

EVERY DEALER MUST READ THIS

100%

CLEAR PROFIT

On one of the best and most popular Hair Net in America—the ARROW Human Hair Net—we are making the greatest Dealer proposition in our history—

"100% Profit to the Dealer"
Double Mesh — Cap Shape — ARROW Human Hair Net.
Special offer—\$9.00 PER GROSS.
You sell (2 Nets for 25c) netting you \$18.00 per gross. Your Profit 100%.

Guaranteed against any imperfection of any nature. Large in size—perfect in shape—true to their various colors. Absolutely invisible. No need to pay more when you can get the very best Human Hair Net in Handsome 6 color Gold embossed envelope at this low price—\$9.00 PER GROSS with handsome Counter Display Case free.

ARROW HUMAN HAIR NETS

are well and favorably known. And we absolutely stand on our guarantee. Wire or write your order. Immediate shipment.

KAUFMANN BROS.

IMPORTERS

111 FIFTH AVE.

NEW YORK, N. Y.



This Handsome Counter Display Case with FIRST Gross Order. **FREE**



PARAMOUNT

Salad Dressing—Chili Sauce—Piccalette

TRY HIRSCH'S { *Ketchup, Mustard*
Pickles, Mince Meat

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

EQUALS

DELICIOUS
1000 ISLAND
DRESSING

HIRSCH BROS. & CO.

(INCORPORATED)

LOUISVILLE AND PITTSBURG

KENT STORAGE COMPANY

GRAND RAPIDS • BATTLE CREEK
Wholesale Distributors

SOLD EVERYWHERE

RYZON

REG. U.S. PAT. OFF.

**BAKING
POWDER**

Ryzon-raised cakes
keep fresh longer.

You use less

Not merely baking
powder but increas-
ed leavening power.

The special process.
of manufacture is
the reason.

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

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

Put Yourself in Your Customer's Place

Suppose you were a customer instead of a grocer. And you read in your daily newspapers about FLEISCHMANN'S YEAST—a cure for constipation that makes laxatives unnecessary. You'd say to yourself, "I'll try it."

But when you went to the grocery store it slipped your mind. Wouldn't you consider the grocer a pretty good friend to drop you a hint about FLEISCHMANN'S YEAST?

Think of the number of sales that are lost just because of such oversight.

The Fleischmann Company

Better Biscuits—Better Business

That is our slogan for 1923—and that means larger
sales of

Shredded Wheat

and bigger profits for our distribution. We didn't think it possible to improve the Biscuit, but we have made factory changes that insure even higher and more uniform quality—nothing so deliciously nourishing as these crisp oven-baked shreds of whole wheat. Our advertising plans for 1923 are more extensive and far-reaching than ever. We expect to make it a red-letter year in the history of this business. Will you help us?

MADE ONLY BY

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



MICHIGAN TRADESMAN

Fortieth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 7, 1923

Number 2055

MICHIGAN TRADESMAN

(Unlike any other paper.)

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

Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly By

TRADESMAN COMPANY

Grand Rapids

E. A. STOWE, Editor.

Subscription Price.

Three dollars per year, if paid strictly
in advance.

Four dollars per year, if not paid in
advance.

Canadian subscriptions, \$4.04 per year,
payable invariably in advance.

Sample copies 10 cents each.

Extra copies of current issues, 10 cents;
issues a month or more old, 15 cents;
issues a year or more old, 25 cents; issues
five years or more old 50 cents.

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

REDUCING THE FIRE LOSS.

Thanks to a vigorous system of education, the public has been made to realize that most fires are not, like death—inevitable. By the exercise of common sense and ordinary caution, the fire hazard in almost every community has been reduced to a minimum.

Fewer gasoline stoves are in use than formerly and this, no doubt, has contributed its share toward keeping down the annual loss from fire. The asbestos shingle also has been a great factor and the elimination of the rubbish heap which formerly had its place in nearly everybody's back yard also has increased the longevity of the average fireman.

Another thing which has aided in checking the annual fire loss in this country is the rigid investigation of the fire marshal's office in every case where there is the slightest reason to suspect the hand of the firebug or incendiary. So vigorously have investigators laid on that most folks think twice before setting fire to their property to collect the insurance. After the second thought they usually abandon the idea.

However, even with the decrease in arson cases—of which, incidentally, we had an unusually large number in the days of the kaiser's war—we are still burning more than we can build. That is not an exaggeration, to hammer home the necessity of caution. It is an absolute fact, proved by statistics. The country, as a whole, suffered greater loss from fire in 1922 than ever before in its history. This may be explained, partly at least, by the general business depression which led many people in desperation to burn their property for the insurance involved. In many cases this property was over-insured and was worth more in ashes than standing.

The newspapers have been generous with their space in carrying on the educational fire prevention cam-

paign, but we must keep hammering away on the idea. The President designated October 9 as Fire Prevention Day, but there is no reason why we should ease up on prevention during the other 364 days of the year.

The person who is responsible for loss from fire by sheer carelessness is little less responsible than the pyromaniac, who deliberately applies the torch. That may seem a brutal statement, on the face of it, but nevertheless it is a fact. Notwithstanding the tremendous advances that have been made in fire prevention and fire fighting in recent years, the fact remains that the annual loss from fire in the United States is still greater than that in any other country on the face of the globe.

The solution is to get at the source. Make the people realize that the majority of fires are due to criminal negligence. Let us teach our children the same thing in the public schools. Teach them that the millions of dollars annually lost in this country by fire are not due to an act of Providence, but, on the other hand, are the work of the devil—in this instance typified by carelessness. Proclamations by the President and the Governors of each state will help, but in order to attain results we must keep hammering away on the thought that reasonable care and thought will do more to reduce America's annual fire losses than a million firemen.

There is a regrettable tendency of late on the part of some corporations to treat the payment of dividends on preferred stock with indifference and unconcern. People who purchase common stock know they are taking on a speculative proposition, but buyers of preferred stock became parties to a solemn agreement entered into by the corporation to pay the dividends on the securities purchased with the same regularity and promptness that they would pay interest on a bank loan. To ignore this obligation or to treat it lightly is to impair or destroy the relation which should exist between the man who trusts his money to a corporation and a corporation which purports to be conducted along honorable lines and defaults in its duty. Of course, there may come a period of business stress which precludes the possibility of keeping up dividend payments on the preferred stock, but in such cases the investor should be duly informed as to the cause of the default and assured of the resumption of dividend payments at the earliest possible moment.

Shakespeare's line, "Methinks the lady doth protest too much," may enter the customer's mind if you have overmuch to say about the undesirability of some line you do not carry.

EXERCISE OF JUDGMENT.

More than ever before, conditions are calling for the exercise of judgment in business commitments. Every one is aware, for instance, that the period of secondary inflation, now well under way, must reach its apex in due course and be followed by the logical reaction. No one knows, however, how long it will take before this will happen. Many adjustments will have to take place in the interim, among them being those of wages in sundry handicrafts. Ratios, too, will have to be changed between the relative values of essential commodities and other necessities. Prices of food and shelter, the latter not only for households but also for business, will have to decline in proportion to other things so as to bring down the cost of doing business as well as the cost of living. Judging from comparatively recent experience, this will not move according to schedule. In certain directions the resistance to deflation will be more strenuous and effective than in others, and there will, for a while, be inequalities that will bear hard on certain classes, especially on those of fixed incomes. It is, possibly, with this in view that certain classes of factory operatives are trying to take advantage of present temporary conditions to secure wage increases up to the levels of the peak of wartime ones. There seems justification in some instances because such advantages once gained will preclude the chance of a reduction to prewar rates of pay that were recognized as inadequate even then. Restriction of immigration will of itself prevent such a result in certain textile and other lines.

WOOLEN GOODS STEADY.

At the auction sales of wool, had in England and Australasia last week, there was no evidence of weakening of prices except as to the poorer varieties of merinos. A significant feature, however, was the quantity of withdrawals because of failure to secure the upset prices. Buying abroad for American account continues in rather large volume. At home it is apparently going to be more difficult than hitherton in contracting for wool in advance of shearing because of the hopeful outlook of the larger growers. The consumption of wool in December was 58,336,980 pounds, grease equivalent. The month before it was 63,313,170 pounds. Of the quantity used in December, 53.4 per cent. was foreign wool. More than usual interest was shown during the week in the goods market. The American Woolen Company announced the withdrawal of its women's wear fabrics for Fall as being sold up. It has also done very well in overcoatings. Staples in men's wear have not been

so eagerly sought. The minor factors in the woolen trade are expected to trail along with their offerings up to the end of this month.

Two Bills Which Should Be Defeated.

President Frank H. Alfred, of the Pere Marquette Railway, calls the attention of the public to two bills which have been presented in the Michigan Legislature for enactment which, if passed, will not only do great harm to the railroads, but will also perhaps result in the cutting down of train service, particularly on the branch lines where earnings are lean, because of the encroachments of the motor bus and the motor truck as competitors. Senator Young has introduced Senate Bill 62, which is known as the "Full Crew Law." This bill provides for an extra flagman on all trains, involving an additional expense of at least \$1,500,000 for Michigan transportation users. While the measure is promoted supposedly in the interests of safety, railway experts see it as a source of additional hazard, inasmuch as the responsibility will be divided further than obtains at present.

There is another side to the issue: In the event of a railroad strike transportation by rail would be completely "roped and hog tied," for it provides that no flagman shall be employed without at least one year's experience. In discussing this situation attention is called to the situation which developed during the outlaw switchmen's strike. It is contended that had this law been in effect at that time, not a pound of farm commodities could have been moved to market, not a ton of coal could have been transported. The bill virtually makes a "closed shop" of the railroads.

Senator Gannser's Senate Bill No. 72 is another measure that is proposed and to which exception is taken. This bill calls for the installation of automatic fire doors on all locomotives. In many cases, it is pointed out, the work of making the alterations would be such as to involve such expense that a number of locomotives would preferably be scrapped. As the users of transportation have to "pay the shot," Mr. Alfred requests the people of Michigan to see that these bills are killed. He suggests that a letter opposing the measures be sent to the State Senators and State Representatives protesting against these measures.

With enthusiasm, we may retain the youth of the spirit until the hair is silvered, even as the Gulf Stream softens the rigors of Northern Europe.

The clerk who thinks of his work only in terms of pay envelope contents will never have an attack of brain fever while on the job.

IN THE REALM OF RASCALITY.

Cheats and Swindles Merchants Should Carefully Avoid.

A man who has devoted several years to the sale of lighting outfits for country merchants called at the Tradesman office one day this week to protest against the advice the Tradesman recently gave its patrons not to sign notes or trade acceptances for any article until it is safely installed in the store of the purchaser. He insisted that all lighting systems were sold on that basis and had been for years.

"Knowing what you know of the business and how it is conducted, would you sign notes for such a purchase if you were a merchant?" enquired the Tradesman man.

"Emphatically no," responded the salesman.

There you have the matter in a nutshell. No merchant should violate the fundamental principle of good business practice by doing so foolish a thing as to pay for any store fixture or appliance before it is satisfactorily installed.

Another Scheme To Rob the Retailer.

Word reaches us to the effect that a certain new discount scheme which uses an aluminum coin or token is on the eve of launching a tremendous amount of propaganda all over the country to create a demand upon retailers that they participate in this discount scheme. The thing is being handled by men who have a considerable amount of backing from a certain group of bankers and insurance interests. The plan is to form a separate corporation in each state and secure five local directors. The expectation is that a considerable sum of capital can be raised in each state or if difficulty is experienced in raising it it will be raised by the central organization and brought in to be used for propaganda.

The agents of this concern already are at work in certain Eastern states. Their method is to go into a community and carefully create a background for their work by approaching labor unions, women's clubs and other groups of consumers, gradually working in to the business interests.

We are informed that in one nearby state this discount organization expects when the state is fully organized, to make a profit of \$500,000 a year out of its operations in that state alone.

Under this scheme the discount tokens are sold to retail stores in various denominations so as to cost the retailer 2 per cent. of the amount of purchases for which he is to give tokens as a discount. In addition, the organization will demand a bonus of 25 per cent. of the face value of the discount tokens. This, however, is not where the big money will come from. The big earnings of the organization will come from failure of holders of tokens to claim their redemption value. How large a proportion of the discount tokens will remain unredeemed is a matter of conjecture but we have estimates from men who thoroughly know this business that in the first year not more than one-third of the tokens will be redeemed and that

probably never in any year will redemptions run higher than 60 or 70 per cent. We have seen a letter from a bank which is co-operating in this scheme in one section in which the statement is made that in its first year of operation only 50 per cent. of the discount tokens were redeemed.

The banks are an important factor in this scheme and we suggest merchants ought to talk this thing over with all their local banks in the endeavor to show them that the scheme is uneconomic and against the interests of consumers and retailers alike.

At the lowest estimate it will cost the retailer 2½ per cent. In these days when every merchant ought to watch every fraction of a per cent. in his overhead, it is certain that the average retailer who adopts such a scheme will have to raise prices to keep up with it. You may be approached and offered the chance to distribute these discount tokens in your community and it may be argued that this will give you an advantage, but don't forget if this scheme goes through there will be countless imitators so that each store in a community can have the same privilege and no one will get any good out of any of the schemes except the promoters. We urge you to interest yourself in this matter now while it is possible to prevent so undesirable and costly a system from being inflicted on the retail stores and the consumers of this country.

Waterloo For Stock Promoters.

One of the most active and aggressive members of the Investors' Vigilance Committee, Inc., is Stamford, Conn. So active and aggressive are they that the vendors of fake stocks are finding the town a place of poor pickings. If a Stamford man gets fooled it is his own fault, because there is at the disposal of every citizen a wide-awake organization whose purpose is the protection of the people of Stamford against fraud. By being ever watchful and acting promptly wherever suspicion of fraud or unwise investment exists, and keeping constantly in touch with the Investors' Vigilance Committee, Inc., of Stamford has become the Waterloo of Promoters.

Milton B. Goodkind, Secretary Manager of the Stamford Chamber of Commerce, glories in putting to rout anything or anybody threatening the purse and peace of mind of the people of his city.

One of the first to encounter the Goodkind opposition was a promoter who claimed to represent the Selznick Pictures Corporation. He arrived in Stamford with several glib-talking associates. First they called on the officers of the Chamber of Commerce, and a number of other representative men, to whom they talked in large terms of building a studio in Stamford. Then they gave a big luncheon to these city leaders, and the question of where to build a studio in Stamford formed the chief topic of conversation. The men who had the welfare of Stamford at heart became wrought up to almost fever pitch over the thought of having a moving picture company that claimed to be backed by 11 mil-

lion dollars, make Stamford the headquarters of their industries.

For several days there was little else talked about in Stamford except the coming of the alleged Selznick moving picture colony. Feeling that for the honor of their city they must not be outdone in the matter of entertainment and hospitality, the men of Stamford proceeded to entertain the promoter and his associates with the best their city had. The city rang with good fellowship, expensive cigars were smoked without stint, and the caterers began to think they had found the end of the rainbow.

Then the alleged Selznick representatives hired the Elks Hall and invited the whole city of Stamford to an elaborate entertainment of moving pictures and music. When the hall was packed to overflowing trained orators got up before the assembly and told them of the great good they were doing for Stamford by locating there—how they were coming with their 11 million dollars, and their experienced moving picture men, and how Stamford was going to put Hollywood in the shade. Everyone was going to reap a rich harvest. Business was going to boom. Stamford real estate was going to climb to undreamed heights. The Selznick people, it appeared, were not selfish, they were going to share all their vast wealth with the people of Stamford. They were going to give Stamford an opportunity. They were going to allow the people of this chosen city to buy stock in the Selznick Company.

For twenty-four hours after the mass meeting the Selznick salesmen worked untiringly in an endeavor to sell stock, but with little or no success. There was one element in Stamford that the Selznick crew had failed to reckon with. That was the local Vigilance Committee and its keen-eyed manager, who had said little but had watched every move of the promoters.

While others were talking much and smoking a lot and taking all that was said for granted, Goodkind was telephoning to New York. "I was told," he says, "among other things that Selznick shares had no market, and that the Selznick company had practically ceased to operate." He then sent a warning broadcast through the city. The Selznick salesmen found

that in spite of their elaborate plans and the money spent in an effort to stampede the people of Stamford into gobbling up Selznick stock they would neither stampede nor gobble.

The David Dunbar Buick Syndicate also had a fling at Stamford. Then the Rose City Petroleum Corporation, and many others tried. All of them failed to measure up to the standards of the Vigilance Committee.

Every week in the Stamford Advocate there appears a page that is devoted to this purpose. Results show that nearly every one in Stamford reads this page to see how the Vigilance Committee reports on a proposition. So well educated are the people of Stamford to the policy of "Investigating before Investing" that a constant flow of promotional literature is received at the Chamber of Commerce offices. This is forwarded to the Investors' Vigilance Committee, Inc., for analysis and investigation. Mr. Goodkind spends a large portion of his time in answering telephone enquiries and personal calls from people who are interested in investment. Now a course of lectures on investment is being arranged in Stamford and the Investors' Vigilance Committee, Inc., lecturers will give the people of Stamford a more intimate knowledge of legitimate and fraudulent stock promotion.

Mr. Goodkind also recently warned Stamford against investing in the wares of the Auto Knitter Company, whose magazine and daily newspaper advertising have induced many working women, who have hoped to increase their incomes by doing additional work at home, to buy knitting machines. Through the efforts of Mr. Goodkind many publications have refused to accept advertisements of the Auto Knitter. —Ralph W. Budd in Magazine of Wall Street.

Eggs Filled With Liquor.

Moorestown, N. Y., Feb. 6—Eggs are retailing at \$6 per dozen along the Canadian border these days. Dry agents recently learned to test those big, long loaves of French-Canadian bread for quarts hidden in the inside, after the loaves had been cut into halves, hollowed out and pasted together again. Now they may have to break every egg crossing the St. Lawrence ostensibly from Canadian farms. The insides of the "boot-eggs" are sucked out, filled with liquor and sealed. They retail at 50c the egg in these parts.

Attention, Country Merchants!

AWNINGS—TENTS—COVERS

Competition in Grand Rapids has forced prices down 20 to 30% less than you have been forced to pay. We propose to extend our activities and sell you Awnings and Tents at the same price your more fortunate city brother buys at. No skin game or jip stuff. We offer and sell you real merchandise and guarantee satisfaction.



Measure from 1 to 2; from 2 to 3 and then from 3 to 4 and tell us the firm name you want on the curtain, also whether Pull-up or Roller Awning.

Remember a two (2) cent stamp will bring you samples and prices that will surprise you.

GRAND RAPIDS AWNING & TENT COMPANY
211 Monroe Avenue Grand Rapids, Mich.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Feb. 6—Twenty below zero is beginning to feel comfortable since getting used to it. However, business is going on as usual while the coal men are working overtime to keep up their orders. There always seems to be something to be thankful for regardless of conditions.

The Soo Gas Co., which is said to be above the average in heating qualities, is making a desperate attempt to increase their rates and from a statement made to the Public Utilities Commission at a public hearing here last week, it looks as if they are entitled to a higher rate, much to the regret of the consumers.

Announcement was made last week to the effect that Kibby & Shields, well-known boat-house owners and operators of business and pleasure boats, will dissolve partnership. Elmo Kibby, senior member of the firm, will take over the interests of Mr. Shields, who will take active charge of the Soo Rafting & Towing Co.'s operations in this section. Both men are well and favorably known here having been in the business for the past eighteen years.

The large number of automobiles manufactured in 1922 indicates that more hospitals are going to be needed.

Our local radio fans have found a friend in Col. Binford, Commander of the Fort Brady Post, who is endeavoring to get an order to change the wireless reports during the day time to avoid breaking in during the evening session.

The hospital drive which started last week met with unusual success. But \$6,000 remains to be subscribed, which is very gratifying to the committee in charge and shows that the Soo realizes the need of a new hospital.

J. J. Haffey, local manager for Grinnell Brothers music store, attended the managers' convention at Detroit, last week.

E. T. Crisp, manager of the Crisp laundry here, accompanied by his wife, left last week for Los Angeles, Cal., where they will spend the remainder of the winter.

The Cloverland owners of autos appreciate the efforts of Senator Frank P. Bohn, of Newberry, in endeavoring to put through a bill which will provide that motorists of the Upper Peninsula take out licenses subsequent to April 1 and prior to Sept. 1 and be charged only three-quarters of the regular rate.

"Psychological effects frequently result from psychological causes. Filling the stomach too full is apt to make the brain too empty."

A. J. Eaton, who has been city clerk for the past fifteen years and is one of the Soo's most popular men, sprung a surprise to many of his friends recently when he resigned his position to accept a more lucrative occupation with the First National Bank. While he will be greatly missed by the public whom he served so well and faithfully, "Non," as he is known to his friends, is receiving congratulations on his new vocation which promises a bright future.

"Some curtains shrink from being washed and some housewives shrink from washing curtains."

The Soo Club put on a "Seven-Up" tournament last week which was greatly enjoyed by the old timers and reminded them of the good old days when bridge was a future consideration. Captain Root, a veteran at the game, cleaned up on the bunch and judging from the success of the affair there will be a repetition of the games in the near future.

The Soo papers have started a column entitled, "I remember when—" which is contributed by old residents of the Soo and tells of incidents which happened years ago. It is a very interesting addition to the papers and later on the articles will be bound

in book form to be distributed during home coming week next July.

William G. Tapert.

Two Meritorious Congressional Measures.

Grand Rapids, Feb. 6—Two bills have recently been introduced in Congress which, if that organization would quit its kidding and act favorably upon them, would, in my estimation, add to the efficiency of Government administration.

I am referring to one introduced by Congressman Andrews, of Nebraska, which would change the opening dates from the first Monday in December to the first Monday following March 4.

By this arrangement a newly elected Senator or Congressman would be inducted into office before he could forget what his constituency really sent him there for.

The other is a proposition to amend the Federal constitution to the extent of taking away from state legislatures the right to ratify or reject a proposed amendment to the National constitution and give the whole people of the United States that exclusive privilege.

This proposal is really attracting attention from a considerable group of progressive, thinking men in the Senate and House and will possibly be acted upon when Congress meets again; in fact, these representatives go so far as to promise action and claim they will make it an exceedingly lively subject.

The present method of amending the constitution does not afford the people a chance of voting on amendments which are submitted, in the opinion of members who have been devoting themselves to a study of the question.

It was all right when the constitution was first framed, when legislators could very easily interpret the wishes of the small populations in their respective states and when the people were able to keep in closer contact with those who represented them. But the country as a whole, and the state populations have outgrown this method, advocates of this change assert, and no longer is it possible for a hundred or so men in a state legislature to record an accurate judgment on the will of all the people in that particular state.

The forty-eight legislatures contain 1,700 senators and less than 6,000 representatives or a grand total not exceeding 7,500. In the hands of these 7,500 persons and on their votes rest the fate of every amendment which is proposed by which more than one hundred million persons in the United States are to be governed.

A mere glance at these figures is to show that except for the mere handful of legislators the people of the United States have no voice whatever in the ratification or rejection of such amendments.

Analysis of these figures will even show that an even smaller minority of the total population decides the fate of such amendments, because only two-thirds of these legislative members are required to ratify the existing plan. Thus an amendment requiring a two-thirds of the vote in Congress passes on to the state law making body and requires only a two-thirds vote there.

This contemplated legislation will in no wise interfere with the vested rights of the people in the states but will permit them to exercise an individual right of which they are now deprived.

Of course, as we understand it, should such methods be adopted, they would naturally be subject to revision by the Interstate Commerce Commission, the only organization we know of which holds itself above the will of the people. If it can run this gauntlet, the citizenry of the United States will have saved out of the debris one spark of such liberties as were promised them by the framers of the National constitution.

Serve and Deserve

A creed takes on life only when it is lived up to.

To us, the words "serve and deserve" are as new, as interesting and as inspiring as though they had been freshly minted in the mind—for they have been, and always will be, the living symbol of the spirit which guides and animates our four wholesale establishments.

To deserve the confidence of Michigan merchants, we are serving them daily to the limit of our resources.

