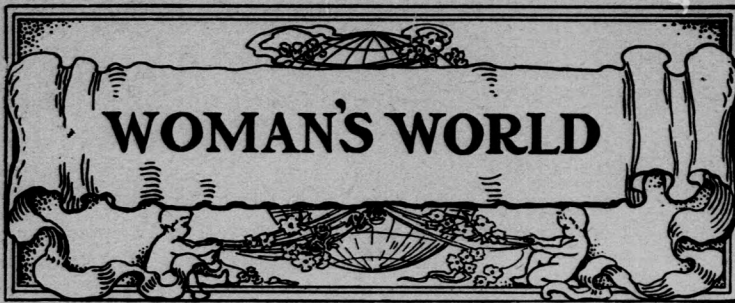
J. F. Eesley Milling Co.
The Sunshine Mills
PLAINWELL, MICHIGAN

Watson-Higgins 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, Granulated meal, Buckwheat flour and Poultry feeds.

Western Michigan's Largest Feed Distributors.



WOMAN'S WORLD

Getting Ready For the Child Before Birth.

Written for the Tradesman.

"Now that I know that I am to be a mother in July—" so begins a letter to me from one of the dearest and most intelligent of my young women friends. She goes on to tell me of the things she is doing to be in readiness for the responsibility that is coming to her—making dainty baby clothing, of course, and all that sort of thing, as one rightly does; but more, and far more important than that, getting ready physically and mentally. Even if one knew of the coming of the baby only a few days, or even a few hours in advance it would be possible nowadays to buy the garments and other things required. Fortunately, one knows a good while ahead. Fortunately, because the time is all too short.

"I am not spending all of my time and energy sewing," she writes, "nor making a lot of useless fancy things; I shall have enough of simple and pretty clothing. I am paying chief attention to my health, and to my mind, too. I am reading, keeping up my music, visiting art galleries and lovely spots in the country where I can read wonderful poetry under spreading trees, looking out over the hills and valleys, and getting inspiration from the mountains among which we live. And keeping busy too; getting lots of exercise and fresh air. I want my baby to be well and strong, and I know that I must keep cheerful and happy."

"What a wonderful thing it is to know that you are going to be a mother!" So she ends her letter.

"You are not 'going to be' a mother," I have said, in the reply that I have just been writing. "You are a mother now. The baby already is real, even though you cannot see him, and has begun to receive the impressions that will mark his character as long as he lives. People talk and act as if a baby's life began when we first see him, at birth. You have seen babies a few hours after they were born; haven't you noticed the wonderful fact that they are all complete, with eyes ready to see, ears ready to hear—action right away. If you read the books on the subject, of which there are many good ones nowadays, you will understand that the baby can distinguish immediately between odors and tastes. Evidently his nervous system already has had experience with various kinds of impressions, and something very much like memories already have equipped him with ability to accept the pleasant and reject the unpleasant. This must have begun a good while before. Nobody knows just when the little, developing

life begins to be affected, not alone by what we might call purely physical, chemical things, but by those which we can rightly call mental, spiritual. Perhaps they are both the same kind of things."

Without quoting my letter in detail—I reminded her that great emotions, of anger or pleasure, actually make chemical changes in a person's blood. And it is through the mother's blood that the child receives its nourishment all through the time before it is born. I do not know—perhaps nobody knows—whether emotions and thoughts of the mother actually affect the child as thoughts and emotions; but I think there can be no doubt that in their influence upon his nutrition they do affect him in very important ways.

If great emotions, pleasant and unpleasant, affect him so, then minor ones must too in their degree. Just as the whole sum of one's impressions and emotions affect his character from day to day, so also they must affect the character of the little life for which the mother has made herself responsible—long before the time when he appears to the sight of the outside world.

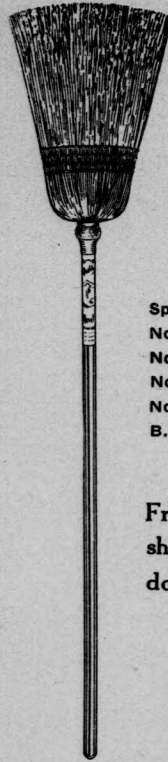
I do not know much about heredity; I doubt whether anybody does, although many people, scientists and others, talk as if they knew all about it. But I am sure that a great deal that is charged to heredity can be accounted for by the impressions that are made in this way through the mother's experiences in the time about which my young friend is thinking so eagerly.

This fact throws a great responsibility not only upon the mother herself but upon all of those who are about her. Upon the father especially. He is the closest of all; he can contribute more than any one else to the happiness of the woman whom he has chosen to be the mother of his child. Gentleness on his part, thoughtfulness, protection from anxiety and unpleasant experiences, all must have their effect upon the life for which they together have made themselves responsible.

When I see young parents taking great pains with their little child, trying to lose no time in beginning his education, seeking answers to the innumerable questions that arise in their experience with the new personality. I always wonder whether they are not beginning just that much too late, whether the tendencies of character with which they struggle did not have their beginning in the time before birth to which they paid little attention. Prudence Bradish.

(Copyrighted, 1923.)

R. & F. Brooms



THE
DANDY
LINE

Also
B. O. E. LINE.

Prices

Special	-----	\$ 8.00
No. 24 Good Value		8.50
No. 25 Velvet	--	9.50
No. 27 Quality	--	10.75
No. 22 Miss Dandy		10.75
B. 2 B. O. E.	--	10.00

Freight allowed on
shipments of five
dozen or more.

All Brooms
Guaranteed

Rich & France

607-9 W. 12th Place

CHICAGO, ILLINOIS



STRAIGHT
SIZE—

The Johnson
Original 10¢ Cigar

VAN DAM

MANUFACTURED BY
TUNIS JOHNSON CIGAR CO.
GRAND RAPIDS, MICHIGAN



Make Many Sales Grow From One

Make an impressive, attractive display of FRANKLIN CINNAMON and SUGAR in your window, or on your counter, and put this sign on it—

"Have waffles to-night for a change. They are delicious with Franklin Cinnamon and Sugar".

Many of your customers will follow your suggestion, and in consequence you will sell Cinnamon and Sugar, flour, baking powder, butter, eggs, etc., which you would not otherwise sell.

The sale of other Franklin products in packages will follow naturally, the Cinnamon and Sugar is so good.

FRANKLIN SUGAR, in packages,—which means a profit on sugar, FRANKLIN SUGAR HONEY, FRANKLIN TEA SUGAR and FRANKLIN GOLDEN SYRUP.

The Franklin Sugar Refining Company
PHILADELPHIA, PA.

"A Franklin Cane Sugar for every use"

Late Business News From Central Michigan.

Owosso, Jan. 30—Otto Sprague and W. D. Whitehead, druggists of Owosso, who were customers of Farrand, Williams & Clark, together with Morris Southard, John Van Camp and George W. Haskell, attended the funeral of the late Wm. F. Griffith, veteran traveling salesman of forty-one years for the wholesale drug firm of Farrand, Williams & Clark, Detroit. No salesman in Michigan made more and better friends than our departed brother, William F. Griffith, who was clean of thought, upright in all his dealings and a Christian gentleman, with a heart of gold.

Leslie Ruder, of the firm of Hadley, Biggs & Hattenday, of Toledo, who has been laid up for a month with a lame ankle, is again out on his trip, but not at his usual rate of speed.

The McClure & Son grocery stock, at 1426 Young street, Owosso, was combined the first of the year with the Henry McClure grocery on Commerce avenue, and will be conducted as the McClure Grocery Co., with a complete line of groceries and meats.

A. G. Charter, of Battle Creek, has purchased the R. L. Farnum drug stock, at Ashley, and taken possession.

George Whitman, of Ashley, has sold his restaurant and ice cream parlor to Archie Madden and wife, who are running an up-to-date lunch room with McCurdy & Co.

On Jan. 1 the Secretary of Owosso Council, U. C. T., No. 218, conceived the idea of making the world better by making more U. C. T. members by issuing a circular letter to its members by dividing the lodge into contestants for membership and attendance, with points of from 5 to 100, putting the old members who have for years given their time and loaned their assistance to furnish lubrication and hot air toward holding down our charter on one side, known as the Hasbeens, with the young bloods who are becoming active members on the other side as the Neverwas. At our first regular meeting in January the Hasbeens scored 105 points over the kids. Now watch us grow.

Glyn Shimming, who has had charge of the R. L. Farnum drug store, at Perrinton, has purchased the stock and will continue the business at the same location under the style of the Perrinton drug store.

Honest Groceryman.

Some Advantages of the Cash System.

Long Lake, Minn, Jan. 29—The cash and carry plan of doing business certainly is the only way a man should do business. Now, for instance, we just got a new oil station in town, something which is perfectly new and right from the start they began business with cash absolutely, no charges, and we merchants who have been in business for years had to still be content with the old charge account way of doing business until I put a stop to it. I went strictly to cash and carry and won out just as our new oil station did. I lost a few accounts, but they are drifting back again little by little. My first few weeks of business under the new plan surely made me feel pretty down hearted, but things are looming up a whole lot better again and I think that business will soon be back to where it was when I was putting half my sales on my books. People on an average get a little bit unreasonable about things of this nature until they know that a merchant means business and then comes the time of consideration and they fall back in line again. I cannot see why the bulk of merchants like the idea of soliciting customers to open accounts when they can get the cash if they demand it, same as our Uncle Sam or our oil stations do. People have the money, but they cannot get the charge system out of their heads.

They can all do their charging, but I'll use these bad bills due me that

I've lost in the past for advertising and I'll make a whole lot more out of it and if the whole Nation was cash we would all be happier.

Buy with cash and save the difference.
E. E. Blair.

Trade Sentiment More Optimistic.

Reports from twenty-nine district sales managers to an Eastern manufacturing concern with selling agencies in all sections of the United States and in Canada, show trade sentiment even more optimistic at the beginning of the new year than it was a month earlier. For some reason, however, there appears to be less optimism in Canada than in this country. For the first time since 1920, retail and manufacturing businesses are described in a number of districts as "very good." In only one district, and this in the East, was retail trade reported as quiet, while fourteen report it as very good and the same number as good. A month earlier only twenty-five districts reported trade as good or fair, and none as very good. Collections were reported as good in six districts, fair in five, improving in five and slow in seven. In this particular feature, there has been improvement during the past month. The labor supply was reported as normal in eight districts, while eight others reported an oversupply, and six reported a scarcity of skilled labor.

Corporations Wound Up.

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

- Investment Building Co., Detroit.
- Grand Rapids Coca Cola Bottling Co., Grand Rapids.
- Grand Rapids Brewing Co., Grand Rapids.
- Hotel Furnishing Co., Detroit.
- Hotel Columbus Assn., South Haven.
- Flood & Hall, Inc., Detroit.
- Commercial Photo Printing Co., Detroit.
- Ford River Lumber Co., Wells.
- Victory Ring Compressor Co., Grand Rapids.
- Automotive Body Corporation, Detroit.
- F. & P. Auto Co., Quincy.
- Florida Cypress Co., Grand Rapids.
- Globe Furniture Co., Ltd., Northville.
- Wonder Mineral & Chemical Co., Detroit.
- Muskegon Commercial Letter Service, Muskegon.
- Buckley & Dudley Lumber Co., Manistee.
- Detroit Specialty Cleaning Works, Detroit.
- Liberty Tool & Gauge Co., Detroit.
- Phelps, Krag & Co., Detroit.
- Atkinson-Deacon Co., Detroit.

Three Words Gave Courage.

Bay City, Jan. 30—In January, some years ago, you wrote us, in response to our letter asking you to give us some advice and tell us how to conduct our business (which we were then just starting) successfully, and you replied, "Be good collectors." This may seem like a small matter, but these three words have done more to give us courage than all the other advice we ever had. We reasoned it out in this way: If you thought that a wise policy and had been successful with it, it must be a good thing for us, so we put it into practice. The result is, we have taken advantage of every cash discount since our store was opened, and are worth twice as much as we were six years ago. We thank you over and over again.
Radix.

Useless Advice.

"Here's an advertisement that's wasting ink, so far as I'm concerned," grumbled the weary-looking man.

"What advertisement is that?" asked his weary-looking wife.

"It says 'Don't forget the children's feet.' As if I'd ever had a chance to forget their feet ever since the first one began wearing shoes!"

DAY BY DAY

the popularity of Larabee's Best Flour is growing. This is due not only to the excellence of the flour itself, but also to the whole-hearted advertising efforts we are putting behind it. You need

Larabee's Best Flour

if you are conducting a service grocery today.

Distributors of LARABEE'S BEST FLOUR

- Rademaker-Dooce Grocer Co. . . . Grand Rapids, Mich.
- Hume Grocer Company Muskegon, Mich.
- Nelson & Matthews Carson City, Mich.
- McMorran Milling Co. Port Huron, Mich.
- Abrams Burt Co. Eaton Rapids, Mich.
- Richard Early & Son Kalamazoo, Mich.
- Phillips Produce Co. Battle Creek, Mich.
- Tanner & Daily Bay City, Mich.
- Beaverton Elevator Co. Beaverton, Mich.
- Breckenridge Farmers Elevator Co. . . Breckenridge, Mich.
- Harrington Coal Co. Holland, Mich.
- Michigan Butter & Egg Co. Lansing, Mich.
- Merrill Farmers Elevator Co. Merrill, Mich.
- J. A. Kenney & Son Mt. Pleasant, Mich.
- F. Mansfield & Co. Remus, Mich.





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.

The Next Cotton Crop.

It may be taken for granted that the present prices of cotton will lead to the planting of an increased acreage this spring. Some farm organizations are clamoring against such an increase, and they may be expected to conduct their usual propaganda later in the year about smaller planting, abandoned acreage, and so on. A large number of growers, however, are convinced that it would be virtually impossible next season to produce a crop in excess of the demand, as the normal carryover will apparently be wiped out before a new crop is brought on the market. It is believed, therefore, that prices for the 1923-24 crop will be profitable, even if the yield should be brought up to the pre-war average. Two years ago it was fairly easy to effect a substantial reduction in acreage. There was an over-supply; prices had broken badly, and the growers were head over heels in debt. Bankers and merchants then held the whip hand and made their arguments for diminished planting effective. This year's high prices have enabled many planters to get back on their feet, and they will now be in a position to follow their own devices. One of the drawbacks to a larger acreage is the growing shortage of labor reported in certain sections of the cotton belt as a result of the migration of farm hands to industrial districts.

Furriers Still Looking Forward.

Fur manufacturers, while still tied up with one of the most unsatisfactory seasons experienced in many years, are looking forward to an active spring business, and those with the funds to do so are preparing accordingly. Not only has the weather been very largely against furs this winter, but the combination of high production and raw fur costs has militated strongly against the sale of garments that had long been accepted as the "bread-and-butter" articles of the trade. The "cake" business seems to have been good enough, but its volume was too limited to bring the average up to normal. In spite of this, however, the manufacturing furriers profess to see an active season ahead.