We are studying their requirements in order to anticipate their wants.

Our great buying power is working in their interest. So are the untiring energy and resourcefulness of our employes.

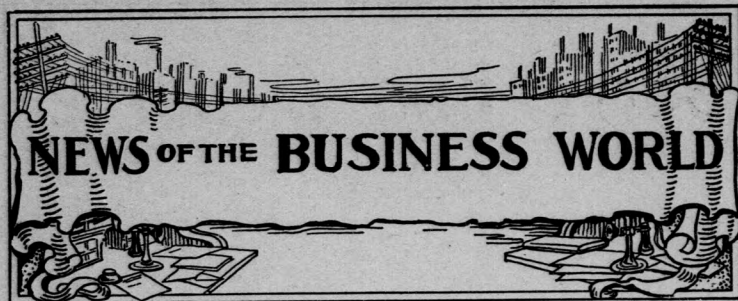
Our four busy stores in four of the best cities of Michigan are each living monuments to the truth of our creed and the fidelity with which we have lived up to it.

WORDEN GROCER COMPANY

Grand Rapids

Kalamazoo—Lansing—Battle Creek

The Prompt Shippers.



Movement of Merchants.

Dowling—Veit Robinson succeeds Robinson & Colles in general trade.

Lowell—Walter Gibson succeeds Staal & Raimier in the meat business.

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

Detroit—The LaSalle Hardware has opened a store at 8331 Linwood avenue.

Detroit—The Slobin Hardware Co. has engaged in business at 8756 Mack avenue.

Durand—The C. & H. Cash Grocery succeeds Asa Bivens in the grocery business.

Ellsworth—Klooster & Vanderark succeed George Klooster & Son in general trade.

Grand Ledge—Mrs. Martha Mayhew succeeds Mrs. Anna Curtis in the grocery business.

Albion—The George T. Bullen Co. is installing new fixtures throughout its department store.

Detroit—Sam Feldman, Rochester Clothing Co., is reported to have filed a petition in bankruptcy.

Manistee—The A. H. Lyman Co. has decreased its capital stock from \$40,000 to \$10,000. Retail drugs.

Grand Rapids—Milanowski & Muranski succeed Albert Nostog in the grocery business at 864 Second street.

Grand Rapids—The Harley Smith Furniture Co., 231-233 Pearl street, has increased its capital stock from \$25,000 to \$75,000.

Springville—Harry Bascom has sold his stock of general merchandise and store fixtures. The name of the purchaser has not been learned.

Lyons—Fire partially destroyed the furniture stock of A. E. Bradt, Feb. 4, doing considerable damage to the interior of the building also.

Sturgis—W. B. Church has sold his stock of women's ready-to-wear garments, etc., to J. W. Deagen, who will continue the business at the same location.

Fremont—Henry Deters has sold his stock of gloves, shoes, shoe furnishings, etc., to J. H. Van Sice, formerly of Big Rapids, who will add a line of army goods to the stock.

Laingsburg—Cecil Waldie, manager of the B. J. Waldie grocery store and meat market, has closed the store and shipped the stock to the main store of B. J. Waldie, at Bancroft.

Allegan—Burrell Tripp has begun remodeling the front of his department store. The first and second floors are to be embellished with new front of modern design and construction. Mr. Tripp never does anything by halves and this new front may be expected to be one of the best in the live little city. Baker's drug store is also to have a new and modern front.

Brooklyn—W. H. Kiff has sold his meat market and butchers equipment to his son-in-law, Harry Bascom, formerly engaged in general trade at Springville, who has taken possession.

Detroit—The Van-Maas Hair Shops, Inc., 1248 Washington boulevard, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

Coldwater—The Pierce Cigar Co. has sold its wholesale and retail stock to the G. C. Runyan Tobacco Co., of Sturgis, who will continue the business in connection with its Sturgis house.

Albion—John Carty, for ten years a local grocery clerk, has purchased the grocery stock and store fixtures of William E. Baum & Co., South Superior street, taking immediate possession.

Watervliet—Harry Clark has purchased a sawmill and 220 acres of timber at Dowagiac and will remove his crate plant to that city. He expects to have the new plant in operation by March 1.

Lansing—Mrs. J. P. Sanford and Miss Ethel Collier have formed a co-partnership and opened a gift and art needle work shop at 15 Strand Arcade building. A full line of Maderia linens will also be carried.

Redford—The Krugler Hardware Co. has been incorporated with an authorized capital stock of \$35,000 common and \$15,000 preferred, of which amount \$25,000 has been subscribed and paid in in cash.

Ishpeming—The Carpenter-Cook Co. has merged its fruit and produce business with that of its wholesale grocery business, the traveling salesmen selling the fruit and vegetables along with their other duties.

Sturgis—The Sturgis Retail Merchants' Association enjoyed a supper and held a business meeting at the high school auditorium Monday evening. The supper was served by the domestic science department.

Kinde—The Misses Margarette and Blanche Busby have formed a co-partnership and taken over the Jaster restaurant and cigar stand which has been closed for over a month. It has been redecorated and opened for business.

Detroit—C. H. Deane has merged his plumbing, heating, plumbers' supplies, etc., business into a stock company under the style of the C. H. Deane Co. with an authorized capital stock of \$25,000, of which amount \$1,000 has been subscribed and paid in in cash. The business will be continued at the same location, 1737 Howard street.

Muskegon—The Muskegon Art Sales Co. has been incorporated to deal in autos, trucks, tires, accessories, parts and supplies, with an authorized capital stock of \$40,000, all of which has been paid in, \$1,000 in cash and \$39,000 in property.

Detroit—The Standard Motor Sales, 3543 Woodward avenue, has been incorporated to deal at wholesale and retail in auto parts, accessories, supplies, etc., with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

New Baltimore—William D. Parker has merged his hardware, fuel, building materials, etc., business into a stock company under the style of the W. D. Parker Co. with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in property.

Port Huron—H. G. Moyer has merged his builders' supplies, sash doors, moulding, etc., business into a stock company under the style of the Moyer Sash & Door Co., with an authorized capital stock of \$35,000, of which amount \$29,800 has been subscribed and paid in, \$11,000 in cash and \$18,800 in property.

Manufacturing Matters.

Detroit—The Art Stove Co. has changed its name to the Wayne Stove Co.

Adrian—The Lenawee Knitting Co. has changed its name to the Adrian Knitting Co.

Saginaw—The Cadillac Optical Co. has increased its capital stock from \$50,000 to \$100,000.

Benton Harbor—The Mutual Package Co. has increased its capital stock from \$45,000 to \$145,000.

Grand Rapids—The Reed & Wiley Co. has increased its capital stock from \$100,000 to \$200,000.

Menominee—The American Rule & Block Co. has increased its capital stock from \$100,000 to \$200,000.

Eau Claire—The E-Z-Pak Co., manufacturer of bushel fruit packages, has leased a building and will engage in business at once.

Grand Haven—The Peerless Novelty Co. has changed its capitalization from \$75,000 to \$1,000 and 25,000 shares no par value.

Holland—The W. E. Dunn Manufacturing Co., heavy oil engines, concrete machinery, etc., has increased its capital stock from \$40,000 to 65,000.

Montague—The Montague Castings Co. has been incorporated with an authorized capital stock of \$20,000, all of which has been subscribed and paid in in cash.

Jackson—John O. Gilbert is remodeling and enlarging his bakery and confectionery store on West Main street, which when completed will be one of the finest of its kind in the state. A modern plate glass front will be installed also a refrigerator system which will keep the atmosphere cool without the use of fans.

Port Huron—The Port Huron Machinery Co., Ltd., has been incorporated with an authorized capital stock of \$200,000, of which amount \$150,000 has been paid in in property.

Ludington—The Lakeshore Jewelers, Inc., has been incorporated with

an authorized capital stock of \$150,000, of which amount \$100,000 has been subscribed and \$20,000 paid in in cash.

Lansing—The Youngs-Tooley Candy Co. has purchased a site on East Kalamazoo street on which it will erect a modern fireproof jobbing warehouse as soon as the plans are completed.

Pontiac—Dissolution of the Masco Cigar Co., for many years a well known Pontiac factory, but closed some years ago, is asked in circuit court. The owners say the property is deteriorating from non-use.

Detroit—The McRob Envelope & Paper Specialties Co., 1036 Beaubien street, has been incorporated with an authorized capital stock of \$25,000, of which amount \$7,500 has been subscribed, \$715 paid in in cash and \$3,785 in property.

Detroit—The Art Brass & Wire Works, 407 East Fort street, has merged its business into a stock company under the same style, with an authorized capital stock of \$8,000, all of which has been subscribed and paid in, \$20 in cash and \$7,980 in property.

Decrees Heirs Must Have Earning Power.

Sturgis, Feb. 6—The will of the late Frank L. Burdick, of Sturgis, who died in Chicago after an operation, has been admitted to probate and involves about \$1,000,000 that he had accumulated in the merchandising and manufacturing business.

After he had spent nearly a third of a century in the department store trade he retired. He later was induced to become president and manager of the Sturgis Steel Go-cart company, then in a tottering financial condition.

This business now is owned by several Detroit business men, among them Norval Hawkins and Charles Tuttle. The former is president of the company.

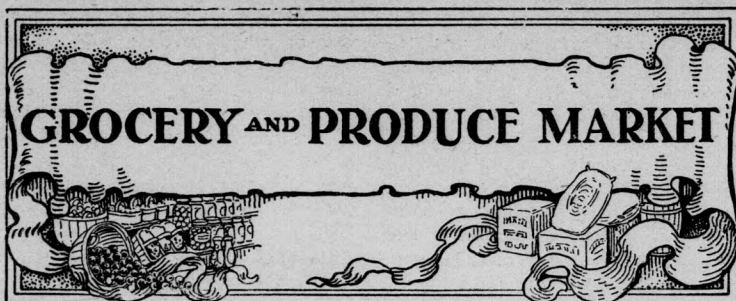
Mr. Burdick's business activities not only made him one of the wealthiest but one of the best known business men in Southwestern Michigan. Among his many financial interests he was heavily interested in several banks including the Citizens' State bank of Sturgis. He was one of the founders of the State bank of Coldwater, the majority stockholder and vice-president.

After making due provision for Mrs. Burdick and an only daughter, Mrs. Lulu Slemmons, of Los Angeles, the balance of his estate was left in trust for the benefit of his three grandchildren—Mrs. Albert Dorrance, of China, whose husband is a representative of the Standard Oil Company there; Frank L. Tennant, of Sturgis, student at the U. of M., and James Slemmons, of Los Angeles.

The grandchildren will receive bequests of \$5,000 when they can prove they have earned and saved a like amount. Each time they are able to prove they have earned this amount they will receive an additional \$5,000. This arrangement is to continue automatically until the entire estate is absorbed.

A. C. Neilson, grocer at West Branch, renews his subscription to the Tradesman as follows: "Any grocer who cannot get more than his money's worth out of the Tradesman should go to night school or see a doctor at once."

We can't expect good public health work and bad politics in the same administration.



Essential Features of the Grocery Market.

Sugar—The market has sustained the usual winter advance. The price has been marked up three times during the past week. Local jobbers now hold cane granulated at 7.60c and beet granulated at 7½c.

Tea—The demand has been fair during the week, all the lines sharing in it to a greater or smaller degree. The tone of quotations in this country is still quite strong, especially for Ceylons, Indias and Javas. Chinese and Japanese teas are also in fair demand, with a steady undertone. Consumptive demand for tea is about as usual for the season.

Coffee—There has been but little change in the market since the last report. The market in Brazil is still uncertain and unsettled and some holders quoting all grades of green and Rio several points higher. On the spot Rio coffee, green and in a large way, have sold at a further fractional advance for the week, but scarcely enough to affect the jobbing market on roasted coffee. Santos grades, green and in a large way, are also slightly higher. Milds show no change from last week. Consumptive demand fair; prices steady.

Canned Fruits—The canning of pineapple used to be done in the Bahama Islands, some in Florida and some in Baltimore, but there is virtually none done in the United States now except in the Hawaiian Islands, where the industry of growing and canning pineapple has grown to enormous proportions. The pineapple imported into this country for canning purpose from the Bahama Islands must be brought here in an unripe state as, if thoroughly ripe, it will not stand shipment to the United States, and, when shipped partly ripe, it is without sweetness and flavor and is tough and fibrous. There is a duty on canned pineapple in syrup packed in the Bahamas which prevents it from competing with the Hawaiian product which comes into this country free of duty. The variety of pineapple grown on the Hawaiian Islands is called the Cayenne and is different from that grown in the Bahamas, being larger, sweeter and of more tender fiber. The canning of pineapple in the Hawaiian Islands has grown from a few hundred cases to nearly seven million cases last year, and yet the demand is unsupplied and it is possible that twice the quantity or more could be readily sold in this country alone.

Canned Vegetables—Tomatoes and peas are strong. Corn shows some signs of life, with prospect of an advance in the near future. All the good string beans are cleaned up. Future

peas being bought pretty freely. No future corn and tomatoes offered as yet. Some of the Eastern canners are offering future green refugee beans at \$2.50 for No. 2s, f. o. b. factory, in a large way. No buying on any account as yet has resulted.

Canned Fish—Salmon continues quiet without change in price. Maine sardines continue steady to firm, with a very light demand, and even a lighter demand for California and imported brands. Lobster, crab meat and tuna fish are still dull but firm.

Dried Fruits—The market has shown no particular change during the past week. Raisins continue a little dull and weak, but there is considerable reason to believe that the market will brace up in the course of a month or so. Raisins at present prices look like good property. There is some demand for prunes, but by no means any boom. Prices show no change, the East being considerably lower than the West. Peaches are wanted to some extent on account of the shortage in apricots. Prices and general situation about unchanged. Apricots still scarce and well maintained on a high level. Currants weak and neglected.

Syrup and Molasses—Compound syrup is steady and fairly active. Sugar syrup moving along in the usual seasonal way at unchanged prices. Molasses shows no change, except that some holders are rather pressing stocks for sale. Prices unchanged.

Beans and Peas—The demand for beans and peas during the week has been very quiet, but in spite of this values are firm, with practically no change during the week, except that perhaps white kidney beans are a shade easier. Green and Scotch peas are still very draggy, with the market in buyer's favor.

Cheese—The market is very quiet, ranging the same as last week. There is a reported increase in the production and with the very light consumptive demand we are likely to have a slight decline in price in the near future.

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

Fruit Jars—Ball Bros. recently announced tentative prices on fruit jars for 1923, being the same as the opening prices of 1922. These, by the way, were considerably under the closing prices of last year. Ball Brothers have now confirmed these tenta-

tive figures on their product, these being as follows: Mason jars: pints, \$7.85; quarts, \$9.15; half gallons, \$12.30. Ideal glass top jars: pints, \$9.40; quarts, \$11.25; half gallons, \$15.50. Special discounts apply for early purchases by retailers. On all shipments which are ordered out during February the jobber will bill at 40 cents per gross under the price quoted above. Shipments ordered out during March will be billed at 30 cents less, in April 20 cents less, May 10 cents less and, during June, at the prices named. This virtually amounts to a guarantee against advance on any orders placed and ordered forward during any of these several months. Last year fruit jars sold as high as \$3.50 per gross above the opening prices. Ball Bros. advise jobbers that, while the car situation may have improved somewhat, the coal situation remains unchanged and that they are at least 90 days behind in building up their stocks of jars.

Broken Packages—One cannot but wonder why some retail grocers persist in ordering a half dozen of this, a dozen of that and a quarter dozen of the other thing every time a wholesaler's salesman calls upon them. This practice of asking jobbers to continually break packages is one of the banes of the jobber's existence and adds materially to his cost of doing business. In fact, jobbers assert that the cost of handling these repack orders is often as high as three times the profit on the merchandise. It appears entirely probable that, with this called to the attention of retailers, many of them will revise their buying habits on staples at least and order full packages. Not the least of the possibilities of universal avoidance of the broken package is that with lowered overhead for the jobber there might come lowered prices to the retailer.

Salt Fish—Already buyers are beginning to take a little interest in mackerel on account of Lent. The Lenten demand for fish, however, is not what it used to be. Prices remain unchanged for the week.

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—8@8½c per lb.

Butter—The recent high prices have curtailed the consumption of butter to a considerable extent. The make is also increasing. The quality running finer than usual for this season of the year. The market is steady at the recent decline. If we do have any further change in price it is likely to be a slight 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—\$3.25 per dozen heads.

Celery—California now has the call. It is selling at 85c for Jumbo and \$1 for Extra Jumbo; Florida, \$5.25 per crate of 4 to 6 doz.

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

Cocoanuts—\$6.50 per sack of 100.

Eggs—The market is steady on the present basis of quotations, being about 1c per dozen lower than last week. The production of fresh eggs is much larger. The consumptive demand is absorbing the receipts on arrival. We look for further increase in the production as the season advances, with slightly lower prices, unless we have some severe weather in the producing sections. Local jobbers pay 34c for fresh. Cold storage operators are entirely sold out.

Egg Plant—\$3 per doz.

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

Green Onions—Chalotts, \$1.10 per doz. bunches.

Honey—32c for comb; 25c for strained.

Lettuce—Hot house leaf, 24c per lb.; Iceberg from California, \$4.50 per case.

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

Lemons—The market is now as follows:

300 size, per box	-----	\$7.00
360 size, per box	-----	7.00
270 size, per box	-----	7.00
240 size, per box	-----	6.50

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

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

Choice, 50c per box less.

Floridas are 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	-----	15c
Heavy fowls	-----	22c
Heavy springs	-----	20c
Cox and Stags	-----	12c

Radishes—90c per doz. bunches.

Squash—Hubbard commands \$4.50 per 100 lbs.

Strawberries—Floridas bring 60c per qt.

Sweet Potatoes—Delaware kiln dried command \$1.75 per hamper.

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

Turnips—\$1 per bu.

Service Drug Stores Banquet.

Grand Rapids, Feb. 6—The Service drug stores will hold their annual Clerk and Proprietor Banquet in the dining rooms of the Elks Temple on Thursday evening, Feb. 15 at 9:30. We feel that these get together meetings between the clerks and the proprietors cannot help but do good. This is an innovation that the Service drug stores are pioneers in as far as the Grand Rapids druggists are concerned. Charles R. Foster, of Battle Creek, has promised to favor us with readings at this banquet and I am sure that this will be a treat to all of us.

Louis V. Middleton.

GOLDEN AGE OF BUSINESS.

It Will Be Here When Turnover Is Right.*

Your National Association some time ago made a survey of 341 retail stores. This survey showed that on the average the net profit of these stores for 1921 was only \$53.87. The writer, making comment on these figures, showed that the increased cost of doing business in 1921 revealed the fact that in the cost items there was little opportunity for reduction in dollars and cents and that the only solution for the problem was increased turnover. It is true that other groups showing a better average than this were also given in the report. You can't expect proprietors to work for less than \$1800 a year nor clerks for less than \$1300 a year, but since it is a well-known fact that retail clerks on the average are only working 20 per cent of their time, turnover offers a remedy for this narrow margin of profit.

1923 will also reward fighters. Your business should show at least a 25 per cent. increase in volume. Successful retail hardware dealers have ceased to be order-takers and have become primarily merchandisers of specialties and the success of their business is dependent upon their willingness and aptitude in adjusting themselves to these new conditions. The prosperity of the merchant must come in one of four ways: First, increased number of sales; second, increased mark-up; third, reduced percentage of overhead, and, fourth, more rapid turnover. This year increased sales will be limited. An increased mark-up, for most part, is impossible. Reduction of percentage of over-head will cripple the efficiency of the business. The one vulnerable point left for the dealer is to speed up his turnover.

Chart I: The year 1922 will be known in mercantile history as the year of the "big squeeze." It will be the record year in mercantile failures. In 1893 there were 15,242 failures representing a loss of \$346,000,000. This was the record year until 1921 when we had 19,652 failures representing \$627,000,000. Up to December 20 in 1922 there have been over 23,000 failures. The indications are that the failures for this year will run from 10 to 20 per cent. less than last year.

Mergers: These conditions have brought about an unusual amount of consolidations and mergers. In Chicago the Fort Dearborn and Continental Banks recently united. Formerly they had been bitter contenders for business. As diverse interests as the Lincoln and Ford automobile companies have merged. Mergers have been going on in the steel industry throughout the year and still further mergers are prophesied during the year 1923. This same spirit runs in every line of industry, not only manufacturing but retailing and jobbing. The small concern is gradually being squeezed out.

Good Roads: Retail establishments practicing better merchandising methods are further being helped in the development of their business by the good road movement, for these with the aid of the automobile are making it possible for the people in the smaller communities to centralize their trading in the country-seats, while the people in the county-seats are driving to the larger centers to make their more important purchases. A drive of 100 miles to a shopping center is an ordinary event to-day among the people living in these outlying communities.

Price: The most familiar question that the merchant hears to-day is, "What is the price?" During the period prior to the middle of 1920 people were buying all kinds of merchandise without regard to the price, but

*Paper read at annual meeting Michigan Retail Hardware Association by Martin L. Pierce, Promotion Manager Hoover Suction Sweeper Co., North Canton, Ohio.

to-day the family budget is being spent very carefully. To meet the competition that this question introduces the merchant, as well as the manufacturer, must either cut his price or systematize and intensify his selling program. Recently the Fairbanks Company made a survey having in mind to bring out a household scale that would sell at approximately \$11. They found that there would be practically no demand at all for a scale to sell at that price, but that there would be a very large demand for one that could be sold to the housewife for from \$4 to \$6.

Turnover is the figure that will be obtained by dividing the investment for that time.

Chart II: When the merchant has departmentized his stock and is persistently checking his turnover he faces two kinds of expense—selling expense and carrying charge. In the large dry goods store or small department store the selling expense is 4 per cent. and the carrying charge 20 per cent. An upholstered chair that cost \$100 and is marked up 50 per cent. would sell at \$150. If the chair was sold the day it was put on the floor, there would be no expense except for selling which would be \$6. The firm would actually have made \$44. If it remains on the floor for a year, it will have charged against it \$5.25 for rent, \$9 for supervision, \$4.50 for advertising, \$1.50 for heat and light, \$1.80 for delivery, \$1.80 for insurance and taxes, \$3.75 for general expense and \$2.40 for depreciation and bad debts. If, at the end of the year, the chair is sold for \$150 the firm does not make \$44 profit but \$44 less \$30 which is 20 per cent. of \$150 or \$14. If the chair should remain in stock for two years the firm would actually lose \$16 on the sale.

If a furniture dealer is retailing a chair for \$100 which cost him \$65 and if the cost of selling was \$20, the dealer's profit was \$15, but the annual turnover of this particular chair is only 1½ times. One and one-half times \$15 will make an annual profit on the investment of \$22.50. A similar chair from another manufacturer that is sold at \$100 and cost the dealer \$70 with the cost of selling at \$20 gives a net profit of \$10 but this stock turns four times during the year. Four times \$10 equals \$40 for the year, instead of \$22.50, on the same stock investment.

Chart III: In Chart 3 we show a retail business of \$100,000 for the year. The period remains the same and the chart shows how the investment and the interest grow less while the profit increases. The first column shows the distribution of \$100,000 with one turnover. The interest is \$6,000 and the net profit \$4,000. In the second column we have two turnovers. The investment has been cut to \$36,000, the column showing four turnovers the interest will again be cut in two, leaving it at \$1,500 for the year, the investment \$18,000 and the profit will be \$8,500. In the last column we have eight turnovers. The interest will again be cut in two which will leave it at \$750, the merchandise investment will be \$9,000 and the profit will be increased to \$9,250.

Chart IV: The Coca-Cola Company in advertising to dealers illustrates the turnover showing how an investment of \$75 in a barrel of Coca-Cola, with \$37.50 for labor, will, during one year, give the dealer a net profit of \$1650 as a result of the rapid turnover. In many cases dealers are greatly exceeding the turnover which they advertise as possible. They are finding that this kind of sales talk is the most effective that is being used by their salesmen.

Chart V: The standard annual turnovers in the United States are:

Department store	7
Furniture store	3
Jewelry	1½
Drugs	4½
Clothing	2

Hardware store	3½
Implements	2
Dry goods	4
Shoes	2½
Groceries	10

If, however, a dealer in any one of these lines can double the average turnover, it means that during the year he will make five times as many dollars in profit as his neighbor who is turning his stock only the normal number of times with the same number of dollars invested.

Satisfactory profit is made from turnover, not mark-up. A grocer who has an investment of \$1 in bread and on this investment makes 1 per cent. net profit on each turn, at the end of the year will realize \$3.12 net profit on the \$1 capital invested. A common street peddler will invest \$25 in fruit or notions. He will sell this out each day with an average profit of \$6 per turnover. At the end of the year he will have made \$1800 cash profit for himself on a stock investment of \$25. A few months ago a retail dealer in New York City increased his turnover until his net cost of doing business was 19 per cent. and his percentage of profit on his investment was 350. This man was arrested and put in jail as a profiteer. Surely the time for enlightened merchandising is here.

Chart VI: In Chart Number 6 the series is based on a given investment of \$20,000, so that the interest and overhead expense remain the same but with the increased turnover the profits increase. Let us illustrate this with figures. Suppose we give the \$20,000 stock a 50 per cent. mark-up with a selling price of \$30,000. Let us allow 20 per cent. of this sum for overhead expense including the owner's salary. This will be \$6,000. Let us allow \$1,500 for interest. This will leave us \$2,500 for profit. In the second column we have two turnovers. The merchandise sold would be valued at \$60,000. The fixed interest and overhead would be \$7,500. The cost of the stock plus interest and overhead would be \$47,500. This amount subtracted from \$60,000, cash value of the merchandise sold, would leave \$12,500 or a profit five times as great for two turnovers as for one turnover.

For three turnovers the selling price of the merchandise would be \$90,000, the cost of the goods \$60,000 plus \$7,500 fixed expense. \$67,500 from \$90,000 will leave \$22,500, the profit for three turnovers which is nine times as great as for one turnover. The value of the stock sold for four turnovers would be \$120,000. The cost of the stock, \$80,000 plus \$7,500, fixed expense would be \$87,500. This subtracted from \$120,000 would leave \$32,500 profit, or thirteen times as much profit for four turnovers as there is for one.

One of the rankest fallacies that has gotten into the retail dealer's mind is that the larger the mark-up the larger the profit. Too many merchants overlook the fact that their cost of doing business of, say 25 per cent., cannot correctly be used to demand a 25 per cent. margin of profit on each and every kind of merchandise sold, because it is the percentage of profit on one sale and not on the year's investment. A larger margin of profit needs to be added to the slow-moving materials and a smaller margin to the quick-moving.

The explanation of this fact is that items of selling expense depend primarily upon the stock of an article usually carried whereas other items of

selling expense depend principally upon the volume of sales of the individual articles. 1. Such items as rent, light, heat, depreciation and interest on capital depend primarily upon the stock carried at any one time. 2 Salesmen's salaries, service expense and losses from bad debts depend primarily upon the volume of sales. If a grocer carrying a stock of barrel salt can increase his turnover from one to four times a year, it means that just one-fourth the rent will be charged against each barrel sold.

Chart VII: Chart VII shows definitely how National advertising effects turnover. These figures represent actual happenings in merchandise experience.

Illustration: Non-advertised goods.
\$10,000 capital, 40 per cent. mark-up.
\$14,000 retail value of stock. Three number of turnovers.

\$42,000 total business for the year.
10 per cent. of net profit. \$4,200 net profit at end of year.

Advertised Goods:
\$10,000 capital, 20 per cent. mark-up.
\$12,000 retail value of stock. Six number of turnovers.

\$72,000 total business for the year.
10 per cent. of net profit. \$7,200 net profit at end of year.

The vital point of turnover is how much profit can you make a dollar earn selling a given article. Any business man can get rich earning a 5 per cent. margin of profit on one certain commodity if he sells it often enough; on the other hand, he may go bankrupt on merchandise offering 100 per cent. profit if he rarely makes a sale. Quantity selling is the greatest modern profit policy. The profit on any one article or commodity is not much, but when this profit is multiplied by 1,000 or 5,000 or 10,000 the profit on the volume becomes considerable.

Chart VIII: The "equivalent merchandise investment" must be expressed in terms of time as well as of money. The fundamental unit in which equivalent investment is expressed is the dollar-year. It may also be expressed in some related unit which is reducible to dollar-years, such as dollar-months or dollar-weeks. In explanation of this, one dollar invested for one year is a dollar-year. Two dollars invested for six months, or three dollars invested for four months, or fifty cents for two years, are all exact equivalents of a dollar-year.

Thus, if you invest \$500 in a certain article or commodity twice a year you have an equivalent investment in that particular article of \$250. Suppose your sales of this article for the year to be \$1,000. By dividing the equivalent investment of \$250 into your sales of \$1,000 you find that your rate of turnover is four. If you invest \$500 in a given article every three months you have an equivalent investment of \$125. If your sales in that article for the year amount to \$2,000 your rate of turnover is sixteen.

In the wholesale grocery business, firms doing less than \$500,000 worth of business, the expense is 11 per cent. of the gross sales; those doing from one to two million dollars a year, the expense is approximately 12 per cent. because of increased cost of doing business farther away from home. The salesman's expense and freight charges will be larger. In a wholesale grocery with a turnover of less than four, the cost is approximately 13½ per cent.; those having a turnover of from four to six, 11½ per cent.; and those with more than six turnovers 10½ per cent.

Grand Rapids Calendar Co.

572-584
Division Ave., S.

Publishers

Grand Rapids,
Michigan

ADVERTISING SPECIALTIES

Therefore, to reduce the cost of doing business, get more turnovers, not greater volume.

Chart IX: Distribution of operating expenses in a department store.

Profit and loss statements for 1920 were received from 305 department stores located in thirty-nine states, in Canada, and one in Hawaii, with aggregate sales amounting to \$535,193,000. The net sales of the individual firms ranged from \$71,000 to \$20,000,000. The reports of 206 stores were in sufficient detail for reliable tabulation of the items of expense for which common figures are shown in Table I. Total expense includes insurance, taxes, repairs and depreciation, paid in lieu of rent. The figure for advertising is the expense incurred for advertising space and does not include publicity, salaries and smaller items of publicity expense.

Turnover is closely related to advertising. If a retailer, by spending \$100 a year in advertising can double his turnover on an article which he buys in \$100 lots and turns over for \$150 once every two months, it will certainly pay him to do it. Without advertising he would realize six times \$50 or \$300 a year on \$100. If he spends \$100 on advertising and is thus able to run his stock once a month he will realize twelve times \$50 or \$600 for his \$100 invested in merchandise. From this \$600 deduct \$100 spent for advertising, leaving \$500 on the investment instead of \$300 as would be the case if no advertising were done.

Turnover is closely related to clerks' hire. If a \$20 per week clerk can sell one washing machine costing \$75 and selling for \$100 and a \$35 per week clerk can sell two washing machines per week, it certainly will pay him to fire the \$20 per week clerk and pay the other one \$35 per week providing he is equally efficient in other ways. The cheap clerk is the one that shows the largest number of turns in the merchandise he is selling, not the one whose check is the smallest.

Hardware dealers throughout the country are getting from six to fifteen turnovers on many types of merchandise. I have here in my hands the sales experiences of a number of hardware dealers with Hoover Suction Sweepers. A turn a month is not unusual and eight turns a year is practically the minimum.

During the Spanish-American War a transport of horses was sent by the American Government to San Diego Bay. For three days those in charge of the transport had attempted to get it near enough to shore so that the horses could be unloaded with safety. This could not be done. So at last it was decided to drive them into the water. It was thought since the shore was only a short distance away the horses would swim towards the land. In this, however they were mistaken. When once in the water they became confused. After a few minutes of uncertainty as to what to do they commenced to swim around each end of the transport and headed for the open sea.

A bugler standing upon the shore, realizing what had happened, put his bugle to his mouth and began to call out "To Stables! To Stables!" Many a time had these horses heard that well-known call after a hard day's drill. The ears of all were thrown up to catch the direction of the sound, then one by one changed the direction of their swimming and headed for the shore in safety.

Just so to-day thousands of retail merchants and manufacturing concerns, through the uncertainty of their merchandising programs, because of confusion that has been injected into their business as a result of changed conditions, are headed for the sea of commercial and industrial destruction, bankruptcy and economic disgrace.

Throughout the United States on the shores of business, there are organizations known to the business world as the Retail Hardware Dealers' Association.

Their standard of ethics, their spirit of fraternity and helpfulness, are calling out to the business world to come back to the first principles of business success, having first of all the sincere desire to be of service to the public, whose trade they seek. Seeking to get all men within their business fraternity to fund their business experience for the common good, to establish standards within their organizations, they shall proclaim aloud to the business world their integrity. Holding high above their heads the flaming emblem of their Association, they are holding in check the darkness of petty bickering, bloodsucking competition, commercial ignorance, distrust and unjust trade discrimination.

When the vision of this standard shall have been seen and understood by the multitude as clearly as it is seen and understood by the few, a new day in business will have been ushered in, and the far-off Golden Age of business that has been dreamed of for a century will, for all men, have become a reality.

Rubber Situation Causes Apprehension Among Manufacturers.

The rubber situation continues to hold a prominent place in current business news. A British rubber mission has been touring the country for some time, and hope has been expressed that when its members see the extent of the rubber manufacturing industry in this country and the many uses to which rubber is being put it will be possible to persuade them that curtailment of output is a mistake and to develop a better understanding between the representatives of the manufacturers and of the foreign producers. The rubber mission will hold a conference with Government officials in Washington after the completion of its tour: but the government can make no formal representations urging the relaxation of the export restrictions on crude rubber from the British colonies for the reason that when other countries have protested against our own tariff policy the United States has taken the position that the tariff is a domestic question and therefore not a proper subject for negotiation with a foreign government. Meanwhile, there is further discussion of developing rubber plantations with American capital in South America or in the Philippines. Just at present, however, when the supply of crude rubber is excessive, it may not be easy to induce capital to embark on the adventure of adding further to the output. A better understanding between foreign producers and the domestic manufacturers would afford the easiest and most economical solution.

Ill-Treated Indians.

Pontiac, Feb. 6.—Our treatment of the North American Indian, I believe, has never been surpassed for calm, cold-blooded suppression. The Indians do not hate the white people. It was only natural that they should, in the beginning, fight to preserve their land. Once conquered, they have preserved a marvelous self-restraint and dignity. They have been law-abiding and have asked only to be let alone.

They have been crowded, pushed aside on to lands where no white man could exist. The Jicarilla-Apache reservation I do not believe can be equalled for barrenness. If the Turks were to confine the Armenians to such a territory a cry would go up to Heaven from the whole United States. Millicent W. Smyth.

WOLVERINE CARTON COMPANY

Grand Rapids, Michigan

Organized for the Manufacture of Folding Paper Cartons.

Have you ever stopped to think how many different articles of every day use are now packed in folding paper cartons? Do you realize that only a few years ago lard, butter, oatmeal, and many other similar articles were not sold in cartons?

One manufacturer, to compete with another producing the same article, has found that he could most effectively advertise his particular product with a carefully designed and printed folding carton.

Every year increasing quantities of sugar and flour are being sold in cartons. This enables the sugar refiner and flour manufacturer to advertise his brand as distinct from other brands, as with these cartons of sugar and flour the retailer makes attractive shelf and window displays.

The great meat packing industry has gradually extended the use of the folding carton until now every meat product that can be so packed, is being packed and sold in cartons.

Very few investors realize the importance and size of the folding paper carton industry, nor do they know how successful this industry has been. The folding paper carton has become an absolute necessity to the manufacturer and wholesaler.

The folding carton industry is now as important and necessary to many important industries, as cement is to building construction.

There is no business that has been more generally successful than the folding paper carton business, nor is there any business that has more generally paid substantial dividends. Michigan has some startling examples of folding paper carton plants that have paid substantial dividends.

OPPORTUNITY IN GRAND RAPIDS.

Owing to the fact that many Grand Rapids wholesalers and manufacturers are using very large quantities of folding cartons annually and are being forced to purchase those cartons in outside cities, it is evident that an opportunity exists in this city for a folding carton plant.

The Wolverine Carton Company is fortunate in having secured a plant which is ideally adapted to the manufacture of folding cartons. It has secured this plant at a figure considerably below what it would cost to reproduce it.

EXPERIENCED EXECUTIVES.

In Mr. Thomas V. Spees, who was for many years with the American Can Company and Mr. Walter Mockler, who was for over fifteen years with the A. Geo. Schulz Company of Milwaukee, Wisconsin, the Wolverine Carton Company has secured a Production Manager and a Sales Manager of the most successful experience.

The Grand Rapids men who are on the Board of Directors, in addition to Mr. Spees and Mr. Mockler, are men whose integrity and honesty has never been questioned, and whose presence on the Board of Directors of the Wolverine Carton Company guarantees to investors that they are going to get an absolutely square deal.

The Preferred and Non-Par stock of the Wolverine Carton Company offer an excellent opportunity to the investor to participate in the earnings of a Company that is destined to become one of the most promising concerns of Grand Rapids.

Upon request we will furnish full information regarding the Wolverine Carton Company, and its estimated earnings. Clip, sign and mail the coupon.

F. A. SAWALL COMPANY

313-314-315 Murray Building

GRAND RAPIDS, MICH.

Gentlemen:

Please give me full information regarding an investment in the Wolverine Carton Company, and its earning possibilities.

Signature _____

Date _____

Address _____

GAINS IN RETAIL TRADE.

Reports from 474 stores throughout the country to the Federal Reserve Board show a gain of 8.8 per cent. in net sales in December, 1922, over the same month in 1921. Every district showed a gain except the Eleventh (Dallas), in which the decline, however, amounted to only 0.1 per cent. The greatest gain was made by the Seventh (or Chicago) district, which showed an increase of 17.2 per cent., and this was due largely to the record increase of 25.1 per cent. in sales reported by Detroit. The improvement in retail trade in that city was a result of the unusually good year in the automobile industry. The Fourth (or Cleveland) district came next with an increase of 14.1 per cent. The high rate for this district was due mainly to the gains made in Pittsburgh, and these reflect the increased purchasing power of the workers in the mineral regions. The Ninth (Minneapolis) district, which is largely agricultural, reported a gain of 11.7 per cent., which is much above the average and points to improvement in the purchasing power of farmers. All the districts along the Atlantic seaboard showed gains, but they were below those for the remainder of the country, with the exception of the Dallas district.

The classification of retail trade by department stores, mail order houses, and chain stores made by the Reserve Board also shows gains in every one of these lines of merchandising. For 176 department stores the gain in December over the same month in 1921 was 7.4 per cent.; for four chains of five and ten cent stores it was 11.2 per cent.; for twenty-one chains of grocery stores it was 11.2 per cent.; for five chains of shoe stores it was 10 per cent., and for four mail order houses it was 35 per cent. The last item is receiving especial attention, inasmuch as it is a good barometer of purchasing power in rural districts. The gain in shoe sales is also significant, as the sales in most of the previous year were running behind those of 1921. A portion of the increase in each case cited above may be due to somewhat higher prices in December than a year ago, but when due allowance is made for this there is still statistical proof of better retail business. Only a fraction of the advances shown by index numbers of wholesale prices has yet taken place in retail prices.

COTTON GOODS STRONG.

A decided check to the upward tendency in cotton was apparent during the past week. How much of this was due to the troubled conditions abroad and how much to the idea that domestic consumption would be restricted if values kept advancing is a question. Whether the peak of prices has yet been reached for the cotton year is also something that is mooted. As it seems reasonably assured that the carryover will be comparatively small, more anxiety is shown as to the probabilities for the next crop. Reports from the growing districts are to the effect that planters are fully alive to the situation and will do their best to secure as good a yield as possible. A cold snap would help matters much

by keeping the weevil in check. Arrangements are making, however, to obtain as early a stand as weather will permit in order to steal a march on the insects. Not much faith is placed in the results of the investigation which the Senate has asked the Federal Trade Commission to make with regard to the general cotton situation. In fact, there is little, if anything, to ascertain which is not already known. The goods market responds to the decline in price of the raw material only to the extent of checking the volume of transactions. Second hands are selling goods at a reduction, but the mill asking prices continue firm as a rule. New prices have been made on cotton flannels, and percales and prints have been advanced. Firmness continues to be shown in yarn-dyed fabrics and in the heavier cottons. Knit goods are especially strong, including outerwear.

MAY MEET WITH RESISTANCE.

Increased employment and rising wage scales are the rule almost everywhere. The greater feeling of confidence, while an intangible factor, is no less potent on this account. The only cause for hesitation is the possibility that increased prices may meet with resistance when an effort is made by retailers to pass them on to the consumer. As against this will be the greater purchasing power on the part of the latter. Possibly some light on this matter will be afforded this week when the convention takes place in New York City of the National Retail Dry Goods Association. This will be attended by representatives of all the big retail stores of the country, who are in immediate touch with consumer buying and who can sense conditions. Thus far, since the year began, such buying has been on a liberal scale, although many of the offerings have been on clearance sales and frequently at prices below the present replacement costs. The public reaction to the higher prices which must succeed the present ones will affect the retailers who, presumably, have been taking it into account.

It is exceedingly unfortunate for Grand Rapids that practically all of her moving picture houses are under one management and that the men in command of the situation apparently have no just conception of the rights of the public. As a result, Grand Rapids people are paying from 25 to 50 per cent. more for movie entertainment than other cities of similar size and the average character of the films shown is below par. The monopoly was financed at the beginning under false pretenses, inducements being held out to prospective investors which were subsequently repudiated in the most summary manner. No man has any claim to honesty who was a party to this disreputable transaction, which plainly showed that the movie patrons of Grand Rapids were at the mercy of the gang of men who have no regard for their word and repudiate their agreements with the same unconcern as the kaiser. There is one gleam of hope for Grand Rapids people and that is that the new Regent theater may be kept out of the clutches of repudiators.

ONLY ONE PRACTICABLE WAY.

So many are the organizations and the officials now moving to suppress the illegitimate use of narcotic drugs that if the task were not of such great difficulty its achievement might be expected. As it is, one can only hope, not too confidently. There is enormous profit in pandering to the demand of victims whose willingness to pay is limited only by the difficulty in getting money for the satisfaction of a torturing need. That is why laws against selling to them hardly can be enforced, no matter how stern the punishments threatened. Smuggling of the drugs through customs and other barriers also is almost fatally easy, so small is bulk compared to value, and, as is not the case with gems, the drugs do not remain long as evidence to convict the dealers in them.

Recognizing these facts, the students of the subject declare that little or nothing toward the abolition of this fiendish trade can be accomplished otherwise than by an international league for the purpose of attacking the evil at its root. If made, these drugs will be sold in whatever amounts produced, and therefore production must be restricted within the narrow limit of proper medical use.

The doctors of all the world could be supplied with but a minute fraction of the narcotic substances now consumed in this and in each of many other countries. The problem would be solved if the raising of two plants could be controlled—that from which come the various derivatives of opium and the other out of which cocaine in its several forms is made.

That is the work which the reformers have undertaken, and it is not an impossibility that confronts them.

AN ISOLATED DISTINCTION.

"David Harum" has just been published in an edition marking its twenty-fifth anniversary, and the reappearance of their old friend will suggest to many readers the question how many characters have emerged since 1898 with so homely and distinctively American a vitality. Far riper and greater pieces of characterization may be easily named. Nobody would compare the pawky country banker with Howells's Judge Kenton or James's Lambert Strether or Mrs. Wharton's Lily Bart. But these persons are rich in qualities of the world, not in qualities of a local soil. Of characters indigenous in a highly flavored way we can name few who surpass David Harum; the Virginian does, Ethan Frome does, and Dr. Lavendar does, but the list is not long. And in one sense David Harum has an isolated distinction. In constructing and writing the books containing the three characters just named, Mr. Wister, Mrs. Wharton, and Mrs. Deland showed a highly cultivated art; while in depicting the horse-trading New Yorker, equally ready to cheat his sharp neighbor and to give thousands to a needy widow, E. N. Westcott owed singularly little to art. Whenever he attempts art—whenever he calls attention to his feeble plot or diverges to scenes of metropolitan society—we cannot wait for him to get back to "David Harum, I'm over to Homeville, Freeland county."

"David Harum," indeed, is a signal illustration of the fact that a man who could not possibly write a novel sometimes actually writes an extremely good one—if he has an eye for the characters about him. It was with reason that eight publishers rejected the first draft. David Harum was not in the book, except as an incidental character. It was "Hamlet" with Hamlet left out. The reader for Appleton's happened to catch David's shrewd eye in the crowd and persuaded Westcott, then dying of consumption, to put him into the first chapter, keep him in the foreground, and let him talk to his heart's content. Readers instantly found that the rural New York type had all the knotty picturesqueness of the Yankee, with greater expansiveness. Westcott was a business man, untrained with the pen, but he was able to put into the story a lifetime of observation, and many speeches remembered from his own father's lips. Once the recipe of this home-salted anecdote and home-brewed philosophy had been discovered, others, like Irving Bacheller, could bake their cakes with it.

After all, invention is not an indispensable qualification for a writer of fiction so long as we decline making a futile effort to distinguish character studies from novels. We would have fewer unreal characters if authors realized that no imagination goes far without thorough observation, while thorough observation will go a long way with but a slight pinch of imagination to leaven it.

USE OF SMALL SPACES.

Much has been said and written about the use and abuse of the small advertisement.

Many successful firms are persistent users of the pigmy advertisement and their consistency indicates its pulling power. Others scorn the diminutive display and still others use it to bridge over the intervals between campaigns.

A common characteristic of the small advertisement is that it is merely a poster reduced to postage stamp dimensions. It is regarded as essential that both the bill-board and its thumbnail prototype should contain an irreducible minimum of matter, but while this generalization holds true of both, each has its peculiarities so varied and distinct as to call for a technique for both that differs proportionately as much as the discrepancy in size. The poster must be brief because it has but a few seconds in which to get its message across; the small advertisement must be brief because it must be clear in its crowded environment. The distinction is a very real one, because brevity in a small advertisement does not necessarily mean clarity, and because clarity in the two inch space might make use of a mass of copy that would put the largest posters out of count.

Don't decide about a business transaction until you know what is the best decision, no matter how much someone may crowd you.

There is just as much reason in a salesman using care selecting an employer as in the employer using care hiring a salesman.

Visitin' Round

WITH
KELLY CLIENTS

JOHN SCORE
Parkham Town
Devonshire, England
1787

THE above inscription is the first evidence of the House of Score in the custom tailoring and merchandise business.

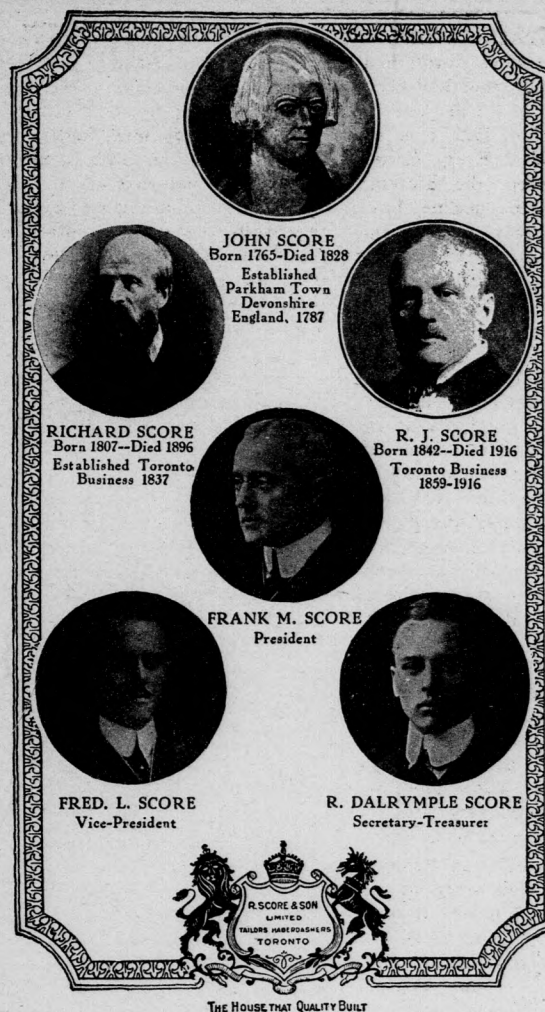
JOHN Score was born in 1765, entered business in Parkham Town, Devonshire, England in the year 1787 and was actively engaged until his death in 1828.