Handbags For Spring.

Manufacturers of handbags are making a big play on those of silk for spring in the small or pouch style. One maker yesterday, in speaking of the spring business placed, said his

orders last week for these bags alone amounted to sixty gross. Filigree frames in green gold and silver finish metals are favored for this type of bag, while the fabrics include moires, plain or satin stripe and Canton crepes. Tapestry effects in different shades are also offered. Beaded decorations are said to be coming back, and manufacturers are producing moire and Paisley bags with cut steel and other beaded taffetas. It is possible to buy the silk bags at from \$24 up to \$39 per dozen wholesale. Leather bags are not neglected, and staple ones are available in pin seal and beaver calf at \$24 per dozen.

New Embroidered Coat.

What is described as something entirely new in a coat for either sports or general wear is now being produced for Spring by an Eastern garment manufacturer. The feature of the coat, which is made in either jaquette style or in the regulation length, is the novel treatment of embroidery on an English pile fabric. All-over embroideries are used and they are woven tightly over the garment which, with the deep pile of the cloth, gives an inlay effect that the makers say has never before been accomplished. It is being produced in twenty different shades. It wholesales at \$49.50 per garment.

Ribbon Improvement Continues.

Continued improvement is evident in the demand for ribbons, the campaign to stimulate their increased use now bearing fruit. The millinery trade is one of the largest sources of demand at the present time. It has been a long time since such interest on the part of manufacturers in that trade was as sustained as it is to-day, according to the consensus of opinion of leading ribbon firms. Jobbers are not feeling an increased demand now, but are expected to in the near future. Sales on the part of retailers are described as showing gratifying increases.

What a man thinks or says he is going to do gets him nowhere. It is what he actually does that counts. Don't dream. Act!

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

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



TOPKIS
 Athletic Underwear

The unsurpassed, still \$8.12½ per dozen.
 The Opening Price.

Genuine 88 square count. Large measurements. Thick fish-eye pearl buttons. Perfect needlework and tailoring.

Think over, BUT THINK and think quickly.

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

Two Numbers High Grade Infants Hose

No. 100—**Holland Mills.** Silk Heel and Toe, Cashmere Black & White, Sizes 4 to 6½, ½ doz. in box, doz. ----- \$4.00

No. 800—**Silky Lamb.** Silk and Wool, White Only. Sizes 4 to 6½, ½ doz. in box ----- \$6.00

Regular Stock Numbers. Keep your stock filled up. If you do not carry these Hose send for sample dozen. They are sure to please your trade.

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.

THE SHORTAGE OF COTTON

Makes it imperative that you cover at least a part of your requirements for later in the Spring. First because there is a likelihood that prices will be higher and second because you can now get the deliveries and assortments you want, while later it may be necessary to take delayed deliveries or poorer assortments and patterns. Those acquainted with the market generally agree that this is good advice and will hold all during the Spring season.

As to Fall, the future cotton market for next December is quoted at .26½. If traders are willing to pay that now for the new crop it shows that the common belief is that there will not be much of a surplus of cotton for some time. One market expert claims we are consuming four million bales of cotton per annum more than we are producing. If these facts are true the advanced prices on merchandise for next fall delivery may look cheap by that time. Usually the opening prices are the lowest.

Our salesmen are actively soliciting current and future business and we suggest that you carefully consider the facts and then cover a part of your requirements for Spring at least.

GRAND RAPIDS DRY GOODS CO. WHOLESALE ONLY

PRICES CURRENT ON STAPLE DRY GOODS.

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

Dress Goods.

Table listing dress goods such as wool mixed storm serge, all wool storm serge, and French serges with prices.

Linings.

Table listing linings such as black satine, satin, and Windsor cambric with prices.

White Goods.

Table listing white goods such as soft finish, Indian head, and all linen finish with prices.

Ginghams and Wash Goods.

Table listing various types of gingham and wash goods with prices.

Percalines.

Table listing percaline goods such as lights and darks with prices.

Crashes.

Table listing crash goods such as Irish imp. br. linen crash and absorbent toweling with prices.

Diaper Cloth.

Table listing diaper cloth items such as red star and red star with prices.

Damask.

Table listing damask goods such as mercerized and Bates or imp. hol. red dmk with prices.

Pattern Cloth.

Table listing pattern cloth items such as mercerized and larger sizes with prices.

Towels and Wash Cloths.

Table listing towels and wash cloths including Turkish towels, Huck towels, and wash cloths with prices.

Draperies.

Table listing drapery items such as cretonne, Normandy silkoline, and curtains with prices.

Blankets.

Table listing various types of blankets such as cotton felted and cotton blankets with prices.

Blankets (continued).

Table listing more blanket types including woolnap, woolnap plaids, and woolnap flannels with prices.

Comfortables, Indian Blankets & Bath Robe Blankets.

Table listing comfortables, Indian blankets, and bath robe blankets with prices.

Crib Blankets.

Table listing crib blankets such as stitched and scalloped with prices.

Camp Blankets.

Table listing camp blankets with prices.

Auto Robes.

Table listing auto robes with prices.

Wool Blankets.

Table listing wool blankets such as wool mixed and all wool with prices.

Comforts.

Table listing comforts with prices.

Sheets.

Table listing various types of sheets such as Pequot and Pepperell with prices.

Pillow Cases.

Table listing pillow cases such as Pequot and Pepperell with prices.

Bedspreads.

Table listing bedspreads with prices.

Carpet Warp.

Table listing carpet warp with prices.

Oilcloth.

Table listing oilcloth with prices.

Batts.

Table listing various types of cotton batts with prices.

Wide Sheetings.

Table listing wide sheetings such as Pequot and Pepperell with prices.

Tubings.

Table listing tubings with prices.

4-4 Bleached Cottons.

Table listing 4-4 bleached cottons with prices.

4-4 Brown Cottons.

Table listing 4-4 brown cottons with prices.

Cambrics & Nainsooks.

Table listing cambrics and nainsooks with prices.

Ticking.

Table listing various types of ticking with prices.

Denim.

Table listing denim with prices.

Prints.

Table listing prints with prices.

Cheese Cloth.

Table listing cheese cloth with prices.

Flags.

Table listing flags with prices.

Napped Goods.

Table listing napped goods such as white shaker and cashmere twill with prices.

Notions.

Table listing various notions including star snaps, hosiery, and buttons with prices.

Infants' Hosiery.

Table listing infants' hosiery with prices.

Children's Hosiery.

Table listing children's hosiery with prices.

Ladies' Cotton & Silk Hosiery.

Table listing ladies' cotton and silk hosiery with prices.

Ladies' Fleeced & Wool.

Table listing ladies' fleeced and wool hosiery with prices.

Men's Hose.

Table listing men's hose with prices.

Childs Waists.

Table listing child's waists with prices.

Boys' Underwear.

Table listing boys' underwear such as fleece union suits and ribbed union suits with prices.

Spring.

Table listing spring underwear with prices.

Misses' Underwear.

Table listing misses' underwear such as vellaastic vests and fleeceed union suits with prices.

Spring.

Table listing spring misses' underwear with prices.

Ladies' Underwear.

Table listing ladies' underwear such as brush back vest and pants, wool vests, and silkateen with prices.

Spring.

Table listing spring ladies' underwear with prices.

Men's Underwear.

Table listing men's underwear such as red label shirts and drawers, black label shirts, and wool shirts with prices.

Spring.

Table listing spring men's underwear with prices.

Bathing Suits for Spring Delivery.

Table listing bathing suits for spring delivery with prices.

Men's Dress Furnishings.

Table listing men's dress furnishings such as slidewell collars and flannel night shirts with prices.

Men's Work Furnishings.

Table listing men's work furnishings such as overalls, jackets, and Stiefels with prices.

Boys' Furnishings.

Table listing boys' furnishings such as knickerbockers, Mackinaws, and overall heavy khaki with prices.

Ladies' Furnishings.

Table listing ladies' furnishings such as middy blouses, Parker & Wilder wool fan, and Tricollette overblouses with prices.



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.

Canners Need Sale of Products Ahead.

The advance sale of canned foods or the output of canneries, or at least a portion of the output, is almost essential to the existence of the canning industry.

There is an enormous amount of detail connected with the canning of foods which the general public does not know about or appreciate.

The growing of the raw products is the most important matter and the canneries must be located near the fields or orchards where the raw products are grown in order to secure that freshness and crispness of flavor which it is so desirable to get into the cans.

In order to have the raw products properly cultivated, produced and gathered it is frequently essential for canners to become growers, as growing under contract with farmers frequently is disappointing because of indifference or lack of care on the part of producers, and the violation of contracts to deliver products at the canning factories often causes great loss and embarrassment to canners.

This trouble is especially to be noted when the price of the raw products has advanced above the contract price of the canners, and when commission merchants are paying higher prices than the canners prices with the growers.

It is never noted however when the price of raw products has declined and is lower than the contract price. Then deliveries are the usual 100 per cent.

Then the matter of labor is difficult, for the canneries must be located in small towns near where the products are grown and the supply of labor is generally insufficient, and people must be brought from the larger towns or cities to work during the canning season, and shelter and food and must be provided for them.

The canning of foods is seasonal. It must be conducted in a few months of the year. The canning properties lie idle the remainder of the time. Interest on the investment accumulates.

Then there is the training of the labor which cannot be kept employed as in other lines of manufacture, and which must be assembled each season and taught how to do the work of preparing the raw products for the cans.

If the responsibility of financing the business and of selling the product

after it is produced and stacked up in the cannery are also imposed upon the canner, he must have an extensive organization and an overhead expense inconsistent with the volume of business transacted, there being but one yearly turnover of merchandise in the canning business, unless what is called winter canning of pork and beans, kidney beans, hominy, kraut and a few other articles is engaged in and that field is now fully occupied.

John A. Lee.

Citrus Fruit Juices Have Medicinal Value.

Recent medical research has demonstrated beyond doubt that citrus fruits are more necessary in the general scheme of dietetics than was formerly supposed.

The grapefruit or orange eaten as a first course at breakfast is a most valuable body regulator and has proved of value in many forms of sickness. Government fruit juice experts state that citrus fruits may be fed even to persons who have delicate stomachs. That these fruits introduce salts and organic acids to the system which improve the quality of the blood and react favorably on the secretions is quoted from the superintendent of one of the largest hospitals in the country who is also a noted dietitian. These fruits are laxative and combat the conditions rising from malnutrition. They are refreshing and stimulate the appetite. Orange juice has come to be one of the most highly welcomed drinks in fever cases, both because it quenches the thirst and for its easily assimilable nutriment. Malaria patients are greatly benefited by making their breakfast of oranges and by using unsweetened lemonade between meals. The citrus fruits furnish palate pleasure of the most desirable sort.

A Right and a Wrong.

The President of the United States has said "Men must be free to live and achieve. Liberty is gone in America when any man is denied the right to work and live by that work. It does not matter who denies. A free American has the right to labor without any other's leave." As a sentiment and a theory this is true. As a fact, the right of an American to labor without the leave of an Ellis Island alumnus is denied, even to the killing point, wherever labor unionism plants its cloven foot.

SKIM MILK WANTED.

We will buy skin milk or deteriorated cottage cheese. Write if you have a surplus now or later in the season.

TEESDALE GLUE CO.
320 Douglas St., Grand Rapids, Mich.

Blue Grass Milk

ONCE
USED



ALWAYS
USED

AT YOUR GROCER

KENT STORAGE COMPANY
GRAND RAPIDS - BATTLE CREEK
Wholesale Distributors

Order a bunch of **GOLDEN KING BANANAS** of
ABE SCHEFMAN & CO.
Wholesale Fruits and Vegetables
22-24-26 Ottawa Ave. Grand Rapids, Mich.
WHEN YOU THINK OF FRUIT—THINK OF ABE.

NUCOA

"The Wholesome Spread for Bread"
I. VAN WESTENBRUGGE
Carload Distributor
GRAND RAPIDS MUSKOGON

MILLER MICHIGAN POTATO CO.
Wholesale Potatoes, Onions
Correspondence Solicited
Frank T. Miller, Sec'y and Treas. Wm. Alden Smith Building
Grand Rapids, Michigan

THE TOLEDO PLATE & WINDOW GLASS COMPANY
Mirrors—Art Glass—Dresser Tops—Automobile
and Show Case Glass
All kinds of Glass for Building Purposes
801-811 IONIA AVE., S. W. GRAND RAPIDS, MICHIGAN

Learn to Say—

MiLola

8 Select Sizes
10c to 20c

Distributed By

LEWELLYN & CO.
WHOLESALE GROCERS

GRAND RAPIDS

DETROIT

The Solicitor and the Salesman.

A solicitor is a person who asks other people to buy goods.

A salesman is one who sells goods.

Solicitors are as the sands of the sea for numbers, and landlords put up signs against their intrusion.

But they who have articles for sale will scour the seven seas on the bare chance of finding a salesman.

For a visit of a solicitor is sore affliction.

But a salesman is as welcome as a breath of spring at the end of a hard winter.

When a solicitor calls upon me with an article which I do not want, a wave of the hand, or, at the very worst, the jog of an elbow, will dispose of the matter.

When a solicitor calls upon me with an article which I have sometimes thought I wanted, the encounter takes more time, but, by bringing up reserves, I usually rout him.

But on the day when I am lucky enough to receive a salesman, all my defenses crumble even before we have finished our consideration of the weather; I am as clay in the hand of the potter, yea, even as green grass before the sickle.

I can remember every salesman who ever operated on me, but I have forgotten what it was he sold me.

So I conclude that in salesmanship the salesman is a factor.

I imagine that a salesman first sells himself and then his goods.

After a salesman leaves me I usually permit myself a few moments for reflection. I consider that nearly everything of good that has come to this world has arrived as a result of salesmanship.

William Pitt was a great salesman; he sold the idea of the British Empire to Little England. And Benjamin Franklin was a very great salesman, indeed; he sold the idea of a successful American commonwealth to France at a time when its success could not be seen except by its closest friends. Daniel Webster was a remarkable salesman who devoted his whole life and genius to the delivery to this country of one idea—its unity and indivisibility.

This is all I set out to say about salesmen and salesmanship.

Except that I want salesmen to keep on coming to see me.

When the time comes that salesmen can no longer interest me, instruct me with enthusiasm and sell me, I will know that I am, in fact, stone dead, even though continuing to walk abroad as one in life.

Daniel Abbott.

No Royal Road To Marketing.