HIS son Richard, immigrated to Canada early in the last century and true to the training received in his father's shop in Devonshire, went to Toronto and established the firm R. SCORE & SON, LIMITED.

HE died in 1896 at the age of 90 and his son R. J. Score, who had entered the business in 1862, succeeded him as head of the firm, remaining active in the business until his death in 1916.

TODAY, Frank M. Score heads the firm and to him is conceded the distinction of having created a product that is worthy to bear the name of Score—the "Balaclava" line of overcoats.

FOR some time the firm had given Kelly Service careful investigation and when the mild weather created a slump in buying with the natural result of over stock in winter goods, they called in this Service to put over a real campaign—one that would



clean up stock without danger of injuring the reputation or standing they had built up.

THE result—

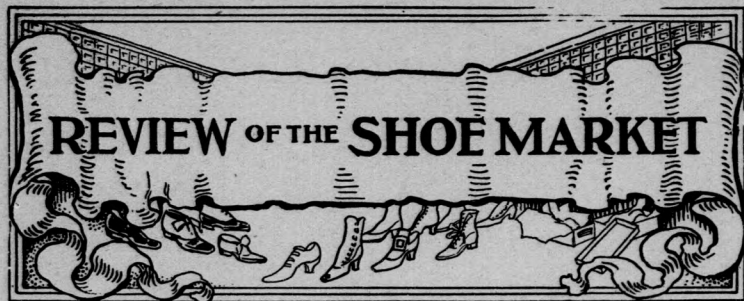
COMPLETE satisfaction on every point. Hundreds of new customers added to regular trade and their request for Kelly Service to operate for them again in a few months.

A REPUTATION building sale, with profitable results and an increased business can be yours during the next few months thru the use of Kelly Service—the size and nature of your stock is all that is necessary to bring full details.

T·K·KELLY SALES SYSTEM

MINNEAPOLIS·MINNESOTA

U·S·A.



Return To Sane and Normal Buying in Sight.

Thoughtful merchants have come to realize that playing the style game to too great an extent is a delusion as regards final results in profits.

A student of the retail shoe business, a manufacturer who has the best interests of his customers at heart, at the convention in Chicago made it his business to ask the merchants he came in contact with what proportion of their business was in staples and what in novelties. Of course, he received various answers, but when he was through he was in a position to analyze the replies, and found that most of those that he knows to be good merchants, and relatively the most prosperous, had told him that approximately 80 per cent. of their sales were in staples and semi-staples, and safe styles that had a fair chance of going through a season or longer, and that only 20 per cent. were in so-called novelties that carry the risk of a short selling life.

The arithmetic of the problem of retailing shoes is a simple one. A study of the figures will convince any merchant that unless 80 per cent. of his sales are in staples his chances of profitable operation are slim. The greater the proportion of novelties bought the less the chances of a net profit at the end of the year.

For every 100 pairs of shoes that the merchant buys, sixty-five pairs must be sold before he has the money back that he paid for the shoes. He then has to get his expenses and profit out of the remaining thirty-five pairs of sizes left, broken, of course. Now, if the 100 pairs of shoes we are discussing are staple shoes that he has re-ordered and can re-order constantly he can keep on selling this profitable number without taking a loss and get his full per cent. of gross profit out of the full 100 pairs.

But if he overplays the novelty game, he buys them in small lots and in a great variety, and when half of such small lots are sold, he has left only broken sizes and a confused stock that makes hard selling for the salesmen, and leads them to favor the new lots in which sizes are more complete. This inevitably leads to closing out a large percentage of stock on which no profit over cost is realized and reduces the amount of profit on the whole lot to a point below the cost of doing business.

So it is perfectly obvious that most merchants cannot have more than 20 per cent. of their sales in novelties and hope to make a profit in their business. The sooner this fact is realized the better off the average merchant will be. We have drifted into such a danger-

ous position that no one can tell what the consequences may be unless the wild orgy of style is stopped and put back into its proper relation to total sales. The entire industry has reached the point where it is not profitable—not because goods are not made and sold efficiently, but because the losses taken wipe out the hard earned profits that come from the safe and sane selling of staples or otherwise safe and profitable merchandise.

Merchants who now are scanning their statements for the year with wrinkled brows should analyze the year's work and ascertain where the lack of profits originated and take steps to correct their method of operation and put it on a common sense and more scientific basis. Have the courage of your convictions, and fight the constant temptation to overbuy on novelty shoes under the false delusion that they increase sales. The time has come when we have reached the saturation point on style buying and the losses taken more than offset the extra sales profit and when losses exceed the sales increase the whole scheme has lost its force.

A merchant must buy his goods with confidence. This confidence must be lasting and permanent, insistent. This confidence in what he has bought must be implanted in his selling force to secure their fullest co-operation. This result can be obtained only through the possession of a well balanced stock which carries the minimum danger or liability of undue losses. Will you become at least an 80 per cent. merchant this year?—Shoe Retailer.

Cashing in on Sales of Boys' Footwear.

Salary or commission—which is the better basis for payment of a sales force? "Commission, beyond a doubt," said E. R. Scoville, manager of the boys' department of the big store of the W. B. Davis Co., Cleveland.

"The commission plan of payment, which has been in force here for a number of years, not only in the boys' department, but all over the store, makes the employee responsible for his salary. It is up to him to sell all he can. He employs more tact and patience than when the sale has no direct bearing on his remuneration. Our one thought against the plan, when we first put it in operation, was that in trying to force a sale a clerk would sometimes sell a person something he didn't want. One or two friendly talks, however, and the use of their own common sense told them that such a customer was lost forever, and that if they wished to make a regular patron of the customer they

Herold-Bertsch Shoes

Michigan  Made

We're sending Michigan folks to your store

We are telling them every week in the two great Michigan farm papers about Herold-Bertsch shoes, and sending them to your store to buy them. Be ready to fill this demand by stocking now a complete line of spring styles. Send for folder.

HEROLD-BERTSCH SHOE CO.
GRAND RAPIDS



Spring and Summer
\$5 to \$6
LEADERS

Tune your business instrument up Now with THE Grief Defying Rouge Rex and Style Expressing More Mileage Shoes,

THEN

you will not get the static noises of discontented customers.

Our Go-Getters are out to show you. All we want is this privilege. Our shoes will do the rest.

Hirth-Krause Co.

Shoe Mfgs. and Tanners

Grand Rapids, Mich.

should endeavor to please him, rather than merely sell him. All of our sales force have a large clientele of customers, and they keep in constant touch with them, both in and out of office hours. They write them letters or telephone them when we receive any merchandise in which they think certain of their regular patrons might be interested.

"Can you imagine a salaried employee voluntarily working for a firm outside of office hours? We pay a straight commission of 5 per cent., and all of the sales force have drawing accounts which amount to \$20 weekly in case of the girls, and \$25 for the men. This drawing account is deducted from their commissions, which are paid quarterly. Although the girls receive a little lower drawing account than the men, they can earn as much, if they have the ability, as the commissions are the same for all. For example, we have one saleswoman who could have a drawing account of \$40 a week and still have some commission due her at the end of the quarter. It all depends on the person. These quarterly commissions, too, are a pretty good test of the sales capacity of our employees, and the man or woman who had no commissions coming to him at the end of the quarter would not be left long on the pay roll.

"We offer no premiums of any kind, but believe in giving good value in standard merchandise. In fact, good shoes have always been our hobby, and the slogan used in all our footwear advertising is 'Davis' Good Shoes.' Until recently we never featured any special brands, preferring to have the public understand that any shoes sold by the Davis Co. were good. In advertising our boys' shoes we appeal mostly to the mothers in our direct mail advertising, as we find it is the mother or father, in most cases, who does the buying. With every pair that is sold we get the name and address of both parent and boy, and at the close of the day these duplicate sales checks are turned over to the advertising department. They are then sorted out and whenever a new name is found, it is added to the card list. The addresses of those whose names are already on the cards are compared with the daily sales check, and in this way any change of address is noted, and the address list kept strictly up to date. At intervals—the fall and spring seasons, Easter and Christmas—we circularize the parents, calling attention to the fact that the lads should dress up for these occasions with new footwear and quoting a range of prices and models.

"Every Tuesday is Boys' Day. At this time we arrange to have at least one specialty in all departments devoted to boys. Our desire is to get the mothers to come to the store where they will see other new merchandise, offered at the regular prices. On the occasion of these weekly special sales no telephone or mail orders are received, and no goods are sent C. O. D. There is very little profit on the specials, and our object is to get the people into the store—and it is only by actually coming that they can secure the special bargains we offer.

"We are firm believers in display, both interior and exterior. In my own department we frequently use small platforms to arrange a play suit, bathing or Boy Scout display, with models and all the appropriate accessories. We handle the Boy Scout line, including the shots, and whenever any event of interest appealing to the Scouts takes place in Cleveland we arrange our Boy Scout tent, with models and all the Scout paraphernalia. We display as large a part of our line as possible at all times, as we find it has a stimulating effect on sales.

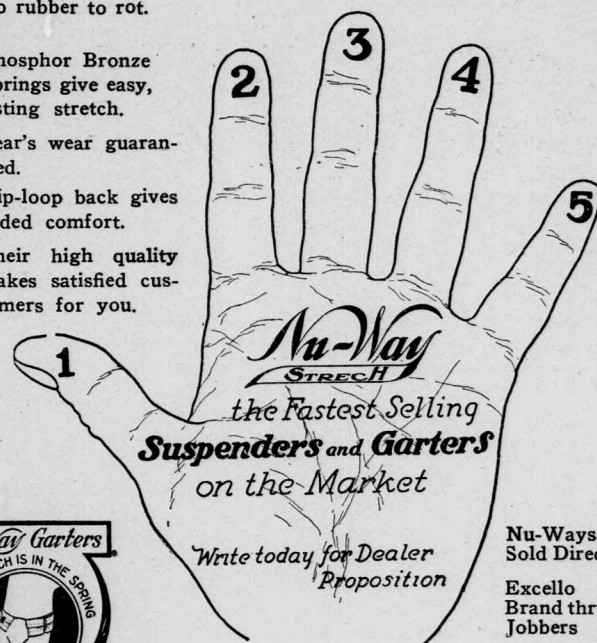
"When it comes to window display we of course have to take our turn with the other departments, but we usually try to have something of special interest at regular intervals. One of our recent midwinter displays called attention to shoes that were both stylish and heavy weight, adapted to youths in high school and college, who wanted something snappy. In the background was a canvas drop showing a snow scene, and this was draped with wine colored velvet. A small Oriental rug covered the floor, and artificial fruit branches were used for decoration. The shoes, both oxfords and high, were placed on standards, and in several instances spats were shown over the oxfords, thus converting them into a stylish and comfortable winter shoe. In the lobby of the store, where it can be seen by people passing by as well as by patrons entering and leaving the store is a glass case where our specials are displayed. During the heat of the day, when the sun beats too strongly, a curtain in front of the case is pulled down—and on this is printed: 'Davis Good Shoes—For Style and Mileage'—a very effective advertisement of our good shoe department."

Footwear Styles Report.

In the official report issued Feb. 1 of the style committees of the National Shoe Retailers' Association and the National Boot and Shoe Manufacturers' Association, covering styles to prevail for the months of April, May and June, straps in women's fashionable welts amount to 50 per cent. of the total made, while oxfords constitute 30 per cent. and tongue effects only 20 per cent. In the stylish turn shoes straps also lead exceeding those in welts by 15 per cent., while tongue effects and cutout oxfords make up the remainder. Leathers recommended for welts in solid colors in order are tan calf, black kid or calf, patent, white fabrics and white kid or calf. In the case of fashionable turns, the leading materials are black satin, patent leather, black kid and white kid or calf. For women's sports welts, straps and oxfords are favored with only a few tongue effects. In the men's shoes, cherry leads the list of shades, followed by gold brown calf and lighter shades of tan calf. Black calf and patents are said to be growing in favor, but tan calf is rated at 60 per cent. of the total. It is said by the committee that men's golf shoes and sport effects with rubber or leather soles will sell, but the turnover will depend on locality. Crepe soles are moving slowly.

Five Points Worth Remembering

- 1 No rubber to rot.
- 2 Phosphor Bronze Springs give easy, lasting stretch.
- 3 Year's wear guaranteed.
- 4 Slip-loop back gives added comfort.
- 5 Their high quality makes satisfied customers for you.



Nu-Ways are Sold Direct:

Excello Brand thru Jobbers



Nu-Way Stretch Suspender Co.
THE STRETCH IS IN THE SPRING
Adrian, Michigan, U. S. A.

Complete Window Display Service

Our Studio-shop, is equipped to handle any needs for window-trimming, and

We supply all materials for display purposes—hall and booth decoration, etc. Write for Questionnaire, and further information.

WINDOW DISPLAY ADVERTISING SERVICE CO.

McMullen Bldg.
Grand Rapids, Michigan
FRED TRACY, Manager

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

GRAND RAPIDS KNITTING MILLS

Manufacturers of High Grade

Men's Union Suits

at Popular Prices

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The How and Why of Rural Credits.

The big slump in wheat prices in 1922 could never have taken place and present prices would be considerably higher, if a proper system of rural credits and co-operative marketing were in operation.

Without regular and easy access to adequate financing, modern business with its highly specialized production and distribution would be impossible. Agriculture needs like facilities in order to be placed upon an equality with all the other industries with which it has to deal.

At the invitation of the Kansas State Board of Agriculture and the American Farm Bureau Federation, two years or more ago, I made an investigation into the financial and merchandising aspects of farming. I endeavored to take the farmer's problems and study them from the business man's viewpoint. I attempted to apply the usual financing and merchandising principles of "big business" to this biggest business in America.

The conclusion was soon forced upon me that the development of modern large-scale business methods and the growth of legislation had been of such a nature as to put the production and distribution of farm products out of line with the rest of the economic structure. The farmer to-day labors under an artificial economic handicap that works out to his distinct disadvantage.

Possibly the best statistical evidence of this is shown in the exchange of the farmer's dollar to-day when measured in other commodities. The statisticians of the Departments of Agriculture and Labor tell us that if prices of agricultural commodities were in a just relation to those of other commodities in 1913, then they are now 36 points out of adjustment. That is to say, the purchasing power of farm products—their exchange value in other commodities—is only 64 cents on the dollar as compared with what it was in 1913 and even then it was not equitable.

Millions of good farmers on good land and with good crops are actually running their business, through no

fault of their own or the mischances of nature, at a loss that spells ruin if continued. Capital is being impaired and burdensome debts incurred to keep the farms going and the farm people, and, indeed, all of us, clothed and fed.

This distressing situation is partly due to the general upset of the world during the war and after, but it has been aggravated by the weakness of the rural financing and marketing system. The remedy as I see it, so far as access to credit is concerned, is to set up an entirely new credit system to increase the volume of three classes of rural credits: (1) Credit for the more orderly marketing of crops. (2) Credit for the purpose of raising and marketing cattle. (3) Credit for crop production purposes.

It is unnecessary to dwell upon the necessity of credit for the more orderly marketing of crops. All are by this time, I take it, well aware of the disastrous results that come from forcing upon the market the products of the soil through inability to obtain credit to carry those products until such time as the markets and transportation are no longer glutted by the great flow.

The basis of increased credit for this particular purpose should be the placing of the products in a modern warehouse or elevator where a neutral authority would register their grade and amount, and where a certificate would be issued for the amount so stored or warehoused. Honest and dependable grading and weighing are essential to the acceptability of warehouse certificates, but should be guaranteed to the farmer as a matter of common decency and civil right under any commercial or financial system. However it may be now, there is no doubt that the farmer has in the past been defrauded by undergrading and scant measuring.

The farmer, once in possession of this certificate, could obtain credit upon it from a bank in much the same way as is now done; or to a new finance corporation which should be created for the purpose of lending money to the farmer, at the lowest ob-

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tainable rate of interest, for not exceeding one year, upon his note secured by this certificate representing marketable commodities. The new institution, intended to be independent of the present banking system, would place the farmer's note, secured by his products, in its treasury, and issue its own obligations, as is now done by the Federal Land Banks in their field. The paper so issued should be discountable in the Federal Reserve System when having not more than nine months to maturity.

Paper issued by a Federally regulated institution of this kind would have the widest kind of a market and would place the farmer who deserves credit in a position where he can obtain it at the lowest rates of interest in the credit markets of the world.

The basis of the issuance to cattle raisers would be, of course, the cattle, which would have to be properly inspected, with restrictions that would be applicable in the circumstances. Debentures for this purpose should run for as long as three years, but only notes or debentures having nine months or less before maturity should be discountable in the Federal Reserve Banks.

In the matter of credit for production, because here we do not have collateral of unquestioned value and marketability as in the other two instances, we must consider the character and individuality of the farmer himself—what bankers call the moral risk. Heretofore, the country banks and merchants have furnished this sort of credit. But, mind you, we are now endeavoring to give the farmer as free access to the credit markets of the world as other producers enjoy, so that he shall not be confined, necessarily, to local markets.

The Raiffeisen banks in Germany and the Credit Agricole in France have as their basis the sound principle of mutual individual endorsement; but I can see very grave difficulties in the way of that system in this country. These could be overcome by the formation of financial associations or corporations in localities so desiring, whose purpose would be to provide the necessary guarantees to the note of the farmer who wants and is entitled, to obtain credit for the purchase of machinery or fertilizer—or for anything necessary to the productivity of his farm. The procedure under this plan would be somewhat as follows:

The farmer, if he cannot borrow from the present banking facilities, goes to the local credit organization. If it decides to lend him money, it takes his note, endorses it and passes it on to the regional institution, which in turn, places the local body's note in its treasury and issues its own obligation against it for sale in the credit markets of the world. This latter paper ought to be discountable in the Federal Reserve Bank System when its maturity is within nine months.

There is no reason why one central organization should not be the agency for all the three above purposes, i. e., for more orderly marketing of crops, for the raising and marketing of cattle and for productive purposes.

However, this institution should be rigidly departmentalized and a certain

percentage of its funds allocated to each branch of the organization. Its obligations for the three different purposes enumerated would thus stand on their own bottoms, separate each from the other; each fund to be earmarked. Otherwise credit for the more orderly marketing of crops, which have the warehoused product as collateral, and for live stock, would have to pay as high a rate of interest as that which was granted for productive purposes, which has no such marketable collateral.

After all is said and done, the final arbiters of how much money can be raised will be the investing public, banks and bankers, whose ability to furnish money by buying the notes for debentures is greater even than that of the Government. They are entitled to know what they are buying, so that orderly marketing, cattle raising, and production will each bear its just share of interest charges. Interest rates on credit for productive purposes might reasonably be slightly greater than for other purposes.

With proper governmental control and regulation we should thus soon have a new, sound, financial system supplemental to the present one, but independent in its administration, which would free the farmer from many of the present credit restrictions, of which he so justly complains. Like a big business, the farmer would be able to either get his credit from the Federal Reserve System, as at present, or by going out into the general credit markets organized as well as those with whom he has to compete.

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This proposed credit institution would not be a panacea for all the farmer's ills, and indeed in practice it may never be used as much as is now anticipated. But its potential credit-providing facilities will be there to operate powerfully as a restriction of practices of which the farmer now complains and to furnish quick relief in times of widespread credit stringency such as has been recently experienced.

But in considering the farmer's problem, one must have in mind the fact that no matter what credit facilities, no matter what transportation and what distribution agencies there must be a market. For the present, at least, a considerable share of the farmer's market must be abroad. The farmers are the real exporters of this country. In the end the price of all products is set by the price of the surplus. In the farmer's case this means that the price of his entire crop is largely set by the price he gets for the exportable surplus.

It is true that last year large quantities of our products were exported—but how were they paid for? In the first place by the sale in this country during the first six months of the current year of some \$600,000,000 worth of bonds issued by foreign countries at the highest rates of interest ever known in the history of international finance. Secondly, by the sale of family heirlooms, called by my old friends in South Carolina the "wedding rings." Families have sold their famous pictures that have been with them for centuries, in order to be clothed and fed. Already there is almost an end of the sale of bonds of European countries, because nations cannot pay the rates of interest that are being demanded. The supply of works of art and treasures must soon come to an end. The money secured from the sale of the bonds and the family treasures has not been used for productive purposes, but to feed and clothe the population that has been paralyzed by corroding fear.

There is nothing so important to the farmer now, nothing that so directly affects his credit, as the full re-establishment of his foreign markets, which can come only from re-establishment of the world's economic peace and balance. Bernard M. Baruch.

Evidence Damaging.

A young man approached his prospective father-in-law.

"Sir, he said, 'your daughter has promised to marry me, and that may be all right. But one has to be careful these days. I'd like to know—just to be sure—is there any insanity in your family?'"

The old gentleman looked the young man up and down.

"I'm afraid there must be," he said.

Growth of the Greeters—The American Plan.

Battle Creek, Feb. 6—The State convention of the Greeters of Michigan was held in this city on Saturday last, at Post Tavern, with an attendance of nearly seventy members, with Carl Montgomery, of that wonderful hostelry acting as host.

The day was properly inaugurated with a luncheon served by the Postum Cereal Co., in the beautiful executive dining room of that institution, after which the visitors were conducted through the manufacturing end of the establishment, where the different processes of production of various health foods were thoroughly explained.

The real event of the convention, however, was the sumptuous banquet served at the Tavern in the evening, the menu comprising the following:

Celery Ripe Olives
Salted Nuts
Cotuit Shell Cocktail
Cream Cottage Cheese, Chives
Tomato Bouillon en Tasse
Whipped Cream Cheese Souffle
Roast Native Young Turkey
Oyster Dressing Cranberry Sauce
Escalloped Potatoes, Cauliflower Gratin
Combination Salad, Printemps
Thousand Island Dressing
Fancy Cakes Parfait l'Amour
Coffee

Immediately following the banquet the business meeting of the organization was held, several new members were added to the already comprehensive roster, various committee reports were received, and the Secretary's and Treasurer's offerings showing the State Association to be in a highly satisfactory and prosperous condition.

The Greeters of America, but recently instituted, has taken its place among the front rank of great hotel associations of the world. It is now the largest Association of hotel men on the globe. The chief evidence of the standing of the Association, however, is found not so much in its membership roll as in the recognition it has been accorded by other hotel organizations of the country.

The Greeters are, in reality, the democracy of hotel associations. They constitute the only association wherein proprietor, manager and employee meet on a common ground. It is proving a great benefit to both employer and employee and is bound to promote a better understanding between them, and to elevate the standards of hotel operation.

In the beginning the organization was one of hotel clerks only, but it was inevitable that it should become an organization of clerks, assistant managers and finally managers and proprietors. The policy of the Association, however, is to encourage the younger men to take an active part in the work of the organization and hold the offices, thus keeping the young blood to the fore and the spirit of youth alive in all hotel undertakings.

The result has been that hotel men everywhere now understand the objects of the Greeters of America better than ever before. Proprietors and managers feel very kindly toward the movement. They are encouraging their front office men to affiliate themselves with the organization and are joining it themselves, with the greater object of dispensing hospitality.

The newly elected officers of the Michigan charter are:

President—William F. Loos, Detroit Athletic Club.

Vice-Presidents—Robert B. Brittain, Hotel Brookins, Detroit; Joseph

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Sergeant-at-arms—M. Victor Reynolds, Hotel Normandie, Detroit;

Secretary and Treasurer—Harry Schofield, Library Park Hotel, Detroit.