Just as there is no royal road to learning, there is no quick and easy method to develop markets, either in domestic or in foreign trade, says a manufacturer. Sometimes a commodity sells itself, especially when it is some novelty that catches the popular fancy, but if its use becomes a fad the public is likely to drop it for something else just as quickly as it took it up. Cases were cited in which patterns that had been worked up very carefully with the purpose of making a wide appeal to consumers

failed entirely to get the desired results, while others which were designed with much less pains became instantly popular. These, however, were to be classed as trade accidents. Marketing experts had studied these experiences, but were unable to find any rule or principle which governed success or failure. On the other hand, for staple products there is no way to increase sales except by playing the game according to Hoyle; that is, by covering the territory with well-trained salesmen and supporting them with intelligent advertising campaigns. So-called "special" sales methods work no magic, though they are sometimes useful in particular cases and for a limited period.

Now We Have Pumpkin Flour.

A new staple food product has appeared on the market, probably permanently, as the result of developing by dehydration "pumpkin flour," an ingredient from which to construct the justly famed pumpkin pie of the grandmother era. California started it three years ago, and last year five plants there turned out 4,244 tons (fresh weight). It takes fourteen pounds of fresh pumpkin to make one of the flour.

The pumpkin flour is an excellent product and will keep indefinitely. Pies made with it compare favorably with those made from canned pumpkin. It is very convenient to use, sufficient flour being removed from the can to make the desired number of pies, simmered in water for a few minutes and mixed with the other ingredients for the pie filling. There is no preparation, no waste and no loss of time.

Although introduced throughout the United States most of the sales energy expended in introducing this product has been expended in the vicinity of Chicago. So far there has been no saving in using the flour, since the prices asked are about the same as an equivalent quantity of canned pumpkin.

H. C. L. Returning.

The index of the cost of living among wage earners' families showed a further advance of about 0.9 per cent. during the month ending December 15. Several of the changes in the different groups of expenditures are rather surprising. Thus, there was a decline of 4 points in the index for clothing, although wholesale prices of clothing have been steadily advancing. A gain in the index for fuel brings this back to the high point to which it jumped between July and September as a result of the coal strike. The increase in the index for food was not unexpected, in view of the general upward trend of wholesale prices for food products during the early winter. There was no change reported for shelter and sundries. According to this index, living costs now stand 58.9 per cent. above the level of July, 1914, and 22.3 per cent. below the peak, which was reached in July, 1920.

Moseley Brothers

GRAND RAPIDS, MICH.

Jobbers of Farm Produce.



Mail Us Your Orders

Bananas are in season all year around.

They are the all food fruit and are delicious and cheap.

The Vinkemulder Company
GRAND RAPIDS, MICHIGAN

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

Receivers and Shippers of All

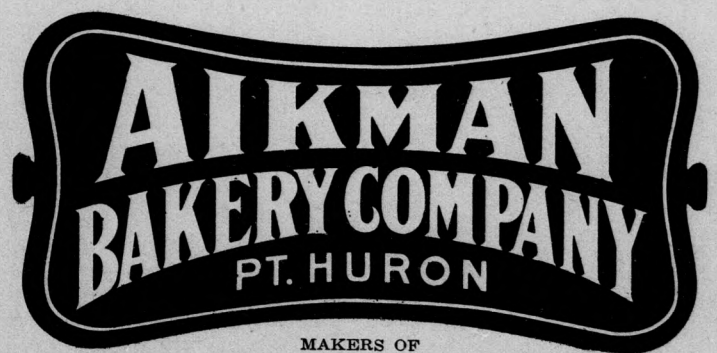
Seasonable Fruits and Vegetables

HEKMAN'S

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

Grocers—Ready sellers are the profit makers. Your patrons want Hekman's baked goods every day.

Hekman Biscuit Co.
Grand Rapids, Mich.



MAKERS OF FANCY COOKIE CAKES AND CRACKERS
LONG ISLAND SANDWICH—Our Specialty

Samples sent on request.
Phone—Melrose 6929

Detroit Branch
3705 St. Aubin Ave.

Why I Prefer Premiums To Gifts.

I wish to recommend, as a mother, the plan of the Van Degrift Shoe Stores, Los Angeles, in regard to the policy of giving children some trifling present with each purchase of shoes.

Instead of bestowing balloons, paper guns, etc., this store gives a customer a premium card. Purchases of boys', girls' and babies' shoes, to the amount of \$20 to \$50 within three years, entitles the boy or girl to a valuable premium free, such as—a knife, dolls, kiddie kar, fountain pen, etc.

The premiums are furnished from the advertising appropriation of the children's department, in preference to spending the same amount in newspapers and other advertising mediums.

This applies only to boys, girls and babies. Hosiery, rubbers, findings, men's and women's shoes are not applied on the card.

The upper part of the premium card is torn off with its statement of parents' names, address, number of children under 15, name of salesman and date. This is kept for a mailing list.

Children, of course, would probably choose the temporary pleasure of balloons and paper guns, but parents bless the originator of the idea, for it teaches a child the lesson of patient anticipation for something of greater value than a mere knick-knack of a moment's duration.

But the plan meets with a mother's approval for another reason—a selfish motive. It lessens the strain and ordeal of shoe-shopping at least 50 per cent. There may be some fortunate mothers who can escort a family of youngsters to a shoe store and live smilingly, calmly through the experience. I confess I am a "wreck" after successfully "shoeing" my boys.

After many trial fittings, and intervals of searching amid tiers and tiers of white boxes, thoughtful consideration of blacks or browns, buttons or laces (the first are always coming off, and the second forever breaking) much shoving and pushing of reluctant, wiggling feet into stiff, new shoes—the lads are finally shoe-clad, and I gather up bundles and wraps, count my flock and prepare to depart rejoicing. But no!—the weary salesman celebrates his triumphant task with gifts to my offspring who are clamping and squeaking about in their not-yet-spit-upon shoes. We thank him for this unexpected kindness, and amid a rainbow assortment of balloons, start upon our homeward journey, or worse still, one more essential shopping errand.

Before we even reach the street exit, baby's balloon eludes his tiny grasp and soars toward the ceiling. A salesman vainly tries to catch it. A second salesman stands on a fitting chair and claws the air, but cannot reach it. A third salesman offers a button-hook, and the balloon-angler succeeds in winding a tip of the saucy string about the button-hook. The other customers have a delightful time enjoying the capture, and the baby wails loudly for his bright, departed treasure, and the boys offer many suggestions. No one seems to think of the simple expedient of replacing the errant balloon with

another. And then he dropped it under an auto, after all!

Two blocks from the store, Jim's balloon is punctured by the point of a silken sun-shade, whose owner passes on, unconscious of the tragedy she has wrought. On the street car, Bob's balloon flies out the window, and he clamors to get off instantly in pursuit of it, not at all convinced that such a procedure is out of the question. Phil gleefully gets his safely home, and is teased and pleaded with by the balloon-losers. The last balloon dwindles and shrinks and after many refillings and tyings, it gives a loud report, and bang! "the bone of contention" is ended, and I give silent but ardent thanks!

Am I in favor of premium cards, Mr. Shoe Merchant? indeed I am!

By a Mother.

Necessity of Protecting Good-Will.

Good-will, in modern business, is property, as actual, positive, certain and genuine, as machinery and materials. It is the fruit of honest work, patient experimentation and expenditure of money in creating a market and efficiently serving the purchasing public. It is an estate, accumulated through a continuous policy of marketing every product. It is a possession, acquired by such establishments as have held a public referendum, and received a vote of approval.

Good-will is the interest accruing from the rule of reciprocity, the belief that any transaction, which results in injury to one party, is immoral. It is the asset, built up from no monopoly power, but through continual competition, in a fair field and no favors. It is the cornerstone in the structure of truthful trade. It is the guaranteed link between maker and user. It is the sap and life of the tree of honest business whose roots are standardized quality and price.

Good-will, once established, can defy every attack save that of the piratical price cutter. It can overcome the crafty deception of the substituter, with his "something just as good." It can protect itself against the counterfeiter who would steal a registered trade-mark, label or brand.

But it is at the mercy of buccaneer bargainers, who slash standard prices and set up "misleaders" in order to deceive the public. It is slaughtered by the Kamerad pistol in the hands of dealers who use it as bait to catch the unwary purchaser. It is destroyed by those who defraud the public on a hundred unidentified articles, through a bargain on one, whose value is known to all.

Good-will must be put in the keeping of those who have earned it, not left at the mercy of business pirates. No man is permitted to steal a purse, neither should he be permitted to rob an honest business of its good name for furnishing a standard article of uniform cost. No man may wilfully destroy a house, neither should he be permitted to destroy the very foundations upon which rests the prosperity of every firm which sells guaranteed goods to the public.

Good-will belongs to the maker of the goods; he does not sell it, but is vitally interested in preserving it after the goods are in the consumer's hands.

For the best interests of every party in the transaction, the user and distributor as well as the maker, there must be legislative provision by Congress that the manufacturer of standard, identified, trade-marked goods, whose quality and price have won the goodwill of the public, shall have power to protect it by enforcing a standard price policy in the marketing of his product.

The tremendous value of good-will from the standpoint of both manufacturer and merchant is gradually coming to be recognized not only by Congress but by the executive departments especially in connection with the problems of the income tax unit of the Treasury. A few years ago the Commissioner of Internal Revenue was disposed to treat very lightly the factor of good-will in figuring the capitalization of corporations and partnerships. Its intangible character was pointed out and emphasis was put upon the fact that it was apt to fluctuate from time to time.

In more recent legislation, however, Congress has seen fit to recognize good-will as a highly important factor and one which figures largely in determining the reasonableness of capitalization as well as probable earning power.

All of this goes to emphasize the importance of protecting good-will and of providing laws under which the manufacturer may to a reasonable extent, control the conditions under which his product passes to the ultimate consumer whose judgment as to its quality and desirability must always be final.

Hens of Manitoba.

Hens of Manitoba last year contributed more to the wealth of Canada than the Canadian Government originally paid for the three prairie provinces.

Sir Joseph Flavelle, former chairman of the Grand Trunk Railway board, made this statement in an address here and backed it with official figures.

"When in 1869," said Sir Joseph, "the Government of Canada agreed to pay the Hudson Bay Company 300,000 pounds sterling for the pioneer fur company's rights in the lands now embraced in the provinces of Manitoba, Saskatchewan and Alberta, Parliament was disturbed because the price was thought to be excessive.

"A recent report issued by the Department of Agriculture of Manitoba shows that the products of the hens of the province last year were marketed for a sum exceeding \$2,000,000. Thus in one year the hens of one province brought the farmers one-third more money than the purchase among the richest in the Dominion.

It is not that one is caught in dishonesty that he is injured by it. Dishonesty ruins though the thief is never found out.

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

Signs of the Times Are Electric Signs

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

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

THE POWER CO.
Bell M 797 Citizens 4261

Sand Lime Brick

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

Brick is Everlasting

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



SIDNEY ELEVATORS

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

Sidney Elevator Mfg. Co., Sidney, Ohio

GRAND RAPIDS KNITTING MILLS

Manufacturers
of
High Grade

Men's Union Suits

at

Popular Prices

Write or Wire

Grand Rapids Knitting Mills
Grand Rapids, Mich.

Wm. D. Batt FURS Hides Wool and Tallow

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

20-30 Louis St.
Grand Rapids, Michigan

The People as a Whole Must Govern.

Grandville, Jan. 30—The people are the highest tribunal in this Republic of ours.

Every important question, every question which inflicts taxation or punishment should first be passed upon by the ones to be affected thereby—the people of the State and Nation.

There is no verdict higher than public sentiment. Admitting that public sentiment may at times be in the wrong, there is nothing above it. It is the last resort in a republic, and we must abide by it, even though it may go against the grain sometimes, as witness Williamson county, Illinois, where more than a score of unoffending citizens were shamelessly murdered to make a union labor holiday.

Public sentiment seems to uphold murder in that county to date, and we are frank to state we should not seek that county for a home, no matter what attractions it might offer, after the tragedy of last year and the method of enforcing the law.

Almost always the law and order element of a community is in the ascendancy and law violators get the punishment they deserve.

We so often condemn our law makers without giving a thought to the reasonableness of our charges. There is nothing easier than this matter of finding fault. We see it right at home, in private as well as public affairs. In politics, religion and social dea's. Despite all this, however, the court of final appeal is to public opinion.

There are leaders and leaders. Those who undertake to fall in with public ways of thinking and those who strive to make public opinion through the force of their own ideas, which they are not chary of advancing at every conceivable opportunity.

Sometimes public sentiment, outspoken and strong though it may be, runs counter to the best interests of the community. It is unfortunate that this is so, and the only remedy lies in education. The slave states of the American Union strove lustily and long to mould public opinion to their way of thinking; in fact, the public of that day had very tender feelings where the black man was concerned, and it required an earthquake of public denunciation, coupled with constant education, to mould the people into right thinking. When, however, the public mind became imbued with the unrighteousness of slavery, that hour sounded the doom of the iniquity.

No higher power exists in this world than the judgment of a free people in a republic like ours. Such a Government is founded on the greatest good to the greatest number.

We see the insidious projection of legislation favoring various blocs in this country and it may require a large and persistent amount of education to counteract such propaganda. The public, however, can be deceived only a part of the time.

This bloc system will play out in time when the people learn that it is dangerous to go far afield after isms and doctrines which fail to deal fairly with the whole people and not a part of them.

The farmers of the United States have demagogues dinning in their ears the horrible condition in which they find themselves in this year one thousand nine hundred and twenty-three. Despite all the predictions of dire calamity, heard from speakers and the press, the fact remains that the American farmer is best situated of any class of people in the civilized world.

Prices are not always what they should be, but the farmer is a good ways from the poorhouse to-day and the future holds forth bright prospects. Twenty and more years ago, with everything the farmer raised down to almost nothing, he made no such outcry as his spokesmen are raising to-day in order to excite the sympathy of Uncle Sam.

The consumer is to-day paying almost war prices for everything he carries home. Someone, no doubt, is profiteering. Not the farmer, of course. It is up to the whole people to fix things as they should be. No doubt the men who own farms have themselves to blame in a measure for the condition in which they find themselves. They voted to tax themselves to pay for a lot of overseers of highway who are no more needed than a thousand sand hill cranes to catch fish for the poor.

Finding themselves in a bad boat they call for the Government at Washington to help them out. Did they but

know it (and some of them do) the Government has no right to interfere directly, and even if it did, it would serve to make bad matters worse. Letting well enough alone sometimes serves a better purpose.

There is so much talk about labor legislation, farm legislation, legislation to give school heads larger salaries, legislation for this bloc and that, without once thinking to call for legislation for the American people.