President C. H. Montgomery, of the Michigan State Hotel Association, has announced that the next meeting of the various committees of that organization will be held at Kalamazoo as the guests of Walter J. Hodges, of the New Burdick, on Friday, March 23. A dinner will be given on the evening of that day. On Saturday the entire party will be conveyed to Hartford by automobile, where a luncheon will be served at the Hartford House, with Frank S. Verbeck as host.

I note a tendency on the part of many of the larger hotels in the smaller cities toward a return to the American plan of operation, or rather a disposition to adopt a modified American plan—to furnish meals at a regular fixed price, and upon enquiry of the manager of one of these institutions he gave as a reason that no matter how reasonable a la carte service might be he still felt that the prices were too high for the general public.

Some time ago in talking over this matter with Mr. Statler, a committee of traveling men were told by that gentleman he recognized the fact that they, as a rule, would be better satisfied with the American plan of operation, because it really meant more value for the money; that while it would be impossible to adopt it successfully in the larger cities, it was the only thing for cities of 100,000 or less. It was in his program, however, to see that his own chain of houses approached it as nearly as possible, by offering club meals at certain stated prices.

It is well recognized that the American plan offers more value for the money charged than the European, and this is made possible by the larger number of fixed meals served at one price.

A further reason for the adoption of the American plan is the increasing tendency on the part of guests to purchase food outside of the institution where they are stopping, and it is conceded that very few restaurants conducted by hotels are making any money. On the American plan the rates are so computed that the patron feels, at least, that it is more economical for him to patronize the hotel dining room, whether there is any real monetary saving or not. Some of these hotels have succeeded in retaining the patronage to which they are reasonably entitled by establishing cafeterias where food is dispensed at moderate prices, but most people are dissatisfied with lack of service, hence the demand for the regular meal provision.

Of course, this is a question which will bear much investigation and is usually the subject of discussion at all hotel conferences. I have talked it over with a great many traveling salesmen and there is a division of sentiment even among them on this very question. Some are keen for it, but those who are inclined to hug their pillows in the morning and others who have no appetite for the morning meal oppose it. The man with a normal three squares a day inclination will be found to favor it strongly.

If the public could ever be brought back to look at things as they did before the war, and the tendency during that period to make the process of eating more of a scientific affair rather than one of luxury, the American plan

would predominate, but as it is, the operators of public houses will have to experiment until they absolutely discover what their patrons really require.

As before stated, many hotels are running their cafes at a positive loss, but their owners realize how absolutely necessary it is to provide good food in order to retain their rooming trade that they submit to this loss as a military necessity. If they could solve the eating problem by playing even in their dining rooms, there would be many more American plan hotels.

Constructive criticism is always helpful to anyone, and the hotel man who solicits it and pays intelligent attention to all registered complaints, proves that he possesses good business sense. It is just as essential to business success as the taking in of cash over the counter. Praise feeds the ego and induces a tendency to stand still, but constructive criticism if continued leads to development and improvement and ought to be encouraged by every hotel operator. It is usually a friendly act and ought to be so regarded. No one individual has a monopoly on knowledge or initiative, and if what your patron tells you, is offered in sincerity, you will be very foolish if you fail to receive it in the proper spirit and turn it into profitable use. Frank S. Verbeck.

Memorial to Corn Grower.

The movement in the Middle West to raise \$10,000 as a memorial to James L. Reid, originator of Reid's Yellow Dent Corn, ought to meet a prompt response in a section where this variety adds at least \$10,000,000 annually to the wealth of the soil. If each of the quarter million farmers growing Reid's Yellow Dent were to contribute a bushel to the fund it would total nearly \$175,000. Reid himself, one of the pioneers of Tazewell county, Ill., died in 1910, and his aged widow and invalid daughter are now paupers, supported by the supervisors. In all he did not make more than a few hundred dollars from a variety which has not only been enormously valuable in itself but has greatly stimulated seed selection by others. By careful study and selection he produced a pure yellow corn of early maturity and solid deep kernel which won the gold medal at the Chicago World's Fair. It gradually became famous, and to-day 15,000,000 acres are planted to it.

It has too frequently been the fate of originators of improved seeds and fruits, as it has of inventors, to die without proper recognition or financial reward. Even fame like that which came to Ephraim Bull for the Concord grape, to Peter Gideon for the Wealthy apple, or to Sanders of Canada for the Marquis wheat, is not very extensive. Few seed growers have amassed even the modest wealth of the Funk family in Illinois. Children in the South know all about the heroes of war, from Moultrie to Hobson, but nothing about A. D. Mebane, of Texas, who led in finding a variety of cotton early enough to beat the boll weevil, or George Webb, of Ohio, who discovered the famous White Burley tobacco, or J. M. Wheelchel, of Georgia, who perfected a corn giving a much higher yield in that section. The Reid memorial might fittingly be followed by others.

It's the ward politician who takes the heal out of health.

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THIRTY-THIRD ANNUAL STATEMENT.

ASSETS		LIABILITIES	
Cash in Banks	\$105,075.75	Unadjusted Losses	\$ 118.48
Bonds and Mortgages	154,464.42	Unearned Premium Reserve	51,749.46
Outstanding Premiums	5,046.39	Net Cash Surplus	212,718.32
	\$264,586.56		\$264,586.56
RECEIPTS		DISBURSEMENTS	
Premium Income	\$100,028.91	Fire Losses	\$ 36,873.70
Interest on Loans	10,339.43	Home Office Expense	11,118.10
Membership Fees	540.00	Commissions to Agents	7,833.15
Profit on Bonds Sold	233.88	Reinsurance & Return Prems.	8,531.50
Cash on Hand Dec. 31, 1921	261,267.87	Dividends to Policy Holders	49,113.47
		Balance	259,540.17
	\$373,010.09		\$373,010.00

SUMMARY.

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

Assets per \$1,000. of Risk	\$43.68	Surplus per \$1,000. of Risk	\$35.25
Loss Ratio to Premiums	36 1/2 %	Expense Ratio to Premiums	18 1/2 %
Loss Ratio to Income	33 %	Expense Ratio to Income	17 %
Average Loss Ratio of Stock Companies	56 %	Average Expense Ratio of Stock Companies	42 %

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

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

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

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

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

HARDWARE AND IMPLEMENTS MUTUALS AND ASSOCIATED COMPANIES AT COST OF YOUR PARTICULAR CLASS.

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If interested, write for further particulars.

MEN OF MARK.

C. L. Holden, Manager Hotel Rowe, Grand Rapids.

Clayton L. Holden was born on a farm near Springfield, Penn., July 21, 1872. Both of his parents were of English descent. He attended the public school and worked on his father's farm until he was 20 years of age, when he secured a position as clerk in a hotel at Northeast, Penn. The landlord was a personal friend and gave him a thorough training in the rudiments of hotel keeping during the year he remained at Northeast. His next employment was with the University Club of Cleveland as assistant manager. After serving in this capacity five years he took the management of the Wyandotte House, Cleveland, where he remained three years. He then formed a copartnership with his twin brother, C. G., and the two managed the Garlock Hotel, Cleveland, and the Central House, Conneaut. At the end of three years they sold out. The brother took the management of the Union Club, Cleveland, while C. L. went to Chicago and took the position of steward of the Chicago Beach Hotel for one year. The next year he acted as manager of the Hermet Club, Cleveland. He then went to Ashville, N. C., where he took charge of the buildings and culinary department of the famous boys' school at that place. Two years later he moved to Omaha, to manage the Omaha Country Club for two years. His next connection was with the University Club, Chicago, subsequently devoting two years to the management of the Midlothian Country Club, Chicago. He then formed a copartnership with his brother and Chas. C. Horton under the style of the Horton-Holden Hotel Co. and conducted the Ellis Hotel and the Russell-Lamson, at Waterloo, and the Hotel Hildreth, at Charles City, Iowa. This copartnership continued for twelve years, when Mr. Holden disposed of his interest to his partners and came to Grand Rapids to take the management of the Hotel Rowe, which he opened to the public Jan. 1 under most flattering auspices. From all appearances he will achieve the same success in this venture that he has in his other undertakings of a similar character.

Mr. Holden was married in 1913 to Miss Helen Nelson, of Chicago. They

have no children and reside in the hotel.

Mr. Holden has no hobby except hotel management, which to him is an exact science, due largely to the long and varied experience he has had in the various branches of hotel and club management.

Canned Foods Sale Lacks Co-Operation.

A canner of many years experience referred to what he called the lack of local interest in canning products on the part of canners themselves.

He said that in towns where canneries were located or near which they were operated, there was usually evidence of the indifference of the hotels and restaurants toward canned foods, and that it was frequently found that the proprietors of public eating places knew but little about the local canneries or their production.

Once, he said, he took an extended trip through the great pea canning state of Wisconsin, during the canning season and that the only way he could get any peas served at his meals was to go to the canneries and buy or beg a can or two, take them to the hotel and have them especially prepared.

He also said that the retail grocery stores in the towns in proximity to the canneries, seemed to ignore the output of the local cannery, and to buy their supply of canned peas and other canned foods from dealers at a distance. He suggested that if the canners would learn the popular Sunday school "Brighten the Corner Where You Are" and apply the suggestion of it to the introduction of their product, in their own home towns and near by towns, that the example of local enthusiasm and appreciation would spread and reach wholesale and retail dealers and consumers.

They say, "Well the wholesale and retail grocers make a profit on canned foods, more in some respect than we do. Why should we bother with the matter of sales when we have distributors for that purpose?"

They should recognize that wholesale grocers and retail grocers have in their warehouses, and on their shelves, as many as 2,000 items for sale, and that most of such items are more profitable to dealers than canned foods, and that the efforts of dealers cannot safely be depended upon to promote and push the sale of canned foods.

John A. Lee.

MICHIGAN.

When o'er the face of this revolving globe
The molten rocks cast off a mighty steam,
And earth was writhing in the pains of birth
In darkness wrapped and chaos reigned supreme,
Great Manitou commanded, "Give Us Light"
Than placed a gentle hand
Upon the tortured earth and uttered forth,
"Let there be land."

So Michigan was formed. And as the hand
In benediction rose, it cast above
The eagle shape that's known as Cloverland,
The land of Hiawatha, health and love;
And we who live within this mighty realm
Must tell the world of mountain brook and lake,
And give them welcome when they visit us,
Then summer home of Michigan they will make.

C. F. Whiteshield.

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.

Citizens Long Distance Service

Reaches more people in Western Michigan
than can be reached through any other tele-
phone medium.

21,100 telephones in Grand Rapids.

Connection with 150,000 telephones in
Detroit.

USE CITIZENS SERVICE

CITIZENS TELEPHONE COMPANY

The Mill Mutuals

Comprising

Twenty of the Strongest American Mutual
Companies writing

Fire and Tornado Insurance

on carefully selected risks

Net Cash Surplus \$10,000,000.00

GEO. A. MINSKEY, Manager
120 W. Ottawa St. Lansing, Mich.

The Man Who Believed He Was Right.

Grandville, Feb. 6—He believed he was right.

What a multitude of sins have been forgiven because of this fact. To believe you are right, no matter how far you may be in the wrong, seems to excuse most of the unstudied wrongs heaped upon a people since the world began.

A man who is honest in his opinion, no matter how wrong he may be in holding to that opinion, has excuses made for him, and he is quite too often suffered to go ahead in his wrong doing because he believes he is right. Believing and being are two at variant propositions.

It is said of Robert E. Lee that he wrestled all through the dark hours of one night, striving to convince himself that it was right for him to betake his fortunes with the enemies of his country, and that at the end of his mental wrestling he satisfied himself that he owed his allegiance to his State of Virginia, and not to the National Government, which had educated him in her military school.

Lee set his face against the United States. He enrolled himself in the ranks of that country's enemies and fought long years in an effort to destroy the Government that made him what he was, a military officer of the Nation.

And yet Lee has his apologists, his admirers, because they say he fought for what he believed to be right. The corner stone of the new Nation for which he offered his life was human slavery—and yet he thought he was right.

Believing he was right, Lee aided in an effort to destroy his country. Believing he was right, he aided in making widows and orphans all over the land for a cause that God could not sanction nor the world endorse.

Believing you are right is not saying that facts warrant you in any such contention. Doubtless the assassin who fired the shot that slew Abraham Lincoln could plead the oft repeated excuse for a dastard deed, "I believe I was right in removing the tyrant Lincoln." The world's verdict was against him in that plea, as it was afterward against Robert Lee.

It is a sympathetic view of all badness that excuses murder, bank robbery and general cussedness everywhere.

Davy Crockett said, "Be sure you are right, then go ahead." There is at least a modicum of common sense in that.

There are many people in this world who believe they are right when they engage in any crookedness of which they must at least be in doubt as to its righteousness.

One of the most fervent of preachers, who went about doing good at least a part of the time, and always contended that he believed he was right under doubtful conditions, did some things that even a child knew to be baleful and wickedly wrong.

An incident apropos of this man's right to believe he was right pops into my head just now.

"That barn is haunted; don't go near it."

Joe Adams said this to a visiting friend, a boy of lively ideas, who never took a dare.

"Haunted, is it? Well, we'll see about that," and Sam marched right to the lonely old pile and rattled the front door. The barn had at one time stabled many logging teams, was a big, rambling affair which had been out of use for several years. Forty rods distant and across the road stood the house of the preacher in question, and in a small leanto of the big barn he stabled his horse.

Sam went into the barn through a narrow door. Spacious and dark inside. The atmosphere was spookish in the extreme. Joe followed timidly, clutching the other's arm, whispering hoarsely:

"It is haunted, Sam, as true as gospel. I've heard noises here and so have other boys lots of times."

This warning did not phase Sam, who walked down the long extent of floor in almost total darkness. Joe followed daintily behind. They paused when about midway, halted by a groan. Somebody in distress just a few yards further on. Sam pushed ahead, halting at length at a sharp snort from behind a walled-up stall.

"Here he is, Joe! Come, see, here's your ghost!"

The speaker scratched a match and held the flame over the wall. There, huddled in one corner, was a queer looking animal which the boys could hardly tell what it was.

"It's a pig," finally decided Joe, and he's penned in here in the dark. No fit place for anything." The boy began kicking at one of the boards which penned in the animal.

"Hev, don't do that," cried Joe. "I know now what 'tis. It's the parson's pig. I heard he had one penned up somewhere."

By this time Sam had kicked a board loose and the pig, with a wild snort, sped out across the floor, down to the open door, dashing through this into the road. The boys followed, Joe bewailing the fact that they'd have the preacher in their hair now for certain.

That pig was almost hairless, besides nearly blind from long confinement in that darkened hole. People who heard of the pig were scandalized, and the elder received much severe basting behind his back.

What of it all? The preacher believed he was right, and there you are. The dark old barn served as a convenient sty and the man of God used it for his own convenience. He believed he was right. What do you think? Old Timer.

Public Sees Value of Canned Kraut.

The activity on the part of the canners of kraut in the past two years in promoting the sale of their product is an assurance that co-operation is what is needed on the part of manufacturers of food products to inspire the public with confidence and arouse appreciation.

They have united through their National Kraut Association and by co-operative advertising have elevated their product from a joke to the station of a highly canitary, wholesome and health promoting food.

Before that they were engaged in the effort to undersell and ruin each other, and the slogan was "Not How Good But How Cheap," now, however, they are making fine kraut, filling their cans as full as it is possible to pack them, giving the kraut a thorough cure before canning it and slicing it, through the use of improved machinery, so that it is a presentable and palatable article of food.

Moreover, through their joint advertising campaign they have let the public know the intrinsic value of this article.

Where kraut used to be sold largely from open bulk barrels and was a filthy and an unsanitary article, it now is packed in sealed containers and the odium formerly attached to it has disappeared.

John A. Lee.

Why So Finicky?

"Good joke these," snickered the smart alecky clerk in haberdashery.

"What do you mean?"

"These 'Indian Design' bathrobes, when Indians are notorious for not taking baths."

How ROYAL Helps the Grocer

Royal Baking Powder adds to the grocer's profit by helping him to sell many other products as well.

Every advertisement of Royal Baking Powder sells other goods and increases the grocer's business. Flour, sugar, butter, eggs, all are sold by the influence of Royal advertising.

ROYAL

Baking Powder

Absolutely Pure

The best known—the best liked—sells itself

Contains No Alum—Leaves No Bitter Taste

Uniform

You may depend on Seaside limas and baby limas for they are thoroughly cleaned and graded and carefully inspected before being packed under the Seaside brand.

SEASIDE

CALIFORNIA
LIMAS and BABY LIMAS

California Lima Bean Growers Association
Oxnard, California



Present Business Conditions Fundamentally Sound.

One of the indications of the essential soundness of business at the present time is the fact that nobody is shouting for a boom. The professional sunshine spreader who flourished two years ago and sought to bring a return of prosperity by the Coue method, has probably got himself a more useful job; at any rate, there is no longer any occasion for his activity, for the sunshine has finally come, and there is no need of proclaiming the obvious. Business men generally prefer the way that things are now going to having a return of boom conditions, and many of them are hoping that the recent upward trend of prices may be checked before it approaches the nature of inflation and brings a boom in its wake. They are now sufficiently familiar with the idea of the business cycle to realize that a boom is the final act in the prosperity drama, and that it is a very short act at that.

A business boom brought on by price inflation is said by some economists to be accompanied by the development of a certain amount of moral flabbiness. In the period following the armistice surety companies state that there was a surprising increase in dishonesty among bonded employees, but whether this was due to the pathological prosperity of those days or whether it merely reflected the general demoralization growing out of the war cannot be ascertained. It is probable that both factors played a part. In the period of depression following the collapse of the boom the morale and the morals of employees seem to have improved, but there were other moral lapses due to the change in the economic situation. One of these was the cancellation evil, which at one time attained discouraging proportions. Along with this there came an epidemic of burglaries and robberies, which were likewise partly due to the reaction from the war and partly to the widespread unemployment. With the passing of depression this crime wave has abated. The American Surety Company reports that in 1922 the claims which it incurred through burglaries were 42 per cent. less than in 1921. There was also a marked decrease in the claims due to defalcations of bonded employees. This improvement in business morality is one of the signs of economic rehabilitation following the boom and crisis of two years ago.

If the first month of the year affords any indication of what to expect during the rest of 1923, there is every reason to believe that there will be a continuation of trade expansion throughout the year. There will be no boom or any other spectacular development, but business will move on in the improvement phase of the cycle, and in the view of some forecasters will reach the prosperity stage at an early date. Much emphasis is being placed on the fact that profits have again begun to show up in the basic industries. The last quarter of 1922, broadly speaking, was a profitable period for industry for the first time in two years. It is profits that bring

encouragement and morale to a business organization and that finally govern the country's prosperity. The volume of business and the return of profits are factors that have quite offset the unfavorable developments overseas.

William O. Scroggs.

Why Lincoln Is Canonized Throughout the World.

Grandville, Feb. 6—"I am loath to close. We are not enemies, but friends. We must not be enemies. Though passion may have strained, it must not break our bonds of affection. The mystic chords of memory, stretching from every battle-field and patriot grave to every living heart and hearthstone all over this broad land, will yet swell the chorus of the Union when again touched, as surely they will be, by the better angels of our nature."

These are the concluding words of Abraham Lincoln's first inaugural message. Like a father to erring children he appealed to the seceding states to forego their childish spite and hate, and reconsider their wild resolve to sever the American Union, rivited together through eight years of war under the lead of a son of the South, the invincible George Washington.

The world knows the result of the pleading of the newly-elected President. Sumpter fell and the war for the dissolution of the Union was begun. The booming guns beneath Sumpter's historic walls opened the conflict, forced upon the Nation by hotheads at the South.

Lincoln, who had sworn to protect and defend the constitution of his country, could not do otherwise than call for troops to defend the Nation. He did call for them, a meager seventy-five thousand at the outset. It is easy to see that even the President under-estimated the gravity of the contest which had opened up on that gloomy April morning in 1861.

The great heart of Lincoln held only the kindest of feelings for the enemies of his country and he gave them every opportunity to recede from their hostile attitude, but without avail.

When the war broke because of an attack from armed rebels, Lincoln no longer hesitated. He entered the contest for the saving of the Union with the ardent and determined heart of a patriot. War was forced upon the United States and Abraham Lincoln was the man for the hour. It is doubtful if another man lived at that time who could have piloted the ship of State through the breakers of Civil War and landed the good old vessel safely in harbor at last.

We had other leaders—men with brilliant intellects and strong wills to do and dare—but none with the poise, the gentle yet firm nature to compose those differences in public opinion so that no counter revolution should take place and thus defeat the intent and purpose of the National Government.

Fremont, early in the great conflict for National unity, having command of considerable territory in the Southwest, used his military power to free the slaves within his immediate jurisdiction, and that announcement was greeted with a shout of approval from the radical element at the North.

It required a strong mind to withstand the pressure at this time, but Lincoln was equal to the occasion. He countermanded the Fremont emancipation order and sometime later the doughty Pathfinder was removed from his army position.

A strong protest went up at the time from some of the most rabid administration supporters. Fremont had done the right thing. Slavery was the cause of the war and slavery should be demolished, root and branch.

Lincoln's calm mind foresaw many things not visioned by the best men of his party. However objectionable was human slavery, there was the paramount cause of the National Government at stake. It was about this

time that Lincoln issued his statement to the effect that he would save the Union with slavery unimpaired if he could, but that slavery should not stand in the way of his saving the Union.

The President reasoned more wisely than his partisan friends. There was a large party at the North hostile to any action touching the slaves, and it would have been a dangerous move to have broken with this element at the beginning of the war. Lincoln carried the people with him, going as far as his own people would bear him out, until, as the days of the fratricidal struggle dragged their slow length along, the public mind became imbued with a desire to do almost anything to put an end to the war and save the Union.

Lincoln had waited for victory to perch on Union arms; waited with a firm determination to do the right thing when opportunity offered. The battle of Antietam gave him the desired opportunity and the emancipation proclamation was issued. This gladdened the hearts of the loyal North, set a new light in the National sky, and from that hour the god of battles smiled upon the Union arms.

When the war President was re-nominated in '64, there was still a little of the old unrest among the followers of Fremont. In fact, the discontented ones met at Cleveland and nominated a full National ticket, with Fremont at the head. The Democrats nominated General McClellan on a peace platform, thus placing three tickets in the field. The McClellan forces hailed the Fremont defection with delight, as it portended the defeat of Lincoln. A small campaign sheet was started at Grand Rapids, The New Era by name, which was industriously circulated by the Democrats.

The larger part of those Republicans who had been dissatisfied with Lincoln's course with regard to Fremont saw the folly of continuing a third ticket in the field. Fremont patriotically declined to be made a tailpiece to the McClellan kite, consequently Lincoln and McClellan had no other competitors on the day of election, Lincoln being triumphantly chosen by the loyal citizens of the North to represent them for a second term in the White House.

The war went steadily on to the end, no reverses of consequence having retarded the Union forces. At the time of the Civil War Lincoln doubtless had more outspoken enemies than any other man who had sat in the Presidential chair.

After his assassination, the conquered South learned to respect the name of Lincoln, and long since the Southern half of our country realized that the bullet that sped from the pistol of John Wilkes Booth to the heart of the great President, slew the best friend the South ever had.

To-day the name of Lincoln is canonized throughout the world. American youth realizes that our greatest American wore the garments of labor in his youth and grew from the very depths of poverty to the mounting of that which was greater than any throne in the civilized world.

Old Timer.

Gradual Growth of the Brecht Establishment.

St. Louis, Feb. 6—Established in 1853 by Gustavus von Brecht, the business has continued to grow and prosper, the direct control changing only from father to sons; the present executives being Gustavus A. von Brecht, President, Frank A. von Brecht, Vice-President and Treasurer and Charles E. von Brecht, Secretary.

The business, begun in a modest way, was originally started in a small machine shop on North Third street, where was conducted a general repair business, centered in guns and arms and locks.

Early in the history of this little

shop the fame of the worker soon spread and it was about this time that several of the leading butchers of St. Louis and surrounding centers approached Mr. von Brecht with the request that he apply his science to the study and development of a machine that would do away with hand labor in the preparation of sausage meat. The effect of these importunities convinced Mr. von Brecht that the meat industry offered exceptional opportunities for inventive genius. After many months of patient experiment, the Brecht meat cutter, the first successful machine of its kind, was placed on the market.

The success which followed the introduction of the Brecht meat cutter determined Mr. von Brecht to risk all and specialize in the manufacture of machines required by the meat industry. In those early days it should be remembered that each butcher did his own killing and curing—a miniature packing house at it were—and with few tools at his command other than the knife and saw. As other machines were developed it very early became necessary to seek larger quarters which resulted in the building of a factory on the East side of 6th street, just North of Franklin avenue.

Here it was that Mr. von Brecht first put to practical use a process evolved by himself and his father—the hardening and tempering of a steel, which he named Damascus steel, the formula having been given to F. A. T. A von Brecht while serving in Turkey as military attaché in appreciation of a personal service rendered to a descendant of one of the old families of sword makers. The Brecht knives, steels and cleaners were renowned throughout the U. S. A., and to-day many of the older butchers exhibit with pride of possession the time-worn blade of a knife which may be bent double like the blades of those famous swords of old Damascus.

In 1875 the business again outgrew its factory and property was acquired and gradually added until to-day its buildings occupy almost the entire city block facing on Case avenue, 12th and 13th streets—seventy years since the modest beginnings of the little machine shop. And in 1888, just three years before the passing on of its founder, it became an incorporated company and is one of the largest factories in the world supplying equipment pertaining to the meat industry and its by-products. Among its hundreds of workmen may be found not a few who have helped to make its name, serving faithfully for over a generation of time.

Weekly Appearance of Tradesman an Event.

Rochester, N. Y., Jan. 26—Although our Association only recently became a subscriber to your publication, permit me to inform you that I have come to consider it one of the sanest, fairest business periodicals in circulation.

Your uncompromising attitude toward cheats and swindles of all sorts, the quiet good sense of your editorials and the genuinely informative value of your articles and those of your correspondents make the appearance of the Tradesman each week an event in which I take a real pleasure.

Please accept the sincere congratulations of a new subscriber.

Paul Benton,

Sec'y Am. Cider and Vinegar Manufacturers Ass'n.

Definite.

"Who was your friend who was with you yesterday?"

"He's that patent-lawyer in Washington who advertises in the magazines."

"Oh, yes, I know him. He is a cousin of the lady who runs a teahouse in Vermont, and is related by marriage to the fellow who has a garage on the Lincoln Highway!"

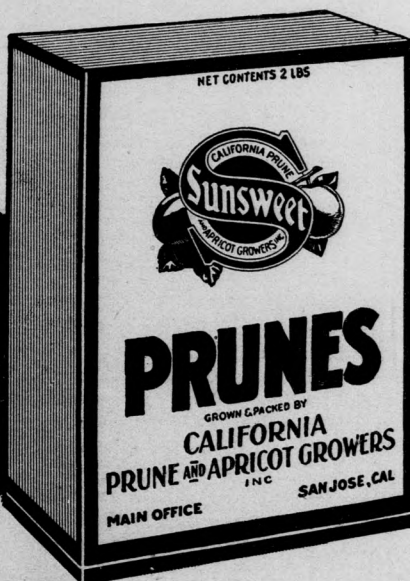
watch it "register"

The new 2 lb. carton of Sunsweet Prunes—watch it "register." It's the biggest idea in selling prunes that has yet been put over. It means more frequent customers in your store and more prune-dollars in your cash drawer.

Coupled with this new-idea carton is a happy-idea slogan—"Shake hands with health every day"—that is ringing in the ears of America today, thanks to our nation-wide consumer advertising on Sunsweet Prunes.

Cash in on both! Get your "register" in tune! See that you are well stocked on Sunsweet! And write for Paul Findlay's new book, "Shake hands with profit every day." There's a handy coupon below—use it!

shake
hands with
profit
every day



SUNSWEEET

CALIFORNIA'S
NATURE-
FLAVORED

Prunes

.....
"RING-UP COUPON"—MAIL TODAY!
California Prune and Apricot Growers Assn., 258 Market Street, San Jose, Cal.
Please send me, without cost, Paul Findlay's new book, "Shake hands with
profit every day."
Name _____
Street _____
City _____

EFFICIENCY AND BUSINESS.

Treatment of Subject From Clerical Standpoint.*

I cannot understand why I was called upon for an address on the subject of Efficiency in Business, when there are so many men here who have been in business many years, while I have been only two years. If you had called upon me for a sermon, where I could have had a first, second and lastly, I possibly could have been much more efficient than I will be upon this. As I am only given twenty minutes I will try and eliminate the second and lastly and confine myself to a few scattering remarks in the realm of the firstly—efficiency.

The meaning of the word efficient, boiled down, is "making effects." That is what every business man, or professional man either for that matter, must do if he is to succeed. The first effect that he must produce is that of honesty and integrity; he must win the confidence of the people. If you tell a man that you will do a certain thing at a certain time, do it or tell him the reason why you can not do it. If it has slipped your mind, be honest enough to tell him so. The second thing, in order to make an effect, is a uniform price to all. The thing that will kill business quicker than any other is one price to one man, and another price to another. Of course you say "Keep it under your hat," but if there is any one thing that mankind likes to do, it is to boast that he bought an article a little cheaper than his neighbor, and of course the neighbor finds it out. The next thing to make an effect, is to catch the eyes of the public. This may be done in several ways; I will name a few. By road signs. People riding along the highways are always looking for something to see, and if it is your name on fence, tree and barns, they soon begin to think about you and your business. I remember several years ago in driving through a certain section of this State seeing a sign printed, or painted, on every stone along the road and on the fences, "Bolicker has fits" and I soon began to wonder what kind of fits and just what was meant, until my curiosity was so aroused that I began to make enquiries and found out that he sold shoes and some other things, window shades I think it was, and thus I readily understood the kinds of "fits" that "Bolicker" had. The point is this, that Bolicker "made effect" in the minds of the people, as he did in my mind, and therefore aroused their wonderment, of which no man is void; if he is, he is dead, that's all. Then you must attract the eyes of the public to your windows. Make them attractive by setting forth some idea. For instance, it is spring and soon pruning time. Make the window catch the eye of the passer-by, by displaying in that window pruning tools; get a tree, set it up and proceed to trim it up in proper shape with the pruned away limbs lying around at the foot of the tree, and all of the necessary tools at hand. Sometimes a very small thing will

catch the eyes of the people. I remember printing a sign in one of my windows, printing it from the inside, so of course had to print it back hand. What I wanted to do was to get their attention for a future sale I was going to put on; so I printed this, or intended to, "Watch this window for bargains." But I printed it like this, "Watch this widow for bargains." It did not take long for the people to notice my mistake and come in and tell me. After you have made your windows attractive then make the inside attractive by keeping everything in order and everything in its place. Then above all else have a price tag on every article. There is nothing so embarrassing for a salesman or yourself as to have a customer come in and look at some article and then ask the price, and have to begin to fumble, and turn, and squint, looking for a price that is not there, and then have to say "Well, I'll have to look it up;" and then leave him standing there while you go and look through a lot of invoices to find the article in question. Price mark everything with cost and selling price.

The next thing to make effect is to be kind and courteous always. There are times, I know, when we feel like telling a customer to go to the place which some preachers have become too modest to mention; but we cannot, or should not, do it. And after they have fingered over everything they can reach and asked to see the rest, from a mouse trap to a washing machine, and then walk out saying, "Well, they don't just quite suit me," we should smile and say very courteously, "Call again." We may not feel like it but it is a part of the game and if we are to be efficient in business we must play the game.

The next thing to make effect, I would say, is for the proprietor to take no more liberties in cutting a price than he will concede to his clerks. If you are in the habit, on a large deal, of making a little concession from the original price in order to make the deal, post your clerks and give them the margin of reduction you could possibly make. There is nothing so humiliating to a clerk as, after he has talked merits and quality and exercised his salesmanship to the point of selling if there could possibly be a little reduction in the price, and then have to call the proprietor and turn the customer over to him, and he make the reduction and the sale. Any man who practices that method may as well hire a chore boy and run the business alone. I say this for the very reason that a customer comes into your store to make a purchase, the clerk is immediately on the job, and asks what he can do for them. "Oh nothing" replies the would be customer. "Where is the Boss?" Receiving the information that the Boss is out for a little while, he says "I guess I'll wait and see him." Why? Because he has learned that he can do a little better with the "Boss" than he can with the clerk and, therefore your clerks are not efficient in your business.

Another thing I would mention is that of being firm with your collections. If you grant credit see that a

specified time is given for their credit to run. If a customer comes into the store and asks for credit ask him for how long. If he says "Oh I don't know just when I can pay it, maybe a month, maybe two months," you had best refuse him the favor; for no man can do business and be efficient on "Maybes." If you get the customer to say thirty days or sixty days and at the end of that time he has not paid, you have a right to send him a statement marked, Your account is now due; and if he does not respond you can make the next a little more emphatic by marking it past due, please remit at once. If they can not pay at that time let them come and make it known and state another period of time in which they can pay. For the fact that you grant a man credit and at the expiration of time pay no attention to it but just let it run, makes the debtor think you are not concerned about it, so why should he be. Then on the other hand if you would "Make effect" pay your own bills promptly and on time. No businessman can afford to misuse his credit. If he does he will not have any very long.

Pay strict attention to your business. Keep every detail in hand. Do not trust that part of it to the clerks. If fishing interferes with your business, get rid of the business. What I mean by that is this, if you can not attend to your business in a business like way, get rid of it; for no business will be a success run in a slipshod way, and no man will be efficient in that business by allowing it to go thus.

Finally, my brethren. There, I knew I would have to have a "finally" or I would not know when to quit unless some one pulled my coat tail. As the great "Effect" or the all efficiency in business, practice the Golden Rule. I have heard men say, preachers if you please, that a man could not be a Christian and be in business, because of the fact that sin was in the middle of business. I want to say that is not so. For that very reason I engaged in business, to convince some skeptics that it could be run on Christian principles. (I am a preacher, as you have no doubt guessed long before this). The last end of my name is ice; but you will have to go a long way to find a warmer heart than I have. By practicing the Golden Rule I mean this: treat your customer as you would like to have him treat you were he in business and you the customer. Don't place an exorbitant profit on a thing because you can get away with it. If you are enabled to buy at a bargain, give your customers the benefit of the bargain as well. If you are alone in your line of business, don't "Tuck it on" just because you can. That is the surest way to cut your own throat, for it invites competition into your town. Besides it is unchristianlike.

May I here say a word to the salesmen, for you, yourself, may some time become a salesman, or some of your clerks may. When you approach a merchant use the utmost civility. I am sorry to say there are some traveling men who use profanity. Don't do it when you approach a merchant, for you don't know how distasteful it may be to him. Many a salesman has

lost a good order by being "fresh" in his language and no salesman can be efficient or make effect by so doing.

As a closing remark let me say this: Don't sell your soul in order to sell goods, "For what shall it profit a man to gain the whole world and lose his own soul" And, after all, the great business of life is not in material things, but in eternal things. Be efficient in business.

Some Defects of the Bankruptcy Laws.

A committee of the Merchants' Association of New York City is engaged in considering amendments to the bankruptcy laws. Their counsel has recently emphasized the fact that there is no intention of trying to repeal those laws and leave business men to the mercies, or the reverse, of the various State insolvency statutes. The effort is to put the bankruptcy laws, and the procedure under them, in such form as to serve the purposes for which they were intended. These are simple enough. They include not only the removal of a burden of debt from one who has failed in business in order to give him a chance of starting anew, but also the payment to creditors of as large a share of their claims as the debtor's assets will permit. Whatever may be true in practice as to the first of these, it is pretty generally recognized that the second seems to have dropped out of sight in most cases. A calculation made shows that about one-third of the assets of bankrupts are eaten up in expenses. This is the average of a number of cases, big and little. The money thus wasted goes to lawyers, whose interest it certainly is not to reduce expenses. A cumbersome, complicated procedure has grown up designed mainly to benefit these practitioners. The delays and cost of such procedure are what cause many creditors to enter into compositions with the debtors for small amounts rather than run the chances of getting less after the lawyers are through with an estate. Better methods are in use in other countries and may well be adopted here. The more that remains for debtor and creditor in bankrupt cases the better. This is all that need be considered.

Now Almost Extinct.

Not many years ago the wild turkey—a native of this continent, despite its misleading name—was as numerous in America as the buffalo in regions where it lived, and it ranged throughout the wooded portion of the United States, from the Southwestern border of Ontario all the way to what is now New Mexico and Arizona.

It is now well on the way to extermination for the same reasons that have made the buffalo practically extinct. One of its dwindling refuges are in the wilds of West Virginia.

It is worth recalling that the bird which graces the Thanksgiving and Christmas table nowadays is of Mexican origin. It is the descendant of Mexican ancestry, domesticated in Spain and from there brought to America as a barnyard fowl.

Customers may not notice that a clerk is neat and clean, but they will notice if he is not.

*Paper read at annual meeting Michigan Retail Hardware Association by E. L. Prentice, of Grandville.

WHEN WINTER COMES



GUARD YOUR HAULING COSTS

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

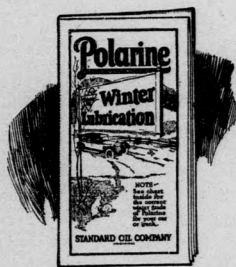
Heavy oil congeals in cold weather and does not flow easily through the lubricating system. Unless the correct winter grade of oil is used, some parts of your engine may operate without oil until the heat from the engine causes it to flow readily. Scored cylinders, burned bearings and a host of other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

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

If you would guard your hauling costs, use Polarine. It is made in four grades—Medium Light, Medium Heavy, Heavy and Extra Heavy, one of which lubricates correctly your machine during cold weather.

Do not rely on hearsay or the judgment of those not qualified to select this correct grade. Remember there is only the right grade and the wrong grade of lubricating oil—there is no such thing as a second best grade.

Consult the latest Polarine Chart of Recommendations, which our lubricating engineers have compiled in co-operation with manufacturers of automobile engines. This chart is displayed by all Standard Oil Company (Indiana) agents and most Polarine dealers. It will be sent you free on request.



STANDARD OIL COMPANY

(INDIANA)

937 S. Michigan Ave.

Michigan Branches at Detroit, Saginaw, Grand Rapids

Chicago, Illinois



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

Some Methods of Making Paint Sales in Winter. Written for the Tradesman.

As a general rule, dealers do not sell a great deal of paint in the winter months. Some do not sell any at all. With the development of numerous paint specialties in recent years, the possibilities of making sales have been greatly improved. The dealer, however, is sure to experience a slackening of demand in the winter months; and the tendency is strong to shove the paint stock into the background and wait for spring.

Yet there are in every community undeveloped possibilities in the way of selling paint in winter. Thus, in a certain small industrial city the other day, on a cold mid-winter day, a visit to a factory disclosed that the management were having the walls and ceilings of the plant painted with a white wall paint.

The idea had occurred to them that a white interior would make the shop brighter and enable the men to do better work—and quite likely effect some saving in the electric light bills. January was a dull time of the year; hence a good time to have the work done. The result was a great improvement. Probably the repainting of that factory interior in mid-winter will become a regular event on its program of upkeep.

In developing his factory trade, the hardware dealer who also handles paint—as practically all hardware dealers do—would find this a good time to approach their local factories regarding interior painting.

The hardware dealer is as a rule not so busy as to be absolutely tied down to his duties at the store. He can find quite a few opportunities to slip out and do a little canvassing. By calling on the local manufacturers and presenting his proposition, he should either make some immediate sales or prepare the way for later sales.

There is no reason why it should not be possible to do a fairly good paint trade with the general public right at the present time. During the winter months people live more in the house than during the warm weather, hence, they are more likely to consider the appearance of the home. They will notice that the floor around the rugs has become scraped and rough that the furniture has lost its lustre and become scratched and worn-

looking. Social events are frequent at this season; and the desire is natural to have the house look its best. That makes the winter a good time to push the sale of furniture polish, varnishes, floor finishes and similar specialties. A little judicious advertising and some display in the store should bring business.

A small town hardware dealer tried the stunt of sending out a little card to people in his district who, he believed would be interested. The card read something like this:

To the hostess

During the present season you will hold a number of social events and will, of course, desire your home to look its best.

You will probably spend large sums in floral decorations.

Did you ever stop to think that a very small sum would make your floors and furniture like new?

Think it over, and then come in to see Blank & Co. We guarantee to make your home look brighter and more attractive at a very reasonable outlay.

Blank & Co.

The dealer found that this little talk produced pretty good results; and brought to the store a lot of trade that in other years had not been secured.

Paint specialties and varnishes offer an excellent opportunity to the live dealer to greatly increase the sales in his paint department. There is a rapidly growing demand for these lines. A still greater demand can be created by the dealer who will endeavor to show the public, and demonstrate to his customers and prospects the many classes of work that can be done at home in spare time by the amateur painter.

The majority of these specialties are gotten up by the manufacturers in very attractive packages and are made use of in the home where they can be applied by any amateur painter with the aid of the simple instructions given on the package or by the salesman. The manufacturers in most cases supply samples and advertising material, which will help the dealer and his salespeople in pushing these lines.

The average householder has no idea how many odd jobs of re-decorating and re-finishing can be done in the home at a very reasonable cost. There are few householders who will not find some article or some part of the house interior that should be painted or varnished. It is up to the dealer to get them interested.

A dealer should not attempt to push a line of paint specialties in which he has not the most entire confidence as to the quality, and the satisfaction that can be secured from their use.

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.

SCHOOL SUPPLIES

Pencils

Tablets

Paints

Ruled Papers, etc.

WRITE US FOR SAMPLES

The Dudley Paper Co.
LANSING, 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. 64 for Meat Markets
No. 75 for Florist Shops

McCRAY REFRIGERATOR CO.
2344 Lake St., Kendallville, Ind.

Foster, Stevens & Co. Wholesale Hardware

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

Grand Rapids, Mich.

Unfortunately, a good paint specialty is quite often condemned by a customer on account of unsatisfactory results obtained through the user applying the material without finding out the correct method. The salesman should guard against this risk by himself understanding thoroughly the use of the specialty, and by calling attention to the directions and, if necessary, supplementing them.

Successful salesmanship in this line is based on a thorough knowledge of the use of the various materials. Then only can a clerk have confidence in his ability to sell them, and be able to make the most of them by suggesting their use to the customer. This knowledge will enable the salesman to eliminate most of the complaints which result from improper application of the materials; and elimination of complaints and their cause will aid materially to build up a permanent and profitable business in these lines.

A well-informed sales staff who can answer promptly and correctly the many enquiries of customers will soon gain the confidence of the public. It is very important in selling paint specialties to make sure that the specialty sold is adapted to the purpose for which it is to be used. Many of the specialties can be used for a variety of purposes. It is a good plan for the dealer to have his salespeople confer with the paint travelers when the latter make their regular calls, and talk over selling points, directions for use, etc.

Many customers by dint of a little extra selling effort can be interested in these specialty lines. In one case a customer was purchasing an article in the hardware store, and during the conversation with the salesman he remarked that the house he lived in had been grained and varnished some years before but was beginning to show signs of wear. The salesman invited the customer to step back to the paint department to see a line of finishing material that the customer could apply in his spare time. The salesman demonstrated the goods on demonstrating boards kept in the store for that purpose. The customer was then invited to try his own hand on the boards and see how easily the work could be done. He was so interested that he placed a small order, amounting to about \$4. for the material. A few days later the customer returned with a \$12 order, stating he was delighted with the work he was doing. He was so enthusiastic that he passed the word along to a brother, who later purchased \$13 worth of that particular specialty.

The dealer at once realized the possibilities of the line, which had been rather neglected; and coached the salespeople in regard to pushing the specialty, with the result that it developed a considerable sale.

There was a curious after-incident showing how far the results of a little suggestion will sometimes go. The customer first mentioned took a trip to the West for a holiday, with the ultimate result that he decided to locate there. He bought three houses in a Western town, and engaged a car to move his household and other

effects. Before leaving he visited the hardware store and placed an order for something like \$40 worth of the specialty, as well as some other articles. Naturally, this doesn't happen to every salesman; but it indicates that one sale made by suggestion leads on to others. Victor Lauriston.

Wrong Kind of Boosting.

Boyne City, Feb. 6—After almost continuous cloudiness since October our skies are cleared and the dead white of the snow brings cheer to all. The beauty of the morning and evening rivals that of June and comes at a time when all can see it. The flashing diamonds of the frost laden trees blazing in the first rays of the morning sun are only exceeded in beauty by the rose tinted hills as the sun dips to the Western horizon.

What would a town be without its boosters? Last summer, attracted by the descriptions of Pine Lake that had come to them, two ladies came here and bought two lots on the lake about three miles out on the Charlevoix road. They were immensely pleased with their location, beautiful lake, lovely beach, entrancing shore, covered with trees and shrubs and they were planning to build summer houses. They proposed to test the fishing possibilities, which looked good. To that end they came to town to buy the necessary tackle. They were entertained by a running fire of caustic criticism of Boyne City, especially the impossibility of catching enough fish of any kind to pay for the effort of fishing, let alone the cost of the tackle. Indignant, as was natural, they hurried immediately to the man from whom the lots were bought who, fortunately, was on the ground. They were going to demand their money back. Fortunately, just at that moment a boat landed at their site. Two ardent fishermen, with a beautiful catch of fine fish, gave the lie to the gloom propaganda that had been poured into the ladies' ears.

Do you have such boosters (?) in Grand Rapids? Maxy.

Late Business From Central Michigan.

Owosso, Feb. 6—J. D. Royce, of Corunna, having finished his winter trip on dress goods and suitings, has packed his troubles in his old kit bag and taken his good wife on a trip to Florida to spend the remainder of the winter.

George Clark, of the hardware firm of Clark & Crane, Corunna, has sold his interest in the business to his partner, who will continue the business under the name of the Orrie R. Crane Hardware.

Charles W. Haynes and Edward Chapman have purchased the grocery stock and fixtures of Asa Binns, at Durand, and taken possession and are now reshelving and decorating the store, and will open up for business Feb. 10 with one of the best equipped and most modern grocery outfits in the city. They will operate as Chapman & Haynes Cash Grocery.

H. E. Cowden, former editor of the Carson City Gazette, who received the appointment to the office of postmaster at Carson City, has accepted the appointment. He took possession last week and when R. W. Gorwin, of Lexington, became editor and proprietor of the Carson City Gazette.

M. W. Morrison, of Eureka, and C. K. Morrison, of Bannister, have formed a co-partnership under the style of Morrison Bros. and engaged in general trade and the meat business at Bannister. Honest Groceryman.

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



Does Some of Your Stock Look Old and Shopworn?

If so, it may be because you overlook selling out the old stocks before opening up new shipments.

Follow this rule when a fresh shipment of DIAMOND MATCHES is received.

ALWAYS PILE THE OLD STOCK ON HAND IN FRONT OF THE NEW.

In this way you can deliver to your customers fresh DIAMOND MATCHES and other merchandise at all times.

Selling oldest stocks of all merchandise first keeps down losses and keeps stock fresh.

Matches should always be stored in a DRY place.

THE DIAMOND MATCH CO.

NEW YORK

CHICAGO

ST. LOUIS

SAN FRANCISCO

NEW ORLEANS

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.

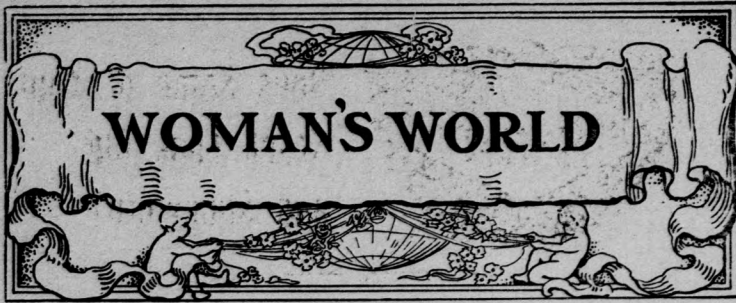
You can then be assured that this important part of your construction work is being supplied with material that has proven its worth, one that will readily adapt itself to your job, no matter what problems or complications may arise.