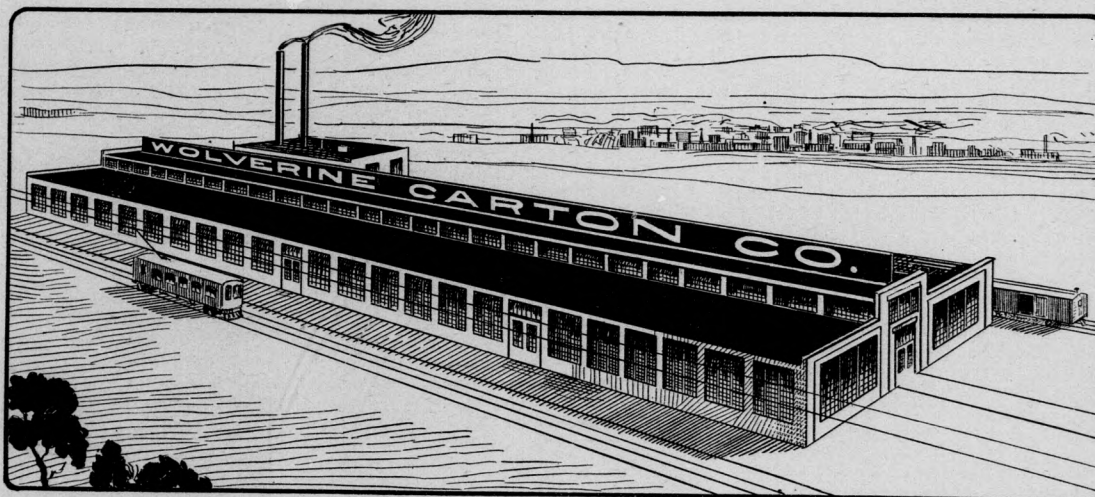
And it is the people who rule.

There is going to be an end to all this bunk after a while, although it does seem as though the public has first to pass through a series of rotten

one idea legislation before this change comes about.

Laws good for the farmer are good for the laborer. Laws calculated to benefit the miners and railway folks are beneficial to their neighbors in other lines of endeavor. This being true, how long will it be before the people themselves take hold of this matter of law making and see that educated public sentiment takes the reins of power and goes forward in a genuine effort to save the various spokes in the wheel of industrial life for themselves? Old Timer.

You get nothing for nothing.



Wolverine Carton Company

CAPITAL STOCK

\$300,000 7% Cumulative Preferred Stock—Par Value \$10.00 Per Share
30,000 Shares Non-Par Stock

Above is pictured the plant which the Wolverine Carton Company will occupy in the manufacture of high grade folding paper cartons. This plant is located just outside the city limits of Grand Rapids, Michigan, at the corner of Burlingame Avenue and Burton Street. The building is ideal for a carton factory, and if a factory were to be built by the Wolverine Carton Company, it could not possibly be better planned for the manufacture of folding paper cartons.

The type of cartons to be manufactured by the Wolverine Carton Company will be folding paper cartons printed in one, two or more colors, such as are used as containers for breakfast foods, coffee, tea, sugar, flour, raisins, baking soda, ice cream, butter, lard, oleomargarine, sausage, bacon and all brands of tooth paste, shaving cream and cold cream, and all kinds of patent medicines.

For such cartons there is an ever-increasing demand, as each year more and more products are being packed in folding paper cartons. The manufacturer is employing the carton as an advertising medium and it has met with such great success, that he is demanding it for all of his products which readily adapt themselves to being so packed. The retailer is demanding the printed folding paper carton, as it enables him to keep shelves and counters neatly arranged, and enables him to make attractive shelf and window displays, which cannot be made with bulk goods. The consumer is demanding the folding paper carton because the goods are delivered to him and can be kept by him in a more sanitary and convenient form.

The folding paper carton business is one of the most universally successful industries of the country, and holders of investments in carton companies have received unusual dividends. Even greater profits are in store for them in the future, as the business is constantly growing and expanding.

The capable management and low overhead of the WOLVERINE CARTON COMPANY assure the Company of fine earnings, and even at the most conservative estimate unusual earnings are in store for investors in this Company.

The officers and directors of the Wolverine Carton Company are:

President and General Manager—THOMAS V. SPEES

Vice-President and Sales Manager—WALTER A. MOCKLER

Secretary-Treasurer—C. U. CLARK

Director—E. A. STOWE

Director—FRED Z. PANTLIND

For further information regarding this Company, clip and mail the attached coupon.

F. A. SAWALL COMPANY,
 313-14-15 Murray Building,
 Grand Rapids, Michigan.

Please send me full information regarding the Wolverine Carton Company and the possibilities of earnings on an investment in that Company.

Signature.....

Address.....



Gabby Gleanings From Grand Rapids.

Grand Rapids, Jan. 30—One of the most welcome buyers who visited the Grand Rapids market during the January furniture season was Howard W. Peak, who has recently become connected with one of the leading retail furniture stores at Ft. Worth, Texas. Mr. Peak handled a hardware line in Western Texas for forty years before settling down to selling chairs and bureaus. Asked by the Tradesman to relate some of his early experiences in Texas, he cheerfully responded as follows:

"I commenced road work in 1878, traveling for a small hardware concern at Fort Worth. The Texas & Pacific Railroad had just been completed to this point, the vast territory West, being practically uninhabited by any one, except ranchers and a few frontier villages.

"My first traveling was done on the hurricane deck of a mustang horse. With a pair of saddlebags in which I put some extra clothing, and my price book swung on to the cantle of my saddle, a six-shooter on the pommel, I started on my one thousand mile swing over this undeveloped country. The Indians were just quitting the counties West, and in fact were not so far away that it was absolutely safe to travel by one's self. Towns were few and far between, it being about thirty to forty miles between county seats, which constituted the only points where one could expect to do any business.

"There was a great demand for hardware and it was no trick at all to sell the whole stock of staples on a trip, and on returning to headquarters, I would have to remain in the store until new supplies were received from Saint Louis.

"Hotels were very poor, and one always had to 'double up' at bedtime. Bedbugs were the drummers' greatest bane, and it was no uncommon thing to be run out of bed at night by these varmints, and to take up pillow and quilt and spread the same on the grass in order to get a rest.

"The extreme Western point that we made in those days was Fort Griffin, where there was a regiment of United States soldiers stationed. There was also an Indian reservation, where the Tonkaway Indians were corralled and taken care of by the Government. It was always very interesting to me to visit the camps of these wards and watch the Squaws dressing the Buffalo hides, while the Bucks lay around and smoked. I have seen as many as five thousand buffalo hides piled up at this post awaiting shipment to Eastern markets, which was done by ox teams.

"Buffalo were very plentiful then and untold thousands were slain, simply for their tongues and hides, the carcass being left for the wolves to devour. The Indians tanned and painted these hides most beautifully and sold them for from \$5 to \$10 each. Antelopes were very plentiful and easily killed. In going from Fort Griffin to Fort Belknap one cold and snowy day, I saw as many as 10,000 of these beautiful creatures, which were driven by the cold weather to the upper cross timbers.

"It was on this trip that I was riding along, keeping an eye out for any redskin who might have strayed from the watchful eye of Uncle Sam's

troops, when I heard a commotion from behind, and on looking back, I beheld an Indian coming to me in a fast run and making all kinds of signaling demonstrations. I stopped and turned my horse so as to confront the oncomer, at the same time drawing my gun. When he had arrived in hailing distance, he hallowed "Mebe so me heap good injun."

"After satisfying myself that there was no danger, I found that he wanted to sell me an antelope that he had on the back of his pony and which I bought for a dollar, cut off the hind quarters and tying them on behind my saddle, proceeded on my journey. This was a Tonkaway, and had left the reservation for a day's hunt.

"On one of my trips, I traveled the stage road from Fort Griffin to Fort Richardson (now Jacksboro) and passed through Lost Valley, where Feild and Warrens' outfit were attacked and destroyed by the Comanche Indians under the leadership of Chiefs Satank, Santanta and Big Tree.

"General Phil Sheridan was expected to pass this way on an inspection tour, and it was he that they were after. Missing him, they met the ox teams of Field and Warrens, destroying them.

"Hardly had they gotten through their atrocities when a company of Texas Rangers, under command of Captain Tom Wilson, came along and engaged the Indians in, to them, a disastrous battle. All three of the chiefs were captured. One of these attempting to kill a soldier was himself killed; the other two were turned over to the United States Government, and were sentenced to the Dry Tortugas, where they died.

"These are just a few of the incidents that were experienced by me as I traveled Western Texas in the days when the Frontier was experiencing its wildest days. I could go on until your patience was exhausted, relating holdups, rough times, etc., but will not tax your space further.

"This country has developed into the greatest section of our great State, commercially and agriculturally. Cities by the score; peopled by the very best citizens and merchants; manufactories, cotton mills and other great and profitable enterprises have been established. Oil has developed the near West and the wealth therefrom has made this section blossom like the rose. My own home city, Fort Worth, in which I happened to be the first male child born, has developed into a city of 150,000 souls and is drawing its prosperity from its contact with the outlying Western territory, its packing houses, being its greatest asset.

"After more than forty years spent on the road in Texas, I can but speak of my experience with the greatest praise for the people with whom I have lived and the material business that has been accorded me."

The annual round-up of the officers, department heads and traveling salesmen of the Worden Grocer Company was held in the English room of the Hotel Rowe last Saturday noon. The attendance was larger than ever before, due to the addition of the Battle Creek store to the Worden family. The principal address was by Rev. C. W. Merriam, pastor of Park Congregational church. Mr. Rouse presided with his usual poise and good fellowship. Pocket knives were the

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Headquarters for Commercial Men making the Twin Cities of ST. JOSEPH AND BENTON HARBOR
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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.
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It's the **PANTLIND** in **GRAND RAPIDS**
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PETOSKEY, MICHIGAN
The best is none too good for a tired Commercial Traveler.
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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.
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HOTEL BROWNING
MOST MODERN CONSTRUCTION IN
GRAND RAPIDS
ROOMS with Duplex Bath \$2.00; With Private Bath \$2.50 or \$3.00

souvenirs presented to the guests by the host.

J. J. Berg (Pitgin & Brooks) has returned from California pretty well satisfied that Michigan is a good old State after all. He came back sooner than he intended—not because his treasury got low—but because he got everlastingly tired of the perpetual sunshine and completely disgusted with hundreds of real estate boomers who tried to grab him off at every street corner in Los Angeles and rush him off to some village plat, thirty or forty miles out of the city. He was inveigled into taking a couple of these trips before he got the hang of things, but soon found it was as much as one's life was worth to say "No" to the persistent and pestiferous individuals who appeared to number about 75 per cent. of the population of Los Angeles.

The next regular meeting of Grand Rapids Council will be held Saturday night, Feb. 3, and will go down in history as Past Senior Counselors' night. This is a good time for everybody to come out and see these old war horses in action and revive the memories of how they gave you "yours" in the days gone by. Some of you fellows haven't attended Council meeting in so long that it will do you good to refresh your memories on how these old guards piloted you over the hot sands and pronounced you full fledged councilors. It is like going back to see the old college football team of your Alma Mater don the pig skin and trounce the latest edition of the varsity eleven. Come out, boys, and see how much of the work these old pilots really do remember.

Members who haven't paid No. 171 better send in three bucks at once, for you might crack a rib and then you would be out of luck. By the way, why don't you send in \$16 for the whole year and be done with it? Or if you can't do that, send \$8 for six months. Then you have it off from your minds and eliminate the danger of lapsing. Some of you haven't paid your annual dues yet either. Get busy. The ground is slippery.

Gilbert Moore has returned from his first visit to Ohio in the interests of the Rudy Furnace Co., of Dowagiac. Mr. Moore expects to retain his residence in Grand Rapids indefinitely.

Speakers and a toastmaster for the annual U. C. T. banquet on March 3 will be selected during the coming week. Tickets may be procured at the regular meeting on Saturday evening of this week.

The You-See-Tee Luncheon Club had for their annual guest Saturday, Jan. 27, C. B. Hamilton, President of the Brearley-Hamilton Co., and Secretary of the Grand Rapids Furniture Market Association. Mr. Hamilton's talk naturally was along the furniture industry and the furniture markets of Grand Rapids and he brought out many interesting points. For instance the first exhibition of furniture in the United States was in Boston about seventy years ago. The next show was at Philadelphia and the third show at Cincinnati. It was not until the Centennial year, 1876, that the first furniture manufactured in Grand Rapids was exhibited, and in 1878 samples of the first furniture manufactured outside of Grand Rapids were shipped in here for exhibition. From that time to the present, the Grand Rapids market has been steadily growing until to-day it is the largest exhibition of furniture shown any place in the civilized world. Grand Rapids has established a reputation of manufacturing more high grade furniture than any city in the world, there being bedroom suits shown by the Grand Rapids manufacturers which sell up to as high as \$10,000.

Few people unless very closely connected with the furniture industry have any conception of what the two furniture seasons each year mean to the

citizens of Grand Rapids, because it brings a large amount of money here which is distributed into all channels of business in Grand Rapids.

At the market just closed there were 525 lines exhibited. The arrival sheets of buyers showed 2577 registrations. Adding to this the number of people it is necessary to have here as salesmen for these 525 lines will easily add another 2500 people.

There is no convention pulled off in any city in the world which draws so many people, where they have to stay so long a time, as does the furniture exhibitions of Grand Rapids semi-annually.

The club will have as their guest Saturday, Feb. 3, Andy Mouw. Andy promises to favor the members of the club with some of his choicest selections.

W. R. Roach is gradually gaining strength so he will probably be well enough to resume his desk at the office of W. R. Roach & Co. in a couple of weeks.

The Pere Marquette and Michigan Central have finally taken action on the trio of gamblers which has infested their trains between this city and Chicago. The railway detectives know the crooks and are familiar with their methods. They propose to get the chaps just right and send them over the road with as little ceremony as possible. The greatest difficulty which confronts them in this work is to secure warrant for the gamblers without including their victim also, because the man who accepts an invitation to play cards for money is regarded by the law in the same light as the professional gambler.

W. H. Edwards has opened a branch office of the Kalamazoo Loose Leaf Ledger Co. in this city.

John Ames, representative of Armour & Co. in the Traverse City district, was in Grand Rapids last week. He was accompanied by his wife, who underwent a minor operation at Blodgett hospital last Thursday. They both returned home Sunday.

There is everything in being mentally stable; in holding a right mental attitude; in having a mind that is confident, poised, sure of the principles on which its philosophy is based. People who are all afloat and not mentally dependable, who have no fixity of purpose, and are not reliable, are not the men we turn to in emergencies. It is the self-confident man, the man who feels sure of himself, the man who is sure of his philosophy and of his principles, the man of great faith, on whom we depend in supreme crises, when others are driven to the wall.

A Port Huron correspondent writes as follows: John A. Anderson, Detroit, assistant manager of the Statler Hotel, has closed a deal for the purchase of the Harrington Hotel, here. Mr. Anderson personally will manage the hotel, and assume charge Feb. 1. A stock company composed of local business and professional men has been organized, and it is understood Mr. Anderson will hold a controlling interest in the company. Many improvements will be made. Mr. Anderson said the Statler Hotel interests were not behind him, but that local money only was represented in the company. The Hotel has been the property of the C. E. Harrington estate and heirs since its erection.

Freedom in the Church.

New York, Jan. 29—Apropos of your editorial in the Tradesman of Jan. 24, permit me to say that in my opinion Dr. Percy Stickney Grant is not inconsistent, but is doing exactly what any progressive and forward looking man would do in the same circumstances. On the surface it might appear that the views held by Dr. Grant are his exclusive property. It is my impression, however, that his views are shared by the great majority of his parishioners. I am not a member of his church, or of any other for that matter, and I speak as

an impartial observer. As a rule clergymen are like politicians; they hand out what the crowd wants. Perhaps even Dr. Grant would not have taken this step had he not felt the time was ripe. A clergyman or a politician giving expression to views in advance of his time is guilty of an unpardonable crime, and must forthwith be punished severely.

These clerical critics of Dr. Grant are fine, shining examples of the Leader they profess to follow. Such incidents as this tend to show them up in their true colors. The people are becoming wise and that is one reason why many ministers are facing empty pews. I believe there are many ministers who would be honest with themselves if they were not subject to sinister influences. For years I have held that ministers, taken as a class, are not free to preach the truth as they see it. To preach contrary to the views of those who pay their salary is to lose their job. There is no difference between them and any other hired man.

It is a far cry to-day between the Founder of Christianity and those who profess to represent Him in the modern church, with their rituals, creeds, pomp, ceremonies and luxurious appointments. Before it is too late, the church, as an ecclesiastical organization, had better sit up and take notice, or it will soon find itself entirely deserted. Would that we had more Grants, Fosdicks, Melishes, and Holmes!

Edward B. Swinney.

Roosevelt's Fortune.

Additional assets to the amount of \$50,000 have been discovered, bringing the value of Theodore Roosevelt's estate to \$900,000.

But Roosevelt's real fortune never can be expressed in figures following the dollar mark.

His wealth was in the friends he

made, the esteem he won, the honorable name he left.

Roosevelt was not a poor boy, but it was not because the family was in prosperous circumstances that he rose. Had he been poor as Lincoln was his spirit would have triumphed similarly over adversity.

So that his real riches are named accurately in the words of Hermann Hagedorn: "His courtesy knew no wealth or class; his friendship no creed or color or race. His courage stood every onslaught of savage beast and ruthless man, of loneliness, of victory, of defeat. His mind was eager, his heart was true, his body and spirit defiant of obstacles, ready to meet what might come."

None can doubt that if Roosevelt had devoted his intense energy to piling dollar on dollar he could have been rated among the very wealthy. But that never was within the scope of his ambition. The joy he found in life—the "bully time" he was forever saying that he had—proceeded not from palatial luxury, but from agreeable occupation and congenial personal surroundings.

If Roosevelt had made money the first aim of his career, he never would have attained his abiding place in the affections of the multitude of Americans.—Philadelphia Ledger.

Do not act scornful or disdainful when a customer asks for something you do not carry because you think it deficient in quality. It's not for you to set the standards for your customers.

Attention!

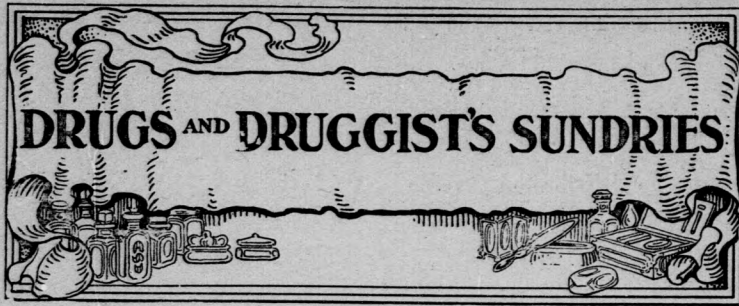
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 Oscar W. Gorenflo, Detroit.
 Director of Drugs and Drug Stores—H. H. Hoffman, Lansing.
 Next Examination Session—Grand Rapids, March 20, 21 and 22.

Getting Out of the Rut at the Fountain.

The old adage, "Familiarity breeds contempt," seems peculiarly fitted to a certain type of soda manager. Through long association with soda fountains he has become so engrossed in his own little sphere of activities that he no longer takes the necessary time to wonder what the other fellow is doing to bring the fountain to the front. As a consequence he slowly, but nevertheless surely, goes backwards while the fellow with ambition forges steadily ahead toward independence and a fountain of his own some time.

The really successful fountain manager—and this applies to the new dispenser as well, because we were all new at the game once on a time—has a line running in his subconscious mind all the time, something like this: "I can improve the service somewhere. I can do better than I am doing at present." This line of reasoning goes on continually, whether he realizes it or not. If it does not, then he will never be anything but a very mediocre tap-puller, working for a very small so much per. If, however, he feels the constant urge to be up and doing within him all the time, and cares enough about his future to try and get somewhere, he will just as surely make good, for we all get our chance sooner or later. The sooner part of it generally depending on our fitness to take our chance when it pokes its head in the door of opportunity.

Having at various times in our somewhat varied existence earned our coffee—and working for fountains where the chance for advancement sometimes came fast and furious, we have had ample time for observation on this subject. Likewise we have had pretty thoroughly drilled into our somewhat thick skull the fact that Miss Chance is often quite standoffish with those whom she has seen fit to favor and who have not been ready to receive her with open arms. She seems to have a habit of throwing herself at the head of a fellow when he is not expecting her. Then when he gets flustered, she throws him down

with a terrible bump and passes on, and she does not visit often.

We strolled into a certain place the other evening during the after-the-show-rush, and saw quite a few actions that were not conducive to the well being of any business, much less the particular requirements of the refreshment enterprise.

This place apes the better class of refreshment parlor; that is, there was linen on the tables and specials on the menu—I might also add for good measure that evidences of several of the specials were also on the linen. Stains of a pinkish color and a few seeds gave evidence that the former occupants of our allotted table had partaken of the luscious and fun-making watermelon. The melons must have been luscious, for, as before mentioned, juice stains were on the cloth.

Of course the place was busy, but no matter how much business is being done, it is but the work of a moment to jerk a stained table cloth off and replace it with a clean one. The loss of even one customer's trade for a season will pay for considerable laundry if one cares to figure it out.

One of the party ordered iced tea which was, according to the menu, one of the real specialties of the place. It came in due time. One small lone piece of ice in an ordinary water glass, filled with a light amber fluid, and on the side of the plate that the glass reposed upon, two tiny, bits of dried lemon, which by their appearance must have done yeoman service in the same capacity at least two or three times previously. Strange to relate, the rest of the service was all that could be desired. The sundaes were put up in an appetizing manner, and the ice cream was good, being rich and of the right consistency. But the people who received the iced tea will not return to that place again. All through a little careless on the part of the soda manager.

Now if he were the sort of fellow who really desired to make a regular fountain business, he would see to it that nothing left the fountain which could in any way cast discredit upon the store. Evidently he is one of those misguided youths who try to do all the work themselves, whereas he should know that in a rush matters will run more smoothly if someone who knows is at the head of affairs. Chances are that the people who are so treated will not complain to the management—more's the pity—but will take their trade elsewhere, and the poor soda man will never know just how much money he is losing all the time.

It is such small things as this that

keep certain places in the same old rut, year in and year out. They never seem to fall down altogether, but yet they never get above a certain standard. That is because they do not continually keep their weather eye peeled for just such stuff, as has been herein pictured. Thousands of other absurdities go on in other stores all the time, but before you laugh too heartily at the other fellow's foolish methods look over your own little nest. It is quite within the bounds of reason to believe that after a careful checking up something quite of a like nature may be going on.

I was talking to a certain store owner the other day regarding the circumstance I have quoted above and he had quite a chuckle over the idea that such things could go on in modern fountain business. While we were talking near the fountain a party of eight strolled in. They were typical fountain fans. One dispenser turned to the other and said quite loud enough to be heard by anyone within twenty feet "Gee, I hope that bunch don't order specials!" I just wonder what he thought the boss was paying him for. The strange part of it was that the boss was standing within ear-shot, and never batted an eye. Yet he had just ridiculed the system I had finished telling him about. Verily, the fellow who sees the mote in the other fellow's eye sometimes loses his prospective because of the beam in his own eye.

Hot, tired and thirsty, a party of which I was one, tramped into a fountain lately to buy. We wanted nothing on earth at that particular time so much as a glass of clear water with a whole iceberg floating in it. Did we get it? We did, but not until we had asked twice for it. We waited a moment expecting that she would bring the much craved Adam's ale. None came, and we beckoned her over, repeating our urgent request that she save our lives. Finally, when hope had almost been abandoned, she came, and the water was minus ice. That spoiled the whole works, for she had to go back and do it all over again. There is no excuse for such business at any time. A glass of good cold water should be forthcoming when the girl comes to take the order. This rule should be as firm as the foundation of the building.

It is all very well for the soda man to argue that people will take almost

anything when they are hot and thirsty. They will as a rule, but the public-be-damned policy of a decade ago is no longer in vogue at the best stores. "The public first, last and all the time," has proved a much better slogan.

Now for the other side of the picture. We know of a fountain on a public highway that is thronged with customers from sunset until late at night. It is quite pretentious and yet after close appraisal I would say that the whole cost of fountain and fixtures, including the tables and chairs was not nearly as much as that of other places that do not greet the eye half as pleasantly. At one end of the room, a fireplace adds a home-like touch. Wall cases on one side of the tea room proper display pastries in a most tempting and appetizing manner. The fountain itself, while small, is decorated with good taste, and is scrupulously clean. The tables are wicker with oak tops, spotlessly clean. The waitress was neat, low-spoken and efficient. Our order was taken, water was served at the same time, and we got what we ordered within less than five minutes from the time we entered the door.

This place makes money, for the simple reason that it has something to sell that people want, and the proprietors know how to market their goods. No matter how many people crowd into this place, one is sure of getting served within a reasonable length of time, and you know that you will receive what you ordered.

Prices in this place are not too low, for it is a little way from the city proper, yet no one demurs at the slight increase, for it is worth the few cents extra to get what one wants as one wants it.

The owner of this fountain has succeeded in getting his fountain out of the commonplace rut that is the pitfall for so many similar places, and he profits by his efforts substantially.

The help in this place are evidently trained to respect the fact that the public is giving them a chance to make a good living, and they treat the customers with due consideration. There is no arguing with a customer in this place. I venture to say that if a person in this store ordered a chocolate sundae and declared afterward that he said strawberry, the attendant would simply murmur, "I'm sor-

Putnam's

EASTER COOP ASSORTMENT



CONTAINS

- One Large Rooster
- Six Chickens
- One Large Coop
- One Ten Foot Banner
- 28 Lbs. Eggs in Nest

Cost Dealer
\$6.75

Order Early
PUTNAM FACTORY
 Grand Rapids,
 Mich.

ry," and immediately remedy the "mistake" without argument.

Oh, yes, it can be done, this business of lifting a fountain out of the rut, and those who have done it will testify that while it is not by any means the easiest task in the world it certainly is the most profitable job that Mr. Fountain Owner can get busy on, for it pays a handsome dividend at all seasons and in all places.

Joseph Fox.

Unfortunate Status of Creasey House at Saginaw.

Chicago, Jan. 30—With this letter, I am enclosing a list of the members of the Creasey Corporation of Saginaw. These members have paid in about \$85,000 to the Saginaw house, and in the time it has been running it has lost about \$40,000. Do not believe that it could show net assets of anywhere near \$40,000.

Those members are very much dissatisfied with the way Creasey conducts that house, and they called a meeting at one time to devise some way of taking the house out of Creasey's hands. Creasey heard of it and sent an attorney there and some of his good boosters pacified them for the time being.

Now, if you could get some influential merchant who is a member of the Saginaw house to call a meeting of all the members and put the facts before them as to how the house is being run, how Creasey takes out his 1/2 per cent., regardless of whether the house makes expenses, and show them that if he continues to conduct the house, all will soon be lost.

If you can have the right kind of a meeting and present the true facts to the Attorney-General of Michigan, they could get the house away from Creasey.

In addition to this list of members I am sending you, Creasey has had salesmen in that territory all the time for the past three years, selling more memberships for the Saginaw house; but this money did not go to Saginaw. The notes were sent to the Louisville office of the Creasey Corporation and as fast as the money was collected, it

was used to bolster up other weak houses. So you see the new members they secured for the Saginaw house has not helped the house at all, but instead has been a burden on the original members, for these last members are not putting any cash into the Saginaw house to help furnish merchandise, but instead they are drawing out merchandise from the Saginaw house on the money furnished by the original members, and these new members have only helped the Creasey Corporation, financially, at Louisville, Ky.

If you can get the right kind of an attorney to handle this, you can cause Creasey considerable trouble in that territory and have the members take the Saginaw house entirely away from him.

By writing these members a letter, you will be able to get a great many complaining letters from members who are not satisfied with Creasey's management of the Saginaw house. Publish these letters you receive in your trade journal and give them plenty of publicity.

This is the first start, and every few days, I will send you other lists and advise you how to handle same. I will put you in a position to put Creasey entirely out of business.

The Blue Sky Department of Michigan is not at all favorable to Creasey. I understand he has sold and issued stock in the Creasey Corporation of Delaware in the State of Michigan without having a license to do so. I will send you a list of merchants for you to write to and get proof of same. P. L. J. Crill.

Non-Alcoholic Vanilla.

Table listing various vanilla products and their prices, including Vinillin, Coumarin, Glycerin, Syrup, Water, Ether, and Color.

Dissolve the vanillin and coumarin in the ether, and add to the rest of the ingredients. Beat until the ether is volatilized, then add the color.

WHOLESALE DRUG PRICE CURRENT

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

Large table listing various drugs and their prices, categorized into sections like Acids, Ammonia, Barks, Berries, Extracts, Flowers, Gums, Insecticides, Leaves, Oils, Almonds, Sweet, Almonds, Bitter, Almonds, True, Almonds, Sweet, Almonds, True, Potassium, Roots, Seeds, Tinctures, and Paints.

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 ICE-LESS 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

Table listing various products and prices under the heading 'Liggett & Meyers Brands.' Includes items like Briar Pipe, Cuban Star, Corn Cake, etc.

Table listing various products and prices under the heading 'P. Lorillard's Brands.' Includes items like Beechnut Scrap, Buzz, Chips, etc.