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.



Scolding Mothers Breed Deception in Their Children.

Written for the Tradesman.

"I was behaving all right, Mother, until you came!" the little boy cried, in a kind of perplexed indignation. And then she said he was "impudent," and made him sit in a chair against the wall "until you can remember not to be saucy."

I watched the little fellow out of the corner of my eye as he sat there, twisting his fingers, winding his legs around the legs of his chair, trying to find empty-handed some outlet for his energy, and looking longingly at the sand pile in which he had been playing happily. All the time there was on his face that perplexed expression, as if he was really trying to figure out what it was that made the difference between his behavior before and after his mother arrived on the scene.

Apparently there was some undercurrent of the same sort in her mind, because after a little while she let him get down.

"I told you," she said "not to get sand into those new shoes. Besides, it scratches them. Now you can go up and put on your other shoes—the old ones—and then you can play in the sand."

"I don't see why you don't let me wear things that I can have some fun in," he said, as he left the chair. "Seems as if I couldn't be good in new shoes."

"Now, be careful; you are being impudent again!" she snapped, and he whisked into the house out of danger.

During the days while I was at that place I had a good chance to see that mother in action with her boy. It did seem as if she never came upon him anywhere without finding him, "being naughty." I don't remember ever seeing them together for five minutes when she was not finding some fault with him.

"Don't sit that way, you are getting terribly round-shouldered."

"Stop twisting your fingers like that. Can't you sit still for a single minute?"

"What is that big, heavy thing in your pocket? How many times do I have to tell you not to make a junk shop of your clothes?"

"Don't pull your lips that way! Your mouth is bad-shaped enough without making it worse!"

And all the rest of it, almost incessantly. Whatever he might be doing, she pounced upon him and ordered him to do something different. If he proposed to do something, however proper and innocent in itself, she had some objection to make, and generally made him abandon the idea and do something else.

If he tried to insist, he was "ob-

stinate," if he showed any disposition to argue, he was "impudent," if he cried, he was "bad-tempered."

And yet, one could see that she loved the little fellow dearly and was bent upon doing all that she thought was for his good. But every minute undermining his initiative, destroying his self-confidence, making him fearful that whatever he might be doing would turn out upon his mother's arrival to be "naughty."

Another thing, most sinister of all, I could see developing rapidly—and inevitably. She, and she alone, was cultivating deception in her child. All the things he wanted to do he did furtively, sneakily as it were; always ready to pretend that he had been doing something else. I did not hear him lie to his mother; but I have no doubt that he did it—what other defense had he? Since almost everything that he did turned out to be in some way objectionable to her, he could hardly fail to cultivate the habit of denying that he had been doing whatever she might accuse him of doing. Since his own choices of things to do got him into trouble, what could he do but deny that he had been doing them?

A constantly disturbing factor in his life she was. She could not permit him to think of her as a welcome comer. All the years of his childhood she was building up a tradition that whenever she approached she was certain to make trouble.

We all know such people. Common disturbers of the peace of the world. I have seen them in their own homes. The moment they come into the house the uproar starts. Whatever they see is in some way wrong; somebody must be scolded. Children do not like them, even if they happen to be their parents. Nobody likes such people; they put up with them if they have to but are always glad if they are not present.

"It's a definite feminine trait," said a man to whom I told this story. "It grows out of the trivial life that women live; always having to do with little things."

"Nonsense!" I said. "The very worst fusser that I know is a man. I never have seen him with his own family or anywhere else, that he wasn't finding fault with something or somebody. I wouldn't accept employment under that man for words. His office must be a terrible place. 'Grows out of a trivial life,' you say. Perhaps; but it is not women only who live trivial lives."

Prudence Bradish.

(Copyrighted, 1923.)

The road to health is paved with prevention.

We carry a
full line of

Arcady Egg Mash
Arcady Growing Mash
Arcady Chick Feed
Arcady Hen Feed

JUDSON GROCER COMPANY
GRAND RAPIDS, MICHIGAN

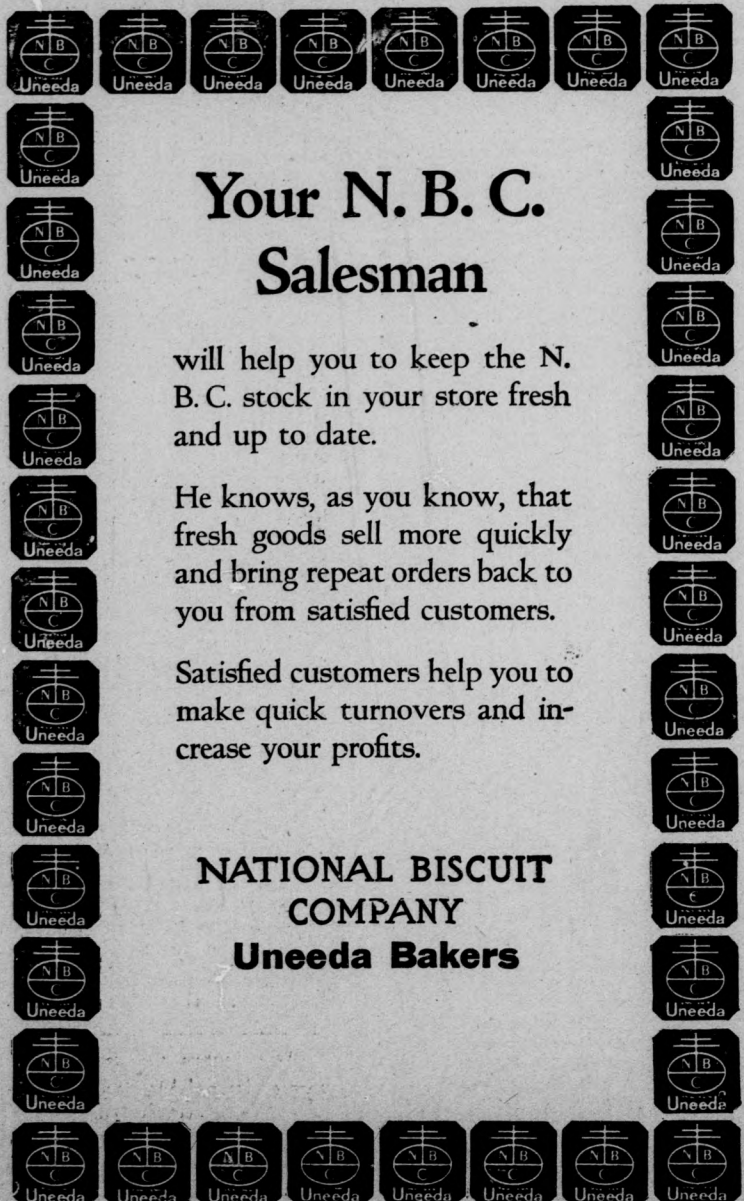
**Your N. B. C.
Salesman**

will help you to keep the N. B. C. stock in your store fresh and up to date.

He knows, as you know, that fresh goods sell more quickly and bring repeat orders back to you from satisfied customers.

Satisfied customers help you to make quick turnovers and increase your profits.

**NATIONAL BISCUIT
COMPANY**
Uneeda Bakers



Measuring Men By the Money They Have.

Grandville, Feb. 6—How much ought a man to be worth in this Republic of ours?

Judging from some of the remarks made in the Senate it is a crime to be a millionaire and Wall Street is a den of thieves.

This sort of think is harking back to rag money days when a man who did not wear a ragged coat and have a smear of dirt across his face was regarded with suspicion and thought worthy of penal banishment.

The days of bloated bondholders, lumber barons and wicked rich men seem to have come again. Wall Street is the bete noir of men who think they are called upon to save the people from being crushed into slavery beneath the feet of the money power.

For a number of years after prosperity struck this country this sort of slush was unheard, but with the advent of a new regime there comes to the front another inundation of froth and fume about "great wealth."

What would the country be without men of great wealth? How would the millions of men and women now at work in shops and factories carry on if there were no wealthy firms behind them to pay the bills?

It took this country a number of years to unlearn the bunco stuff peddled it by boy orators and long-haired cranks, but it did forget the silly palaver under the velvet touch of prosperous days, and it seems a waste of breath for these would-be teachers of political economy to break out again in the same old spot after all the Nation has passed through to get where it is on the solid ground of business success once more.

An Alabama senator has scored our Senator Couzens roundly because he (Couzens) is guilty of being a millionaire.

Think of it! A millionaire in the United States Senate! One might think such an indiscretion never occurred before. Senator Couzens rose from small beginnings to his present position. He was mayor of Michigan's largest city before he received the appointment as Senator. The only crime of which he has been accused is that of having a bursting bank account. Well, surely something ought to be done to disposses the gentlemen of his wealth if he is to remain in the Senate to aid in making laws for the fellows like the writer who has never come withing seeing distance of a million since he was born.

It is contended by this new order of progressives that a true progressive cannot be a millionaire. This being true it must be supposed that the nearer to a down-and-out tramp the better progressive. Suppose we had a Congress made up of tramps and bums would that suit the latest reformer in the role of Government advisor?

How long since it has been a crime in the United States to own property and pay an income tax?

Wall Street and big business! These are the bugbears of the new progressive element now shattering the atmosphere of the National capitol with their denunciatory oratory.

Let me ask Thomas Heflin, the latest sponsor for radicalism in politics, how he would like to have these two disturbing elements abolished? How would he like to live in a country that had no money center such as Wall Street, and no big business to carry on?

He certainly would have no Senate to talk to; no country, in fact, better than the Bolshevism of the Russian. This Nation has been very patient with its LaFollettes, Brookharts, Heflins, et al. It pleases them to run down every good thing this country possesses. In fact, there would be no U. S. Government had these reforming gentry their way.

Money in itself is not bad.

Being a millionaire is not a capital crime.

Holding stock in a big business; employing thousands of men at a good wage; holding stock in banking institutions cannot condemn a man because he is doing that which is beneficial to a large number of his fellow citizens. I knew of a town in the lumber country built up almost entirely with money furnished by a large lumbering firm. In after years that town became a thriving little city, giving homes, labor and business for hundreds of people. Without the first aid of the moneyed lumber firm no town would have ever been built. Because they were millionaires should they have been ousted and disgraced and the land where the town grew left a barren plain?

The saying that money makes the mare go, though a homely one, is, nevertheless, true. Without property, without money, without big business, without banks, without despised Wall Street, where would the country be to-day?

One shudders to think of such a condition.

And yet this is exactly what the reformers, who nearly have a fit when the name of Wall Street, the money power or stand pat is mentioned, profess to strive for. Of course, any sensible man knows that these progressive mouth-breathers are not as bad as they seek to make people believe. They would certainly be frightened if much that they advocate should come to pass.

Moreover, much of what they offer in a grandiloquent strain is mere sop to the galleries, and wholly for political effect.

It is charitable to suppose that these Senators who pose as simon pure progressives are not half as black as they paint themselves. Some of them trench very closely on the red line of radicalism, yet manage to keep within the law. One of the most rampant belchers of fire and flame against plutocrats, Wall Street sharks, big business outlaws and the like, of a quarters century ago, is now as gentle as a lamb. Cause, he has become a millionaire himself. Old Timer.

A Record Jail Dodger.

In Great Britain action by the courts is expeditious whether the case be a civil one or criminal. In the United States the law's delays have tended to bring law into contempt, delay if not defeat justice, and helped to cause organizations like the Ku Klux Klan.

Here is a case that warrants attention: The Atlantic National Bank of Providence failed in April, 1913. Henry E. DeKay, a broker, was accused of aiding and abetting in the misapplication of its funds. In January, 1915, twenty-two months after the bank failure, he was convicted and sentenced to five years' imprisonment. He appealed, but his conviction was sustained. He took the case up to the Supreme Court of the United States, and now it upholds the verdict and, nine years and eight months after the bank failure and eight years after he was found guilty he must go to jail, that is, unless his lawyers can find some way to delay the case further.

There is a classic instance in a civil case in New York. A property owner sued the Elevated Railroad for damages. After the case had been fought for eighteen years the Court of Appeals, the highest tribunal in the state, sent it back to the court of original jurisdiction to be tried all over again.

To call a man worthy is an insincere way of abusing him.



Polar Bear Flour

A MONEY MAKER

Can Always be sold at a profit.
Quality in the Bag Brings Repeat orders.

J. W. HARVEY & SON,
Central States Managers
Marion, Ind.



Our Electric Coffee Mills

Save their cost in time and labor. Also better satisfied "Coffee Customers."

G. R. Store Fixture Co. has good assortment.

GRAND RAPIDS
STORE FIXTURE CO.

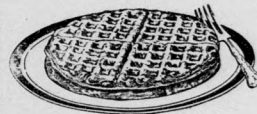
Grand Rapids, Mich.

7 Ionia Ave., N. W.



Lily White

"The Flour the Best Cooks Use"



A GOOD RECIPE FOR WAFFLES

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

Our Guarantee

We Guarantee you will like Lily White Flour, "the flour the best cooks use" better than any flour you ever used for every requirement of home baking.

If for any reason whatsoever you do not, your dealer will refund the purchase price. —He's so instructed.

Noted for Flavor

Lily White, "the flour the best cooks use," is noted for its flavor. And justly so. Says a prominent chemist: "There is no question but that the washing of the wheat improves the bread-making qualities of the flour, and adds particularly to the flavor."

The grain from which Lily White flour is milled is thoroughly washed, cleaned and scoured eight times before going on the rolls for the first break. This exacting care means better baked, better tasting, thoroughly wholesome, delicious breads.

Why You Should Use Lily White

REASON No. 24

Best Flour for Biscuits and Rolls

You will like Lily White. The best cooks, who know good flour, have liked it for three generations. It is always dependable—the best flour you ever used, for all kinds of baking. One trial will surprise, delight and convince 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.



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.

Hats For Spring Season.

Imported hemp braid in so fine and glossy a weave that it closely resembles milan, with its bead preserved by box machine stitching and hard blocking, is meeting favor in the manufacture of matrons' hats for the new season. All-over haircloths and visca weaves are all very much in the running for these chapeaux, according to the latest bulletin of the Retail Millinery Association of America. Black, of course, is far in the lead, and, when color is demanded it is most likely to be supplied by a tailored trim of ombre ribbon.

"The formal types are most emphasized," the bulletin goes on. "The lines are soft and becoming, and thickened brims make becoming frames for mature faces. Ribbon is emphasized for the tailored models. Peacock trims are not neglected, but these show little change from the fashions which were approved for Winter.

"A thick roll brim is given a model which takes a moire draped side-crown. The overdrawing is supplied by a rough hair braid plateau, which takes a fold at the right back from which a pleated flare of ribbons juts toward the back. A long jet and brilliant pin is thrust forward at the right. Rose ombre ribbon in its richest tints is brought up over a thick cloche brim and drapes the side crown of a black Neapolitan model with a soft tip. A high butterfly wing flare spreads its folds at the right with a colorful Egyptian pin caught in the drapes. Box machine-stitched hemp of midnight blue makes a high, slightly-peaked round crown, its thick cloche brim covered with crushed ombre ribbon in violet tones that flares about the right side."

"Nude" Hosiery Coming Back.

One of the present features of the business being done here in silk hosiery is the increasing demand reported for the shade known as "nude," which has the effect, at a little distance of making the wearer appear stockingless. In small lots it is being bought on special order for immediate delivery, but for deliveries ranging up to Easter it is said to be showing up strong'y. Its position in the market was further said to be duplicated by the shade known as mountain haze. There has been no change lately, however, in the colors that are getting the bulk of the demand for prompt shipment. Another feature of the

market is the amount of business being placed by out-of-town buyers now in this market who also bought liberally at home when salesmen called. In view of the advance business taken in certain territories, the present buying is coming as a rather agreeable surprise.

Percales Nearing Peak.

The price of percales has almost reached the peak of October, 1920, when the slump started, according to the service letter of the National Wholesale Dry Goods Association, issued Feb. 1. Inasmuch as the new mill prices will make retail price advances necessary, printers and buyers are anxious to see the market tested out on the new higher level, particularly because this was not done until stocks were about exhausted, the letter says. "This reminds members of the practice of selling on the basis of merchandise cost which was current several years ago," it continues, "and under the conditions of rapid advances those who did not advance with the market found that they did not have sufficient capital to buy the higher priced goods when stocks were exhausted."

Bedspreads and Pillow Cases.

Bedspreads and pillow cases, which have always been noted for simplicity, are now joining the ranks of novelties, in so far as one manufacturer is concerned at any rate. Although he reports that, despite the upward trend of prices, very good orders are pouring in for the plain white cases, he feels that there will also be a demand for novelty goods for spring and summer. The pillow cases have a border of cretonnette, roller printed with flower designs in all colors. Made of unbleached muslin, the bedspreads have a beautiful floral design of English block prints. They are scalloped with cut corners and come in the 8-4 and 10-4 sizes. The pillow cases are hemmed, hemstitched or scalloped. All the colors are said to be fast.

Carelessness in transactions costs the loss of time, money and reputation, and that ought to be enough.

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.

NOTAIR HAIR NETS

A double mesh, cap shape, full size net. One that gives excellent satisfaction and repeats.

The price is \$8.00 a gross.

A good substantial and slightly counter display box FREE with an order for ONE GROSS or more.

A trial order and we are convinced you will be a "Hair Net" customers.

Quality Merchandise—Right Prices—Prompt Service

PAUL STEKETEE & SONS
 WHOLESALE DRY GOODS GRAND RAPIDS, MICH.

Duro Belle

Human Hair Nets

A Product of Unsurpassed Quality—With Greater Profits For You.

Our Window Displays, Counter Cards, Wall Hangers and Display Cabinets are most attractive and impressive. They are creating sales for merchants everywhere. Your profit is \$1.20 per gross more in the sale of Duro Belle than in the sale of other advertised nets. Buy Duro Belle and secure these dealer helps from your jobber and display them prominently.

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

ANNOUNCEMENT

In our desire to serve the trade we are constantly endeavoring to offer the best lines available and we take pleasure in announcing that we have added the complete line of the Lowell Mfg. Co. of Grand Rapids which we will sell exclusively for the future.

The Lowell Mfg. Co. is well known for having a very good line of Ladies' Dresses, Aprons, Muslin Gowns and various manufactured lines of Ready-To-Wear merchandise. They have turned over all their customers to us and our salesmen will now sell their line exclusively.

Our salesmen are carrying a complete line of samples and we believe that it will be to the advantage of every merchant to take the time to look this line over carefully. This is quality merchandise and the prices are low.

GRAND RAPIDS DRY GOODS CO. WHOLESALE ONLY

Beautiful Line of the New

SILK AND WOOL FOUR-IN-HANDS

@
\$8.75

The Newest of the New. Order subject to your approval.

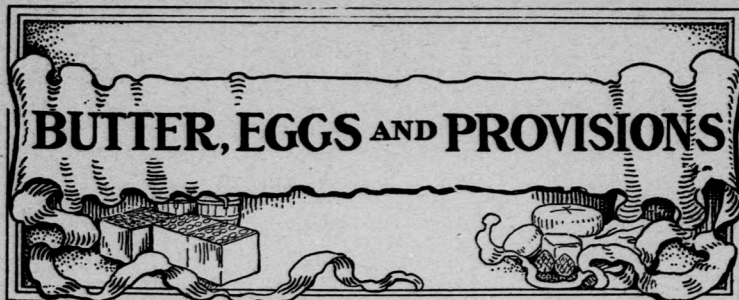
Daniel T. Patton & Company
 Grand Rapids, Michigan - 59-63 Market Ave. N.W.
 The Men's Furnishing Goods House of Michigan

PRICES CURRENT ON STAPLE DRY GOODS.

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

Dress Goods.	
32 in. Wool Mixed Storm Serge	42 1/2
36 in. All Wool Storm Serge	77 1/2
44 in. All Wool Storm Serge	97 1/2
50 in. All Wool Storm Serge	1 20
French Serges proportionately,	42 1/2
Danish Poplar Cloth	1 85
Juilliards Novelty Checks & Plaids	1 50@2 00
54 in. All Wool Coating	1 50@2 00
Linings.	
30 in. Black Satine	13 1/2
36 in. Satine, black & colors	25@35
36 in. Percaleine	16 1/2
Windsor Cambric	12
36 in. Radiant Charmeuse	45 1/2
White Goods.	
Indian Head.	
33 in. Soft Finish	22
36 in. Soft Finish	25
44 in. Soft Finish	31
54 in. Soft Finish	38
All Linen Finish 1/2 yard more.	
Ginghams and Wash Goods.	
27 in. Plain Colors	15@17 1/2
27 in. Checks & Plaids	17 1/2
32 in. Checks & Plaids	19 1/2
32 in. Checks & Plaids, better	
quality from	23 1/2@32 1/2
32 in. Tissues	35 @45
38/40 in. Voiles	18 1/2@37 1/2
40 in. Organdies, all colors	42 1/2
32 in. Romper Cloth	22 1/2
27 in. Apron Ginghams	12 1/2@14 1/2
27 in. Cheviots	16 1/2
Plisse & Serp. Crepe	20 @27 1/2
36 in. Challies	13 1/2
32 in. Madras	25
32 in. Pepperell	13 1/2
32 in. Pepperell	14 1/2
32 in. Pepperell	15 1/2
32 in. Pepperell	16 1/2
32 in. Pepperell	17 1/2
32 in. Pepperell	18 1/2
32 in. Pepperell	19 1/2
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32 in. Pepperell	41 1/2
32 in. Pepperell	42 1/2
32 in. Pepperell	43 1/2
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32 in. Pepperell	68 1/2
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32 in. Pepperell	71 1/2
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32 in. Pepperell	80 1/2
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32 in. Pepperell	89 1/2
32 in. Pepperell	90 1/2
32 in. Pepperell	91 1/2
32 in. Pepperell	92 1/2
32 in. Pepperell	93 1/2
32 in. Pepperell	94 1/2
32 in. Pepperell	95 1/2
32 in. Pepperell	96 1/2
32 in. Pepperell	97 1/2
32 in. Pepperell	98 1/2
32 in. Pepperell	99 1/2
32 in. Pepperell	100 1/2