Table listing various products and prices under the heading 'Scotten Dillon Co. Brands.' Includes items like Dan Patch, Dillon's Mixture, etc.

Table listing various products and prices under the heading 'Pinkerton Tobacco Co. Brands.' Includes items like American Star, Big 9, etc.

Table listing various products and prices under the heading 'J. J. Bagley & Co. Brands.' Includes items like Broadleaf, Buckingham, etc.

Table listing various products and prices under the heading 'Independent Snuff Co. Brands.' Includes items like New Factory, etc.

Table listing various products and prices under the heading 'Schmidt Bros. Brands.' Includes items like Eight Bros., etc.

Table listing various products and prices under the heading 'R. J. Reynolds Tobacco Co. Brands.' Includes items like George Washington, Old Rover, etc.

Table listing various products and prices under the heading 'Falk Tobacco Co. Brands.' Includes items like American Mixture, Arcadia, etc.

Table listing various products and prices under the heading 'Superba Tobacco Co. Brands.' Includes items like Sammy Boy Scrap, Cigar Clippings, etc.

Table listing various products and prices under the heading 'United States Tobacco Co. Brands.' Includes items like Central Union, Shaq, etc.

Table listing various products and prices under the heading 'Snuff.' Includes items like Copenhagen, Seal Branding, etc.

Table listing various products and prices under the heading 'Confectionery.' Includes items like Standard, Jumbo Wrapped, etc.

Table listing various products and prices under the heading 'Fancy Chocolates.' Includes items like Bittersweets, Chic Marshmallow, etc.

Table listing various products and prices under the heading 'Hard Goods.' Includes items like Lemon Drops, O. F. Heronand Dps, etc.

Table listing various products and prices under the heading 'Pop Corn Goods.' Includes items like Cracker Jack, Checkers, etc.

Table listing various products and prices under the heading 'Cough Drops.' Includes items like Putnam's, Smith Bros., etc.

Table listing various products and prices under the heading 'Package Goods.' Includes items like Creamery Marshmallows, etc.

Table listing various products and prices under the heading 'Specialties.' Includes items like Arcadian Bon Bons, Walnut Fudge, etc.

Table listing various products and prices under the heading 'Coupon Books.' Includes items like 50 Economic grade, 100 Economic grade, etc.

Table listing various products and prices under the heading 'CRISCO.' Includes items like 36s, 24s and 12s, etc.

Table listing various products and prices under the heading 'Currants.' Includes items like Package, 14 oz., Boxes, Bulk, per lb., etc.

Table listing various products and prices under the heading 'Peaches.' Includes items like Evap. Fancy, Unpeeled, Evap. Fancy, Peeled, etc.

Table listing various products and prices under the heading 'Peel.' Includes items like Lemon, American, Orange, American, etc.

Table listing various products and prices under the heading 'Raisins.' Includes items like Seeded, bulk, Seeded, 15 oz. pkg., etc.

Table listing various products and prices under the heading 'California Prunes.' Includes items like 90-100 25 lb. boxes, 80-90, 25 lb. boxes, etc.

Table listing various products and prices under the heading 'Farinaceous Goods.' Includes items like Med. Hand Picked Beans, Cal. Limas, etc.

Table listing various products and prices under the heading 'Farina.' Includes items like 24 packages, Bulk, per 100 lbs., etc.

Table listing various products and prices under the heading 'Hominy.' Includes items like Pearl, 100 lb. sack, etc.

Table listing various products and prices under the heading 'Macaroni.' Includes items like Domestic, 20 lb. box, Domestic, broken bbls., etc.

Table listing various products and prices under the heading 'Pearl Barley.' Includes items like Chester, 00 and 0000, Barley Grits, etc.

Table listing various products and prices under the heading 'Peas.' Includes items like Scotch, lb., Split, lb., etc.

Table listing various products and prices under the heading 'Sago.' Includes items like East India Tapioca, Pearl, 100 lb. sacks, etc.

Table listing various products and prices under the heading 'Flavoring Extracts.' Includes items like Pure Vanilla, Turpenesse, Pure Lemon, etc.

Table listing various products and prices under the heading 'Flour and Feed.' Includes items like Valley City Milling Co., Lily White, 1/2 Paper sack, etc.

Table listing various products and prices under the heading 'Meal.' Includes items like Gr. Grain M. Co., Bolted, Golden Granulated, etc.

Table listing various products and prices under the heading 'Wheat.' Includes items like No. 1 Red, No. 1 White, etc.

Table listing various products and prices under the heading 'Oats.' Includes items like Carlots, Less than Carlots, etc.

Table listing various products and prices under the heading 'Corn.' Includes items like Carlots, Less than Carlots, etc.

Advertisement for 'HAND CLEANER' featuring an image of a product can and descriptive text.

Advertisement for 'HORSE RADISH' and 'JELLY AND PRESERVES' with product details and prices.

Advertisement for 'JELLY GLASSES' and 'MATCHES' with product details and prices.

Advertisement for 'OLD PAL MATCHES' featuring an image of a matchbox and descriptive text.

Advertisement for 'Safety Matches' and 'MINCE MEAT' with product details and prices.

Advertisement for 'MOLASSES' featuring an image of a product can and descriptive text.

Advertisement for 'Gold Brer Rabbit' and 'Green Brer Rabbit' with product details and prices.

Advertisement for 'Northern Michigan' products with descriptive text and prices.

Advertisement for 'New Orleans' products with product details and prices.

Advertisement for 'Molasses in Cans' with product details and prices.

Advertisement for 'Nuts' with product details and prices.

Advertisement for 'Almonds' and 'Walnuts' with product details and prices.

Advertisement for 'Salted Peanuts' with product details and prices.

Table listing various products and prices under the heading 'Shelled.' Includes items like Almonds, Peanuts, Spanish, etc.

Table listing various products and prices under the heading 'OLIVES.' Includes items like Bulk, 2 gal. keg, Bulk, 3 gal. keg, etc.

Table listing various products and prices under the heading 'PEANUT BUTTER.' Includes items like Bel Car-Mo Brand, 8 oz. 2 doz. in case, etc.

Table listing various products and prices under the heading 'Iron Barrels.' Includes items like Medium Light, Medium heavy, Heavy, etc.

Table listing various products and prices under the heading 'Gas Machine Gasoline.' Includes items like V. M. & P. Naptha, Capitol Cylinder, etc.

Advertisement for 'Polarine' featuring an image of a product can and descriptive text.

Table listing various products and prices under the heading 'Casings.' Includes items like Hogs, per lb., Beef, round set, etc.

Table listing various products and prices under the heading 'RICE.' Includes items like Fancy Head, Blue Rose, Broken, etc.

Table listing various products and prices under the heading 'ROLLED OATS.' Includes items like Steel Cut, 100 lb. sks., Silver Flake, etc.

Table listing various products and prices under the heading 'SAL SODA.' Includes items like Granulated, bbls., Granulated, 100 lbs cs, etc.

Table listing various products and prices under the heading 'PICKLES.' Includes items like Medium Sour, Barrel, 1,200 count, etc.

Table listing various products and prices under the heading 'Sweet Small.' Includes items like 30 gallon, 2400, 15 gallon, 2000, etc.

Table listing various products and prices under the heading 'Dill Pickles.' Includes items like 600 Size, 15 gal., PIPES, etc.

Table listing various products and prices under the heading 'PLAYING CARDS.' Includes items like Broadway, per doz., Blue Ribbon, etc.

Table listing various products and prices under the heading 'POTASH.' Includes items like Babbitt's 2 doz., FRESH MEETS, etc.

Table listing various products and prices under the heading 'Heavy hogs.' Includes items like Medium hogs, Light hogs, etc.

Table listing various products and prices under the heading 'PROVISIONS.' Includes items like Barreled Pork, Clear Back, etc.

Table listing various products and prices under the heading 'Lard.' Includes items like 80 lb. tubs, Pure in tins, etc.

Table listing various products and prices under the heading 'Sausages.' Includes items like Bologna, Liver, Frankfurt, etc.

Table listing various products and prices under the heading 'Smoked Meats.' Includes items like Hams, 14-16, lb., Hams, 16-18, lb., etc.

Table listing various products and prices under the heading 'Beef.' Includes items like Boneless, 23 00@24 00, Rump, new, etc.

Table listing various products and prices under the heading 'Mince Meat.' Includes items like Condensed No. 1 car, Condensed Bakers brick, etc.

Table listing various products and prices under the heading 'Pig's Feet.' Includes items like 1/2 bbls., 1/4 bbls., 35 lbs., etc.

Table listing various products and prices under the heading 'Tripe.' Includes items like Kits, 15 lbs., 1/4 bbls., 40 lbs., etc.

Table listing various products and prices under the heading 'Casings.' Includes items like Hogs, per lb., Beef, round set, etc.

Table listing various products and prices under the heading 'FANCY HEAD.' Includes items like Blue Rose, Broken, etc.

Table listing various products and prices under the heading 'ROLLED OATS.' Includes items like Steel Cut, 100 lb. sks., Silver Flake, etc.

Table listing various products and prices under the heading 'SALERATUS.' Includes items like Arm and Hammer, etc.

Table listing various products and prices under the heading 'SAL SODA.' Includes items like Granulated, bbls., Granulated, 100 lbs cs, etc.

Table listing various products and prices under the heading 'COD FISH.' Includes items like Middles, 15, Tablets, 1 lb. Pure, etc.

SALT

Table listing various salt products such as Colonial 24 lb., Med. No. 1, 100 lb. bag, Farmer Spec., Packers Meat, etc.



Table listing soap products: Am. Family, Export, Flake White, Fels Naptha, etc.

SOAP

Table listing various soap brands and sizes: Am. Family, Export, Flake White, Fels Naptha, etc.

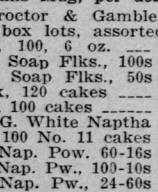


Table listing various spices and seasonings: Ginger, Mace, Mixed, Nutmegs, etc.

Table listing starch products: Kingsford, Powdered, Argo, Cream, Quaker, etc.

STARCH

Table listing starch products: Kingsford, Powdered, Argo, Cream, Quaker, etc.

Table listing corn syrup products: Penick Golden Syrup, Crystal White Syrup, Penick Maple-Like Syrup, etc.

CORN SYRUP

Table listing corn syrup products: Penick Golden Syrup, Crystal White Syrup, Penick Maple-Like Syrup, etc.

CLEANSERS

Table listing cleanser products: Proctor & Gamble, Ivory, Ivory Soap Flks., etc.

KITCHEN KLENZER



Table listing kitchen cleanser products: 80 can cases, WASHING POWDERS, Bon Ami Pd., etc.

Table listing spice products: Allspice, Cloves, Cassia, etc.

Table listing table sauce products: Lea & Perrin, Pepper, Royal Mint, etc.

TABLE SAUCES

Table listing tea products: Medium, Choice, Fancy, No. 1 Nibbs, etc.

TEA

Table listing gunpowder products: Choice, Fancy, Ceylon, etc.

GUNPOWDER

Table listing twine products: Cotton, Wool, etc.

TWINE

Table listing vinegar products: Cider, White Wine, etc.

VINEGAR

Table listing wicking products: No. 0, No. 1, No. 2, No. 3, etc.

WICKING

Table listing woodenware products: Bushels, Baskets, etc.

WOODENWARE

Table listing churns and egg cases products: Barrel, Churns, Egg Cases, etc.

CHURNS

Table listing mop sticks products: No. 1, No. 2, No. 3, etc.

EGG CASES

Table listing mop sticks products: No. 1, No. 2, No. 3, etc.

MOP STICKS

Table listing traps products: Mouse, Rat, etc.

TRAPS

Table listing tubs products: Large Galvanized, Medium Galvanized, etc.

TUBS

Table listing washboards products: Banner Globe, Brass, Single, etc.

WASHBOARDS

Table listing window cleaners products: 12 in., 14 in., 16 in., etc.

WINDOW CLEANERS

Table listing wood bowls products: 13 in., 15 in., 17 in., etc.

WOOD BOWLS

Table listing wrapping paper products: Fibre, Manila, white, etc.

WRAPPING PAPER

Table listing yeast cake products: Magic, Sunlight, etc.

YEAST CAKE

Table listing yeast compressed products: Magic, Sunlight, etc.

YEAST COMPRESSED

Items From the Cloverland of Michigan

Sault Ste. Marie, Jan. 30—It is beginning to look as if booze fighters will have a hard time to get moonshine since the Government agents have co-operated with our local police to clean up illicit liquor handling here.

The proposed new Soo hospital seems to be a possibility since the big drive for public subscription has been launched. It requires but \$60,000 local subscription, with the \$100,000 county bond issue, for the erection of the new hospital.

The meat market of A. M. & H. P. Donnelly, at Mackinac Island, was damaged by fire last week. The cause of the fire was defective wiring, which resulted in the loss of the roof.

The grand opening in the spring and nearer to perfect reciprocity with Canada. She gets our coal and we get her booze.

P. J. McNamara and son Leo have purchased the property in which the laundry formerly was located, near the bridge, where they intend to open a coal and wood yard. They will also handle grain and feed.

If you would improve your time, take it to a watchmaker. James H. Bains, proprietor of the Log Cabin, is still in the hospital at Detroit, where he underwent an operation recently.

N. L. Beaudry, one of our well-known contractors and proprietor of the Rickson livery, is hitting a faster clip now since he purchased the race horse, Direct M, from the Gillespie stables.

R. J. Wynn, of the Wynn Auto Sales Co., left last week for Detroit to attend the auto show.

H. D. Wyman, Swift's well-known soap salesman, was a business visitor last week, getting the trade ready for the spring clean-up.

Kassius Spurbeck, of Kinross, brought in a thrilling wolf story along with a big wolf pelt last week. According to Mr. Spurbeck's story, the animal had been caught in a trap by the front feet. He hit it over the head with a club and thought it was dead.

I see that Charles E. Belknap is doing some pioneer writing for the press. I was once a member of the Congressional Committee when he was elected to Congress.

Some of my friends who are contemplating the thought of spending the coming winter in a summer climate have asked me how about Florida. I visited many of the popular towns of the State last winter and some not so popular. I devoted some time at Seabreeze, right on the Atlantic.

Hunt the bright side. The longer winter lasts, the long it will be before spring cleaning.

The Garden City Savings Bank, at Garden Bay, has just installed fifty safety deposit boxes, which will be absolutely fireproof and burglar proof.

Manistique is planning to have its first radio concert which will be given by Thos. Truckey, of the Metropolitan Life Insurance Co.

Robbing the people isn't easy as it once was. There is too much competition.

L. Malette, the well-known proprietor of the Ossiwamakee Hotel, of Manistique, left last week for Hot Springs, Ark., where he expects to spend several weeks.

The Amlau cafe, at Manistique, will be conducted under the new management about Feb. 1. The interior is being remodeled and when completed the proprietors may feel justly proud of it.

Albert Wilette has resigned his position at the Quality bakery, at Gladstone. His place has been taken by Archie Reese.

J. J. Johnson, of Hulbert, is a business visitor here this week. William G. Tapert.

Hi. Potts Breaks Out in a New Place.

Sebring, Florida, Jan. 27—You gave me the surprise of my life.

When I wrote you that letter regarding Sebring, I had no idea that you would publish it. However, I fully appreciate the fact that you did, because every mail brings me a raft of letters, requesting pamphlets and detailed information regarding this blooming town.

If I had had any idea that my letter would be published, I might have taken a little more pains with it. Another lesson that what is worth doing at all is worth doing well.

The fact that it was published in the Michigan Tradesman, with its large circulation among substantial people, is a big thing for Sebring. Sebring is one of the Florida towns that you can tell the truth about.

When people come here from the North, they find that it will bear inspection. It will measure up to what has been said about it. Florida has got a bad reputation through the operations of land sharks in worthless sections of the State, with many people in the North, but towns like Sebring are all right, either for homes or moderate investments.

However, it is no place down here for the man without means. I remember well when you started the Tradesman and how you were one of the first to introduce efficiency in the Grand Rapids publishing business, which you have gone a long way in spreading to other lines of business wherever the Michigan Tradesman circulated or extended its influence.

Had you been appointed my guardian forty years ago, I would have been worth several millions now, and, undoubtedly, I would have a wide reputation in the newspaper world. Too late now.

I remember I once owed you quite a sum. It took you so long to collect it, I have thought it best to send you cash in advance for a subscription to the Michigan Tradesman. I shall be in Sebring until April and you can send it here until you hear from me at Detroit.

I see that Charles E. Belknap is doing some pioneer writing for the press. I was once a member of the Congressional Committee when he was elected to Congress.

Some of my friends who are contemplating the thought of spending the coming winter in a summer climate have asked me how about Florida. I visited many of the popular towns of the State last winter and some not so popular. I devoted some time at Seabreeze, right on the Atlantic.

Only the aristocratic class are supposed to tarry at Seabreeze. It is so exclusive, you understand. While I claim to belong to that class, some of my friends are just ordinary people and could not spend any time to speak of there.

To avoid the stares of the raffra I registered at my hotel under my nom de plume. Bathing in the Atlantic and playing golf are the chief attractions. The guests were richly dressed when they had their clothes on. I kept away from the salt water as I found it corroded my diamonds. Daytona and Daytona Beach and Ormand are all one town, with streaks of land and water between the divisions; along the Atlantic and Halifax river and Or-

mand is the home in winter of John D., whom I knew in Cleveland, as well as I have since he went to New York. I was surprised when I saw his home, as while it is large and roomy I would not give \$50,000 for it out of my pin money.

While making my approach to his home, I called as informally as possible. I first called to a darkey over the wall that surrounds the estate who was sowing fertilizer on the front lawn and told him I once played cards with Henry ford and would like to just have a chat with the old man. He said everybody had Henrys and fords around there but he had never heard of a man by that name. We enjoyed a very interesting conversation, baring the odor of the fertilizer. After our tete-a-tete he begged me that I excuse him as he had to go out on the back lot and burn the begging letters that John had received during the day, the time being near evening. He said he and two helpers got about \$20 worth of postage stamps every day which were enclosed for returns and remittances nit. He said that these beggin letters, about 3,000 per day, were worth about \$60 a day to the Government, so John is a great help to the Government in that way, say nothing about his income tax.

He said if I really wanted to see John I would have to make an appointment with him personally, and as I did not see him personally I did

not make the appointment. His home is opposite the Flagler Hotel of that town a part of which he and his retinue occupied for several years. I am told, the terms of this hotel are very reasonable, considering its proximity to the golf grounds and other haunts of aristocracy, being only \$30 per day. Unfortunately for me, everything was full while I was in town. Some of the guests of the town were said to be even full on the beach. A guest in Ormand is always out of hearing of the babel of the common herds.

After traveling about the State I always fetched up at Sebring as the most cosmopolitan town, being well South in Florida, near the highest point in the State, with but short auto drives to coast towns and beaches, with the finest drinking water; and bathing in Lake Jackson and climate of winter exactly like my old home town of Grand Haven in July and August. It is the logical winter spot of the United States of America.

Hi. Potts.

Also Miraculous.

"Grocery butter," said Mrs. Young-one, "is so unsatisfactory. I decided to-day that we would make our own."

"Oh, did you?" asked the husband.

"Yes; I bought a churn and ordered buttermilk to be left here regularly. Won't it be nice to have really fresh butter?"

BUSINESS WANTS DEPARTMENT

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

For Sale—One of the cleanest shoe stocks in town of 1400 in Central Michigan. One other store. Cheap rent. Best location in town. Doing good business. Reason for selling, other business. Living rooms if desired. Address No. 34, care Michigan Tradesman. 34

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—Shoe store in best city in Central Michigan. Located in first block from business center, on principal business street. Lease three years, old established, well known. Will sell controlling interest or all. Quick action necessary. Address No. 549, Edgewater Drive, South Bend, Ind. 35

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

For Sale—Furnished hotel, thirty rooms. Best location for business in Southwestern Michigan. Very reasonably priced for quick sale. Address No. 36, care Michigan Tradesman.

Why Not Have a Sale—Unload your surplus stock. Write for particulars. L. J. Crisp, Sales Conductor, Elk Rapids, Mich. 4

For Sale—Stock of general merchandise consisting of dry goods, notions, shoes, hardware, groceries. Located on G. R. & I. R. R. north of Cadillac. Good town to live in and good farming country. Cheap rent, good volume business. Only general stock in town. Stock in fine shape, about all winter goods cleaned up. Will discount to parties who will continue business here. Address No. 37, care Tradesman. 37

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—One share of stock in the Grand Rapids Wholesale Grocery Co. Price reasonable. Clarence Veldman, Byron Center, Mich. 38

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

For Sale—Grocery and meat stock, including two-story building, located in strong agricultural town near Grand Rapids. Trade nearly all cash. Consideration \$7,000, \$5,000 down. Address No. 39, care Michigan Tradesman. 39

For Sale—Clean stock of groceries, shoes and furnishings in live town near Detroit. Good opportunity to put meats in connection. Good proposition that would pay to investigate. Address No. 33, care Michigan Tradesman. 33

REBUILT CASH REGISTER CO., Inc.

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

CASH For Your Merchandise!

Will buy your entire stock or part of stock of shoes, dry goods, clothing, furnishings, bazaar novelties, furniture, etc. LOUIS LEVINSON, Saginaw, Mich.

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 1250 Burlingame Ave., Detroit, Mich. 566

FOR SALE—An old established grocery business in best location in city. Stock and fixtures at inventory. Box 278, Saginaw, Mich. 29

FOR SALE—Hotel and restaurant with a dandy trade, central location. Write G. F. Benham, Owosso, Mich. 30

For Sale—Old established poultry, egg, and grocery business. Full particulars given to anyone interested. Address No. 26, care Tradesman. 26

FOR SALE—Shoe stock and fixtures. Nice new store upstairs. In city of 50,000. A dandy proposition for right party. A one-year lease from April 1, and it can be had as long as buyer wants. Address Box 800, Kalamazoo. 28

A SACRIFICE—Clean stock and fixtures general merchandise. Will sell buildings store dwelling joining and garage. Good farmers' trade. Poor health. Price \$6,500. B. B. Norton, Lachine, Mich. 31

THE SIGN OF QUALITY For Your Protection



Lily White

"The Flour the Best Cooks Use"



A GOOD RECIPE FOR POPOVERS

1 cup Lily White Flour, 1 cup sweet milk, 1/2 teaspoon salt, 2 eggs. Mix carefully and pour into greased rings. Bake in hot oven 30 to 35 minutes until crisp and brown.

For Appetizing Breads

Women who do their own baking are not satisfied merely with a good looking loaf of bread.

The first thing to consider is whether or not the bread is good to eat—and wholesome.

Lily White pleases thousands of the best cooks everywhere because it is made of a superfine flour, because it possesses a flavor that is clean and appetizing. And besides, Lily White is always dependable.

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.

Why You Should Use Lily White

REASON No. 23

Bakes the Finest, Lightest, Best-looking Breads

The care in milling is largely responsible for the splendid results home bakers obtain with Lily White. Bread, rolls and biscuits are delicious. If you have never used Lily White there is a pleasant surprise in store for you.

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.

Yearly Invoice Record

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

Tradesman Company

Grand Rapids

Proceedings of Grand Rapids Bankruptcy Court.

Grand Rapids, Jan. 24—On this day was held the final meeting of creditors in the matter of Michigan Forest Products Co., Bankrupt No. 2001. The trustee was present by Mr. Birdsall and by Knappen, Uhl & Bryant, attorneys. The bills of the attorneys were considered and approved. The trustee's final report and account was passed upon and the same approved and allowed. The trustee was directed to sell the remainder of the accounts receivable privately, or in event that no such sale could be affected, to abandon the same as burdensome. The remainder of the cut over lands of the estate was sold to Claude D. Engles for \$2,736. An order approving such sale has been made. An order was made for the payment of taxes, administration expenses and for the declaration and payment of a first and final dividend to creditors, upon the filing of the supplemental report of the trustee showing the disposition of the accounts. The final meeting was then adjourned no date.

On this day also was held the final meeting of creditors in the matter of Edward J. Saslow, Bankrupt No. 2110. The trustee was present in person. No others were present. Additional claims were proved and allowed against the estate of the bankrupt. The trustee's final report and account was approved and allowed and an order made for the payment of administration expenses, a supplemental first and a final dividend to creditors. There were no objections to the discharge of the bankrupt. The final meeting of creditors was then adjourned no date. The case will now be closed and returned to the district court.

On this day also was held the first meeting of creditors in the matter of Stulp Hardware Co., et al, Bankrupts No. 2208. The bankrupts were present in person and by W. H. Simpson, attorney. Matt N. Conine was present for creditors. Claims were allowed against the estate of the bankrupt. John Olson, of Muskegon, was elected trustee and the amount of his bond placed by the referee at \$1,000. The bankrupts were then sworn and examined without a reporter. The trustee was directed to take an inventory and appraisal. The first meeting of creditors was then adjourned without date.

On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Owen L. Dickinson, Bankrupt No. 2220. The matter was referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of the city of Grand Ledge, and is a mechanic by occupation. The schedules of the bankrupt list assets in the sum of \$3,975.80, of which \$975.80 is claimed as exempt to the bankrupt, and liabilities in the sum of \$10,554.17. The property of the bankrupt being either claimed as exempt or encumbered, the court has written for funds for the conduct of the first meeting of creditors. Upon receipt of such funds the first meeting will be called and note of the same made. A list of the creditors of the bankrupt is as follows:

Elmer Crist, Grand Ledge	\$3,413.20
Clifford Rodus Co., Lansing	375.00
F. J. Blanning & Co., Lansing	550.00
Gilbert Avery, Lansing	120.00
City National Bank, Lansing	100.00
H. J. Hammond, Lansing	500.00
Curdy & Welcher, Howell	77.10
Terhune Garage, Howell	41.32
Don Maycock, Howell	30.95
Central Welding Co., Lansing	10.00
Ralph G. Bannish, Lansing	8.90
Century Garage, Lansing	18.35
Saranac Gas & Oil Co., Saranac	38.96
Lester Wonch, Lansing	36.12
Federal Petroleum Co., Jackson	108.38
Capitol National Bank, Lansing	325.00
Fred's Auto Supply Shop, Lansing	5.47
Ward Coolley, Lansing	57.00
Fred Morelock, Lansing	10.00
Stoughton Wagon Works, Lansing	2,700.00
Mrs. Brittemeyer, Lansing	500.00
Jo. Heineke, Holland	300.00
Archie J. Beck, Lansing	120.00
Cass J. Baker, Lansing	142.16
Dr. C. D. Black, Charlotte	139.69
F. N. Arbaugh Co., Lansing	100.57
J. W. Knapp & Co., Lansing	9.47
Fenton Baby Shop, Lansing	3.00
Merle Lloyd, Lansing	30.00
Glen Tony, Lansing	115.00
Mrs. Mary Smith, Perry	18.00
C. H. Van Andam, Lansing	15.00
Sander & Newsome Hardware	18.00
Wentz Paper Co., East Lansing	7.71
Capital Battery Shop, Lansing	14.75
F. L. Moyer, Mullikin	31.75
Dr. R. E. Miller, Lansing	3.00
Dr. Matthews, Lansing	2.00
Tom Williams, Lansing	90.92
Citizens Telephone Co., Lansing	3.31
Lansing Fuel & Gas Co., Lansing	4.00
Hunter's Dairy, Lansing	11.00
Pritchard Coal Co., Lansing	9.00
Theo. S. Terwilliger, Lansing	10.00
Catter Lumber Co., Lansing	25.00

Jan. 26 On this day was held the final meeting of creditors in the matter of Charles E. Messner, Bankrupt No. 2120. The bankrupt was not present or represented. The trustee was present in person. Several additional claims were proved and allowed. The trustee's final report and account was approved and allowed. An order was made for the payment of administration expenses and

preferred claims as far as the funds on hand will permit. There are no funds for dividends to general creditors. The bankrupt's discharge was not objected to. The final meeting was then adjourned no date. The case will be closed and returned to the district court.

On this day also was held the final meeting of creditors in the matter of Bert S. Smith, Bankrupt No. 2144. No appearances were entered. The trustee's final report and account was approved. No objection was made to the discharge of the bankrupt. Additional claims were allowed against the estate of the bankrupt. An order was made for the payment of administration expenses and a supplemental first dividend on new claims and a final dividend on all claims proved and allowed. The final meeting was then adjourned no date. The case will be closed and returned to the district court.

Jan. 29. On this day was held the adjourned first meeting in the matter of William H. Burroughs, Bankrupt No. 2198. The bankrupt was present in person. No others were present. The bankrupt was sworn and examined by the referee without a reporter. One more claim was allowed against the estate. The adjourned first meeting was then adjourned no date. The sole purpose of this adjournment was for the examination of the bankrupt, who was unable to be present at the first meeting of creditors held heretofore.

On this day also was held the first meeting of creditors in the matter of William Mandel, Bankrupt No. 2214. The bankrupt was present in person and by attorney, John J. Smolenski. Attorneys Hilding & Hilding and Boltwood & Boltwood were present for creditors. Several claims were proved and allowed against the estate of the bankrupt. Frank V. Blakely, of Grand Rapids, was elected trustee, and the amount of his bond placed by the referee at \$1,000. The bankrupt was then sworn and examined before a reporter, the testimony to be transcribed. The appraisal taken by the receiver was accepted and approved. One petition to reclaim was considered and an order made allowing the same. The first meeting was then adjourned no date.

Jan. 29. On this day was held the first meeting of creditors in the matter of Arley Mourer, Bankrupt No. 2218. The bankrupt was present in person and by attorney, S. Wesselius. Several creditors were present in person. No claims were proved and allowed. No trustee was elected from the fact that there were no assets in the estate other than those claimed as exempt to the bankrupt. An order was made confirming such exemptions to the bankrupt. The bankrupt was then sworn and examined by the referee without a reporter. The first meeting was then adjourned no date. The case will now be closed and returned to the district court as a no-asset case.

Jan. 30 On this day was held the first meeting of creditors in the matter of Arthur A. Allen, Bankrupt No. 2209. The bankrupt was present in person and by attorney, R. L. Newham. Several creditors were present in person. One claim was proved and allowed. No trustee was elected, there being no property over and above that claimed as exempt. The bankrupt's claim to exemptions was confirmed. The bankrupt was then sworn and examined without a reporter. The first meeting was then adjourned no date. The case will be closed and returned to the district court.

On this day also was held the first meeting of creditors in the matter of Robert Spain, Bankrupt No. 2216. The bankrupt was present in person and by attorney, R. R. Gale. No creditors were present or represented. Claims were proved and allowed. No trustee was elected. The bankrupt's claim to exemptions was confirmed. The bankrupt was sworn and examined without a reporter. There being no assets other than exemptions the meeting was adjourned without date and the case will be closed and returned.

In the matter of Winfield Maynard, Bankrupt No. 2215, the funds for the first meeting having been received such meeting will be held at the office of the referee on Feb. 10.

Holland—The Holland Maid Co. has been incorporated to manufacture and sell washing machines, ironers, electric appliances, etc., with an authorized capital stock of \$200,000 common and \$200,000 preferred, of which amount \$158,200 has been subscribed and \$100,000 paid in in property.

Detroit—The Detroit Frame & Manufacturing Co., 10650 Cloverdale, has been incorporated to manufacture and sell wood and metal doors, windows, frames, etc., with an authorized capital stock of \$6,000, all of which has been subscribed and \$2,100 paid in in cash.

A Question of Labor Supply.

Ann Arbor, Jan. 30—We read that manufacturers are demanding of Congress a revision of our immigration laws so as to permit more laborers to enter this country. They surely are not seeking a surfeit of manufactured goods; then do they want a surfeit of laborers so as to undersell other manufacturers? Or do they want a permanent slave class in this country?

We do not want any less stringent immigration regulations than we have now. Not until we can unerringly pick out and reject undesirables should we allow any increase in the annual inflow of emigrants. The need of more laborers in this country is of little consequence compared with the need of safeguarding society. Our own circuit judge is reported as declaring that 90 per cent. of the time expended by courts of law with criminal cases is where the accused are foreign born. Prohibition officers report that a majority of offenders are foreigners.

If there is any industry in this land that needs laborers it is farming. Yet we are told that there is an overproduction of everything but cotton, wool and fruit. Not more workers, but a readjustment is needed.

We read that three millions colored people will this year leave the South and locate in the Northern States. What changes this will work we cannot guess. We can see no benefit to farming from an increase of foreign laborers. Very, very few farms of to-day have any place for untrained farm helpers. Only men reared on farms in America and who have kept pace with improved methods and the increased use of farm machinery are at all satisfactory.

Unlike the English, Scotch and Irish of forty to sixty years ago the foreign emigrant of to-day is a misfit in an American rural community. He is not content unless he can spend his leisure hours with his own countrymen. Hence those foreigners who choose farming in America must have their own colonies, their separate neighborhoods. This fact has long been known and regretted as unfavorable to the development of foreigners into American citizens. We do not want parcels of Germany, Russia, Bohemia, Italy or other foreign countries scattered through our agricultural districts.

For six years the farmers have got along some way without the help they so much desired. They have reached the stage where they are readjusting their farm operations so as to less and less realize the need of hired help—extra hands at certain seasons or even by the month. They have been forced to exchange with neighbors when one or more extra men are needed and so are becoming less independent of each other. That helps a community. The hired farm laborer in Michigan most desired is a man with a family who stays year after year and becomes interested in school, church and other helpful institutions.

But now, if there be a shortage of labor in America, what are the reasons? There is an increasing class of rich idlers. There is an increase in the class of the poor who will not work when work is offered. Why? Because their families will be furnished food, fuel and clothing by benevolent organizations. Men will go from shop to shop asking for employment when farmers are offering them work at good wages, without being too far from their families in town. They count the day lost when because of hunger they are forced to work. The days they are idle are the days they live and enjoy life.

Our schools are not helping children to be helpful to their parents. And when out of school they must needs be controlled by organizations and their minds diverted from the interests of the home. Parents meekly submit to their children being continually drawn away from home du-

ties, and so from parental oversight and control. If the alternative of perpetual play is evil companions, idleness and vice, of course play is best. If the alternative of school work were real work which helped provide for their own needs or lessened the drudgery of mothers and fathers, they would like school better or else they would come to enjoy work and realize the value of labor.

It was with pride in our United States that Ex-President Grant could say that in his sixteen months' tour of the world he found nowhere greater prosperity among working people than in our own land. To the citizens of San Francisco on his arrival from abroad in September, 1878, he said he could "pay no higher compliment to their merchants than the evident prosperity of the workingmen and that in America that day there was no man wanting work who could not find it." But for the unwise and useless strikes of 1922 the same might again have been said. Do we want work for all or do we want more men than jobs? If the men who will not work were allowed to go hungry, we would soon have a large increase of laborers without bringing in a single foreigner.

There are none so independent as the dependent. A prosperous owner of a large farm once said to one of his men: "I never expect to be rich enough to be independent of my neighbors." E. E. Whitney.

The Coming State Convention.

Lansing, Jan. 30—The annual convention of the Michigan Retail Dry Goods Association will be held at the Hotel Pantlind, Grand Rapids, Tuesday and Wednesday, March 6 and 7. We are pleased to report that a joint meeting of the Programme Committee and Committee on Nominations was held at the Post Tavern in Battle Creek, Jan. 23. At this meeting fifteen of our enthusiastic members were present, including members of the committees and other members from Albion, Battle Creek and Lansing.

The unanimous sentiment prevailed that our convention should be given over very largely to discussions on practical every day topics, using members of our Association as speakers.

It is a little early to mention the names of those who will appear on the programme, as acceptances have not been received in all cases.

The special features of this program will be the subject of another bulletin in the very near future. We are pleased to report substantial progress, however, and we believe that our members will be amply repaid by attending the convention.

Please reserve these dates now, so as to avoid conflict with other business engagements.

Jason E. Hammond, Mgr.

Did You Ever Stop To Think

That in order to be a successful merchant you must sell your goods at a profit and still satisfy your customers?

That it is equally essential to get the profit and to satisfy the purchaser?

That if you satisfy the customer but fail to get the profit you will soon be out of business?

That if you get the profit, but fail to satisfy the customer, you will soon be out of customers?

That the secret of doing both lies in the one word service?

That service does not mean doing something for nothing?

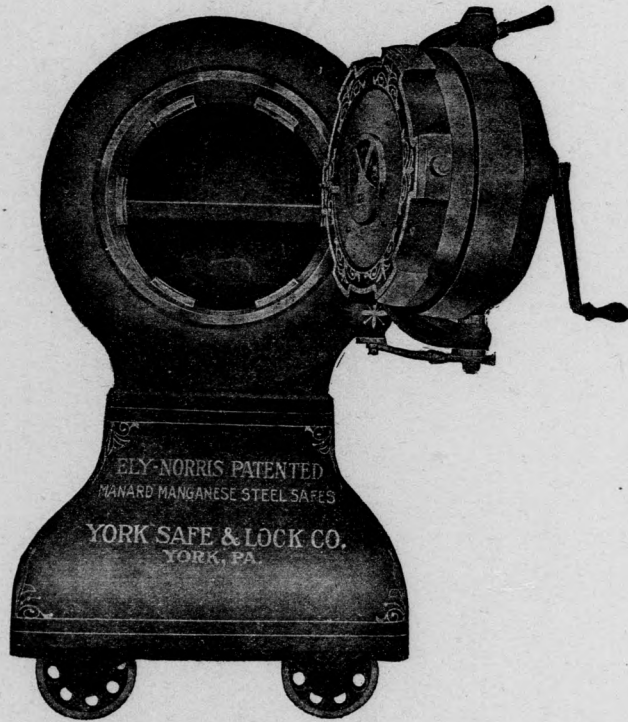
That it does mean doing something so valuable for the customer that he is glad to pay your price for the merchandise in order to have you do it?

The clerk who does not know what is displayed in the window of his store is going to hamper the effectiveness of that window display every day.

**THE STRONGEST
SAFE IN THE WORLD**

**Manufactured
Exclusively by**

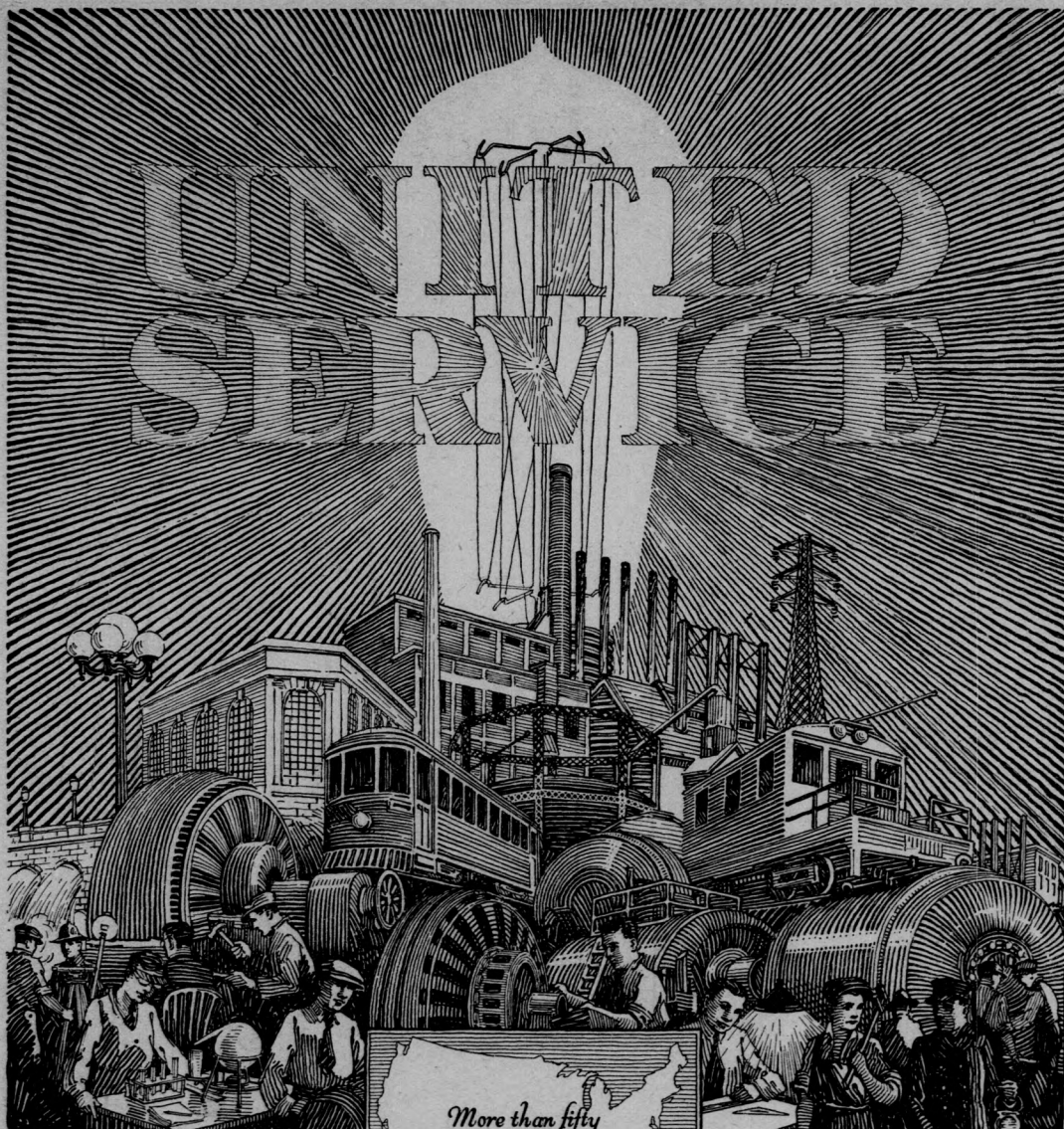
**YORK SAFE
AND LOCK CO.**



Sale in Western Michigan controlled exclusively by

GRAND RAPIDS SAFE CO.

**Tradesman Building
GRAND RAPIDS**



The Story of the

United Light and Railways Company

FROM a small beginning in 1910, with a first year of gross earnings but little more than \$800,000, United Light & Railways Company has grown to gross earnings of \$11,648,359.36 for the year ended, November 30, 1922.

Beginning operations in a comparatively small territory, the properties of United Light & Railways Company have gradually extended into more than fifty prosperous cities and towns in five great states. One by one, with infinite care, the projects have been selected and through experienced, competent management, placed on an efficient service and earning basis.

The great demand for this company's service today is attributable to a superior understanding of public requirements, to ideals of serving that date back to the founding of the business.

Broad expansions are constantly made necessary as community after community, served by this Company grows in prosperity and population.

But, back of the great structure of engineering and research and finance and management, made necessary by these increasing demands, shines the light of understanding public needs and the knowledge of how to supply them.

That, after all, is the real United Light & Railways Company story: A business that Superior Public Utility Service built.

Every step of its great progress has been earned in this way.

Taking these qualities into consideration there is nothing miraculous about this company's growth. Sound management and well directed public utility service built it.



United Light and Railways Company

Operating in Michigan, Illinois, Indiana, Iowa and Tennessee



7% Prior Preferred Stock

To enable further extensions and expansions of its service, the United Light & Railways Company is offering a limited issue of 7% Prior Preferred stock.

Dividend checks on this stock are mailed regularly on the first of each month, or twelve dividend checks a year.

The stock is sold by employees of the Company. For your convenience, a small monthly payment plan has been worked out.

Find out more about this profit-sharing partnership plan. Phone Mr. Pleune, Securities Department, United Light & Railways Company, Citiz. 4367, Bell—Main 424, or

Fill in and mail the coupon.

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United Light & Railways Co.,
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United 7% Prior Preferred stock.

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