Cambrics & Nainsooks.	
Knights	21
Berkley, 60	21
Old Glory, 60	19 1/2
Diamond Hill	16
Ticking.	
Straw Ticking	17
Feather Tickings from	28 1/2@30
Fancy Satine Tickings from	29 1/2@35
36 in. Imp. Hol. Ticking	37 1/2
Denim.	
220	25
240	23
260	21 1/2
Prints.	
In Various colors	11 1/2
Cheese Cloth.	
36 in. Bleached Curly Gauze	07
Better Grades	07 1/2@08 1/2@10
Flags.	
Small Spearheads, doz.	1 00
Larger sizes from 4x6 ft. to 10x15 ft.	
ranging from, each	\$2.00@8.00
Napped Goods.	
25 in. White Shaker	12 1/2
27 in. White & Twill. Shaker	12 1/2@14 1/2
Cashmere Twill	13 1/2@14 1/2
27 in. Light Outings	14 1/2@15 1/2
36 in. Light Outings	16 1/2@17 1/2
36 in. Dark Outings	17 1/2@18 1/2
Notions.	
Star Snaps, gro.	60
Kohinoor Snaps, gro.	60
Wilsnaps, gro.	75
Satin Pad S G Garters, doz.	2 00
Sampson fly swatters, doz.	75
Roberts needles, per M.	2 50
Stork needles, per M.	1 00
Self Threading Needles, paper	06 1/2
Steel Pins S. C., 300, per box	43
Steel Pins M. C., 300, per box	45
Brass Pins S. C., 160, per box	43
Brass Pins S. C., 300, per box	75
Brass Pins M. C., 300, per box	80
Coats Thread, doz.	59
Clarks M. E. Thread, doz.	59
J. J. Clarks Thread, doz.	56
Belding Silk, 50 yd., doz.	90
Cobro Silk net with elastic, gro.	4 50
Gainsborough Hair Nets	
Single Strand	80
Double Strand	1 00
Wolverine net, gro.	9 00
R. M. C. Crochet Cotton, per box	75
B. O. N. T. Cro. Cotton, per box	90
Silkene Crochet Cotton, per box	90
Sansilk Crochet Cotton, per box	55
M & K or Dexters Knit. Cot., white,	
per box	1 50
Black and colors	1 75
Alles Yarn, bundle	1 50
Fleishers Knitting Worsted Skeins	2 30
Fleishers Spanish worsted balls	2 60
Fleishers Germant'n Zepher Balls	3 70
Fleishers Saxony Balls	3 70
Fleishers Knitting Worsted Balls	2 60
Fleishers Scotch & Heather Balls	2 90
Excello Suspenders, doz.	4 50
President Suspenders, doz.	4 50
President Suspenders, Ex. Heavy	6 00
Infants' Hosiery.	
Cotton 1x1 Rib Hose	1 00
Combed Yarn 1x1 Rib Hose	1 85
Mercerized Lisle Hose, Cashmere	
Silk Hl. & toe, 60% Wool Hose	4 12 1/2
Silk & Wool Hose	6 12 1/2
Children's Hosiery.	
BS 'No. 1 Cotton Hose	2 22 1/2
2 Thread 200 Needle, 3 lbs. on 9	2 50/3
R. & F. 07 1/2	
Misses Mercerized 300 Needle	
Combed Yarn Hose	2 25/7
R. & F. 05	
Misses Cot. 28 oz. Dou. card. Hose	1 35/7
R. & F. 05	
Misses Merc. 344 Needle Hose	5 85/7
R. & F. 05	
Ladies' Cotton & Silk Hosiery.	
176 Needle Cotton Hose	1 25
220 Needle Cotton Hose	1 35
220 Nec. Co. Yarn, seam back Hose	2 50
232 "Burson" rib top	4 25
232 "Burson" rib top, out size Hose	4 50
520 "Burson" split sole Hose	4 25
220 Needle Mercerized	4 00
Pmt. 100, lisle, hem top	4 00
460 Needle Top full Mercerized	4 75
Fibre Silk Hose	4 62 1/2
12 Strand Pure Silk Hose	12 00
Pmt. 110 Silk & Fibre	8 50
20 N'dle 13 in fibre boot mock sm.	6 75
10 Strand 13 in. Boot Silk	9 00
Ladies' Full Fash., 42 Gauge, all	
Silk Hose	19 50
Ladies' Fleece & Wool.	
220 needle, 2 lb. combed yarn	2 25
200 needle, 2 1/2 lb. comb. yarn hose	3 00
200 n'dle, 2 1/2 lb. O.S. comb. yn. hose	3 25
176 needle out size Hose	2 50
Men's Hose.	
E. & F. Hose Cotton	1 50
Record, med. weight Cotton	1 90
R. & D. Heavy Cotton Hose	1 60
176 Needle Cotton Hose	1 35
200 Needle Combed Yarn Hose	2 15
200 needle full merzerized Hose	3 00
240 needle fibre plated Hose	4 75
Pure Thread Silk Hose	6 00
Nelson's Rockford socks, bdl.	1 40
Nelson's Rockford socks, bdl.	1 50
Nelson's Rockford socks, bdl.	1 65
2 1/2 lb. Wool Sox	2 25
3 lb. Wool Sox	3 50@3 75
Chilids Waists.	
"Cub" Knit Waist	2 50
"Bear" Knit Waist	3 75
Muslin Waist	2 25@3 50@4 50
Boys' Underwear.	
Fleece Union Suits, Heavy	7 00/2
Rise	.75
Egypt Ribbed Union Suits	4 25/20
Rise	.32 1/2
"Hanes" No. 958 Ribbed U. S.	6 00/20
Rise	.62 1/2
Part Wool Union Suits, all sizes	12 00
50% Wool Union Suits	13 00/20
Rise	.75
Heavy Fleece Vests & Pants	3 00/16
Rise	.37 1/2
Part Wool Vests & Pants	6 50/16
Rise	.50
Spring.	
Boys' 72x80 pin check Ath. Stan. S. 4 75	
"Hanes" 756 & 856 72x80 pin check	
Athletic Suit	6 12 1/2
Misses' Underwear.	
Vellastic Vests & Pants	3 00/16
Rise	.37 1/2
Heavy Fleece Union Suits	6 50/2
Rise	.62 1/2
Med. Weight Fleece Union Suits	5 50/2
Rise	.50
Part Wool Union Suits	13 50/2
Rise	.00
Vellastic Fleece Union Suits	7 00/2
Rise	.75
Spring.	
Misses Gauze 12 cut Union Suits	4 25
LSS1 "Sealpax" Athletic Suits	8 50
Ladies' Underwear.	
7 lb. Brush Back Vest & Pants, Reg.	7 25
Ex.	8 00
Heavy Fleece Vest & Pants, Reg.	8 25
Ex.	9 00
Wool Vests & Pants	15 00
Reg.	16 50
Med. Wt. 8 lb. Ribbed U. S.	8 00
Ex.	9 00
11 lb. Brush Back Union Suits, Reg.	12 25
Ex.	13 50
Silkateen & Wool U. S.	23 00
Reg.	25 00
Mer. & Wool Union Suits	23 00
Reg.	25 00
Spring.	
1x1 rib, 12 cut Vests, Dou. extra	3 00
1x1 rib Bodice Top Vests	2 15
Ex.	2 35
1x1 rib Tu. V. N. vests, lace tr. Reg.	2 25
Ex.	2 50
12 cut, lace & cuff knee Union	
Suit, Double Ex.	6 25
1x1 rib, band & bodice top lace	
union suits	Reg. 5 00
Ex.	6 00
Men's Underwear.	
Red Label Shirts & Drawers	9 50
Red Label Fleece Union Suits	17 00
Black Label Shirts & Drawers	9 00
Black Label Fleece Union Suits	15 50
1658 Hanes U. S. 16 lb. cot. ribbed	13 62 1/2
San. Fleece Shirts & Drawers	6 75
"Hanes" rib. shirts & drawers	7 50
Wool Shirts & Drawers	14 00
San. Fleece Union Suits	12 00
Heavy Ribbed Union Suits	12 50
Part Wool Union Suits	26 00
Mer. & Wool Union Suits	24 50
100% Wool Union Suits	43 00
Spring.	
Lawrence Shirts & Drawers 7 00@7 50	
Bal vigan Shirts & Drawers	4 25
Ballbrigan Ecu Union Suits	8 00
Ribbed, Ecu Union Suits	8 75
64x80 pin check nainsook, Ath. S.	5 37 1/2
72x80 pin check nains. Ath. Suits	6 25
Fancy striped nainsook	8 00
B. V. D. Athletic Suits	12 50
Fancy Strip Madras	9 00
Bathing Suits for Spring Delivery.	
Men's all pure worsted, plain	25 50
All pure worsted with chest stripes	27 00@32 00
27 00	32 00
Ladies pure worsted plain	25 00
Ladies all pure worsted striped and	
color combinations	27 00 up
Men's Dress Furnishings.	
Slidewell Collars, linen	1 60
Flannel Night Shirts	10 50@13 50
"Line" Collars, per box	35
"Challenge" cleanable, doz.	2 75
64x60 percale dress shirts	8 00
68x72 percale dress shirts	9 50
Fancy Madras Dress Shirts 13 50@21 00	
Silk & Satin Stri. on good gr. 22 50@36 00	
Men's Work Furnishings.	
No. 220 Overalls or Jackets	16 50
No. 240 Overalls or Jackets	13 50
No. 260 Overalls or Jackets	12 00
Stiefels, 285, rope stripe, Wabash	
stripe Club or Spade overall or	
jacket, 2 seam triple stitched	15 00
Black sateen work shirts	10 50@12 00
Golden Rule work shirts	8 00
Rece dyed work shirts	7 25
Best Quality work shirts	9 00@16 50
Boys' Furnishings.	
Knickerbockers	6 00@15 00
Mackinaws, each	4 25@8 50
Overalls, Brownies, etc.	6 50@9 00
Youths' overall, 285 Weight	10 25
Coverall Heavy Khaki	12 00@16 50
68x72 Dress Shirts	8 50
"Honor Bright" Stiefels Wabash	
Stripe Romper, red trim	8 50
"Honor Bright" Khaki Romper,	
red trim	8 00
"Honor Bright" Plain Blue Romper,	
red trim	8 00
Ladies' Furnishings.	
Middy Blouses, red, green or navy,	
Parker & Wilder, wool fln., each	4 00
Tricollette Overblouses, each	3 25
64x60 Percale aprons, Lights	3 50
64x60 Percale aprons, indigo	3 50



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.

Production of Eggs.

We sincerely hope that last season's egg deal will result in creating more bears when it comes time to put away this year's holdings. Last season more eggs were put away than any previous consumptive demand would have absorbed; but the unexpected happened. The eggs will all be consumed, but they will have been consumed as a result of some fair advertising, a disposition on the part of the trade to get them out and principally as the result of the popular price at which they were sold.

To accomplish this clearance, it was necessary to sell these storage eggs at prices that reflected a serious loss to holders generally. Going into this year's deal, it is an assured fact that the holdings of this year, if based on production, will exceed those of last.

The production of eggs is on the increase because it is being done now-a-days in a systematic manner. The old, haphazard methods of finding the eggs in the manger, in the strawstack, gathered just now and then and treated entirely as a salvage proposition, has ceased to exist. The producer now is building poultry houses designed for productive purposes, the agricultural magazines are telling him what feed to use, what to breed and how to properly market his eggs.

While a lot is yet to be done along this line—still, in the past few years a lot has been accomplished until today it is safe to presume that there is being produced close to a 50 per cent. increased yield per hen over just a few years ago. This increase is going to continue as the result of better productive methods, better breeding and a greater realization on the part of producers that poultry and poultry products, when handled correctly, are their greatest source of revenue. Any country observer knows this to be true.

Now we come to the consumer. Are the consumptive resources of the country at large sufficient to absorb this annual increase in consumption? The writer contends that it is; but, as the productive feature of the egg business has been developed, so must the consumptive feature be. If consumption is properly handled this country will never produce any surplus of eggs. The consumer must be educated, by sensible advertising, to the further use of the commodity itself; and the most effective advertising in the world is a

reasonably low price. If we can enjoy eggs at a price we can afford to pay, we will consume all that will ever be produced. In short, it is all a matter of price at which the eggs can be sold; and, to move the annual production from now on, there must be a popular price. Irrespective of what the eggs cost in April, they must be consumed at a price the consumer is willing to pay.

Will the trade again this year plunge into the deal and put eggs away at prices over what the public can stand during the unloading season? If they do, its them for it; but, if we have an ounce of brains, we will store eggs this year at a price to match up with our holdings and the disposition of the consuming public to eat storage eggs.

Spain's Fruit Output Is of Big Proportions.

Introduced into Spain probably by the invading Romans, orange culture has been so favorable and the fruit so well adapted to the climate and soil of the peninsula that to-day the growing and export of oranges is a leading industry of Spain.

Beginning with but a few trees planted at the headquarters of the Roman legions, orange orchards are now found throughout all of Spain. From the time of their conquest of Spain in the eighth century, the Moors cultivated the orange and introduced new varieties from Africa, Asia Minor and Mesopotamia.

Lemons were introduced into Spain by the Moors in the twelfth century, and the Mandarin orange has been cultivated since the nineteenth century. The development of the British market for Spanish oranges during the third decade of the nineteenth century brought about the planting of orange groves on a large and commercial scale, says Consul Robert Harnden, Valencia, in a report to the Department of Commerce.

The chief centers are the provinces of Valencia, Castellon, and Murcia on the East coast, and the provinces of Seville and Cordoba, although the fruit grows well throughout the whole country. It is estimated that the total acreage devoted to oranges in Spain amounts to 225,000 acres, 100,000 of which are in the Levante section.

The scandal bird is usually a member of the lyre family.

Moseley Brothers

GRAND RAPIDS, MICH

Jobbers of Farm Produce.

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

MUSKEGON

MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building
 Grand Rapids, Michigan

THE TOLEDO PLATE & WINDOW GLASS COMPANY

Mirrors—Art Glass—Dresser Tops—Automobile
 and Show Case Glass

All kinds of Glass for Building Purposes

501-511 IONIA AVE., S. W.

GRAND RAPIDS, MICHIGAN

Learn to Say—

MiLola

8 Select Sizes
 10c to 20c

Distributed By

LEWELLYN & CO.

WHOLESALE GROCERS

GRAND RAPIDS

DETROIT

Blue Grass Milk

ONCE
 USED



ALWAYS
 USED

AT YOUR GROCER

KENT STORAGE COMPANY

GRAND RAPIDS - BATTLE CREEK
 Wholesale Distributors

Turkey Raising Lessens.

Despite a steady increase in the prices producers have received for turkeys since 1915, production has steadily decreased, according to figures published by the United States Department of Agriculture. The average price received during the four months from October to January, 1915-1916, was 15c a pound. The average price received during the corresponding period in 1920-21 was 32c a pound. In 1900 the census figures showed 6,594,695 turkeys on farms in the United States, while in 1910 there were only 3,688,708, and in 1920 there were 3,627,028.

During the past six years the price of turkeys has increased to the producer more than 100 per cent. while during the past 20 years the number of turkeys produced has decreased about 50 per cent., the department states.

It is common knowledge that turkeys are not easily handled, for by nature they are wanderers, and they usually give considerable concern to those whose duty it is to keep them on the home premises. The almost unconquerable inclination of turkeys to wander into the fields of neighbors has often caused strained feelings and many owners of flocks have abandoned the business of raising turkeys on that account. Turkeys are also seriously afflicted by a disease known as blackhead, which has caused heavy losses and in some instances the business has been given up entirely for this reason. These causes of loss, together with the frequent ravages of wild animals, including dogs and rats, have all tended to discourage development of the industry.

The raising of turkeys may be a very profitable occupation where there is an abundance of range, ample feed, and reasonable freedom from preying animals, the department states. Even for those who have a limited range there are opportunities for raising a few turkeys each year if proper time and attention are devoted to it. The department points out, however, the desirability of those who enter the business to study it thoroughly in all its features.

It is very difficult to ship turkeys alive to market, since the shrinkage is very heavy. Ordinarily turkeys do not eat very much when confined and, therefore, they are usually killed and dressed locally and then shipped to market, packed in barrels or boxes. Turkeys, like chickens, may be either scalded or dry picked, but the dry-picked birds are preferred in most markets because they keep better, and there are no losses of their substance by reason of a great deal of the soluble substance being removed from soaking in water or by packing in ice. There are conditions, of course, where there is no alternative but to pack the birds in ice and ship them in barrels. The objection to scalded-dressed birds does not obtain to the same extent where the birds are dressed and sold immediately to the consumer.

Turkeys mature and fatten very much better in the fall when the atmosphere is crisp and fairly cold, such as prevails for some weeks preceding the holiday season. Therefore the

market depends upon the weather. During this season the birds are in greatest demand, although the cold storage product may be had at all seasons. Warm weather during the week preceding the Thanksgiving and the Christmas holidays has a marked effect on demand and other conditions being equal the quality of dressed turkeys for the holiday market may be predicted to a great degree by weather conditions during the fall season.

Neither Core Nor Seed in New Apple.

Apples without cores or seeds are promised by a discovery announced at Abbotsford, Canada, the particulars of which have just been received by the Department of Commerce from Consul General Halstead. According to the announcement a seedless and coreless variety of Fameuse apple has been developed, which differs but slightly in shape from an ordinary Fameuse by being longer and flatter at the ends but with the typical coloring and flavor.

Except for a slight marking on the flesh which outlines the situation of the core in an ordinary apple, there are neither core nor seeds. The apples were developed in an orchard at Abbotsford and the discovery that they were out of the ordinary was an accident. They had come from a new block of Fameuse, about eight years old, bearing for the first time in market quantities, which had been top grafted on Rabaka seedlings.

The discovery was made while grading for market, but unfortunately no record was kept of the tree or trees producing the new fruit and it will not be before another harvest that steps can be taken for its commercial development.

Seeking Better Spuds For State.

Efforts to induce Michigan farmers to grow bigger and better potatoes are being made by the Michigan Farm Bureau co-operating with the Michigan Agricultural College. The seed department of the farm bureau is urging the farmers to plant only certified seed.

While Michigan produced an excellent crop of potatoes last year it has come to the attention of the college and the bureau that Idaho potatoes are finding ready sale on the Detroit market because of their superior quality to the home grown product at a higher price than can be asked for the Michigan potatoes.

J. W. Nicolson of the seed department of the bureau says:

"We would like legislation of two kinds to correct these evils. We would compel the licensing of every potato dealer and we would like a law compelling the grading of all potatoes offered for sale."

The Idaho potatoes appear on the market as carefully graded as oranges with 60 potatoes to the bushel, 70 potatoes to the bushel and 80 potatoes to the bushel.

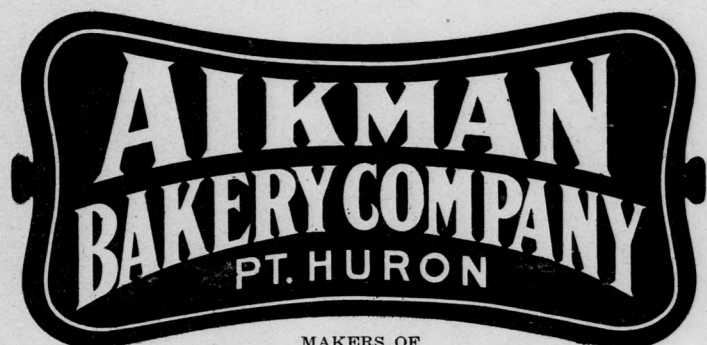
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GRAND RAPIDS, MICH.

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Seasonable Fruits and Vegetables



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FANCY COOKIE CAKES AND CRACKERS

LONG ISLAND SANDWICH—Our Specialty

Samples sent on request.
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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.

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



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

TWENTY-NINTH CONVENTION.

Rousing Meeting of Michigan Retail Hardware Dealers.

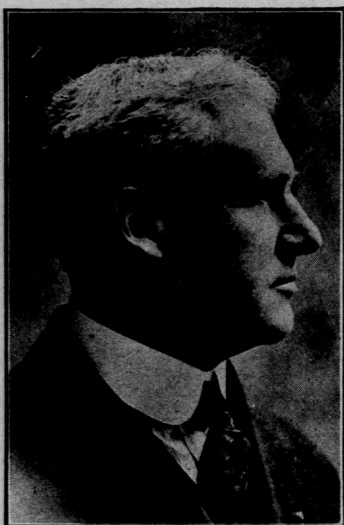
The annual convention of the Michigan Hardware Association convened at the Pantlind Hotel, Grand Rapids, Tuesday afternoon, being called to order by President Sturmer, of Port Huron.

Past President Charles M. Alden pronounced the invocation, when "America" was sung by all present, led by William Moore, of Detroit.

Hon. Wm. Oltman, Mayor of Grand Rapids, delivered the address of welcome, which was responded to by J. Charles Ross, Vice-President, of Kalamazoo.

President Sturmer then read his annual address, as follows:

It is with pleasure that I read this message to you at our twenty-ninth annual convention, because I tell you of the service rendered to those of you who were willing to participate and believe in Association work which is



Charles A. Sturmer.

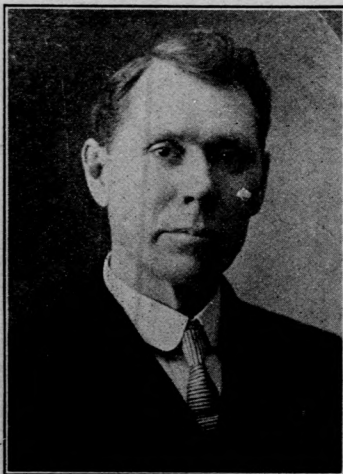
calculated to make us better merchants and help us to conduct our business so that we will get a fair return for our work.

The year just closed carried with it many perplexing problems for us to solve and many difficulties to overcome. The business outlook a year ago was one of sagging prices, much unemployment and accumulation of stocks. For the first six months of 1922 trade was comparatively quiet, but there was a gradual improvement and increase in prices, so that at the end of the year the average price of several commodities had advanced from 10 to 20 per cent. From all reports the holiday trade everywhere was the best ever.

The well-informed observer, looking forward into 1923 in an effort to forecast the probable trend of business in the United States, is forced to conclude that the uncertain factor of chief importance is the situation in Europe. The economic conditions there give us the greatest concern. They have long received the earnest consideration of the administration. We are deeply interested from an economic standpoint, as our credits and markets are involved, as well as from a humanitarian standpoint. We cannot dispose of these problems simply by calling them European: for they are world problems and we cannot escape the injurious consequences of a failure to help settle them. This, of course, is not because our business with Europe is more important than the volume of business at home, for it is small in comparison:

but because in some respects our business with Europe vitally affects our domestic business, and whereas domestic conditions by themselves are now comparatively stable, world unrest, especially European conditions, are likely to retard our American prosperity. This is already apparent in sharply decreased exports.

The future of the local merchant depends upon practical buying and proper selling. He must carry the right quantities, and at the right prices. He must have practical buying plans and definite selling plans. He must know the conditions of his business at all times and utilize every good merchandising idea he can find.



Charles M. Alden.

Only a comparatively few years ago we seldom heard of stock turnover. Goods in hardware stores stayed an average of nine months on the shelves. Practically one-half of the retailer's expense was directly due to carrying goods too long. About one-fourth of his lost sales were due to incomplete range of stock. Fully one-fifth of the average hardware stock was "dead stock" from the moment it entered the store. There has been some improvement, but not enough. There are many new lines which might be added to your hardware stock, such as toys, radio supplies, automobile accessories, etc.



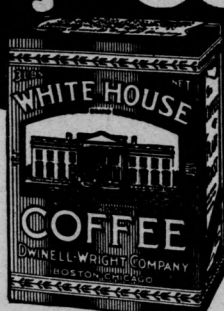
J. Charles Ross.

At present, some of you are probably debating as to the advisability of putting your business on a cash basis. I firmly believe in selling goods for cash. I believe a credit or cash business is a matter of habit and education. Why should we hardware dealers extend credit, when we have to pay cash for what we buy at a grocery

DRINK DWINELL-WRIGHT CO'S

WHITE HOUSE COFFEE

BEST GROCERS



Every Grocer Knows the Superb Character of "WHITE HOUSE" Coffee; and Freely Acknowledges Its Commanding Worth.

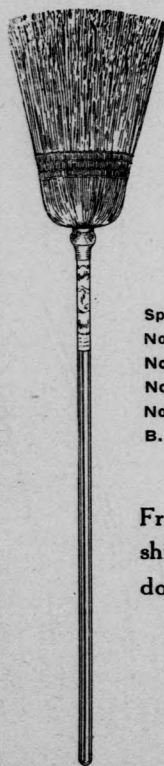
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GRAND RAPIDS, MICH.

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THE
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Also
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Prices

Special	-----	\$ 8.00
No. 24 Good Value		8.50
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No. 27 Quality	..	10.75
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Freight allowed on
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All Brooms
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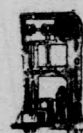
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Nothing as Durable
Nothing as Fireproof
Makes Structures Beautiful
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Warm in Winter
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Brick is Everlasting

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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.

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

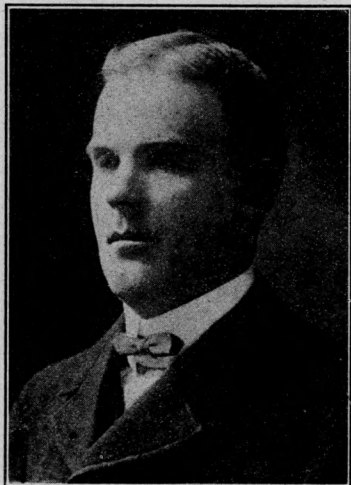
We furnish you with sketches, prices and operating cost for the asking.

THE POWER CO.

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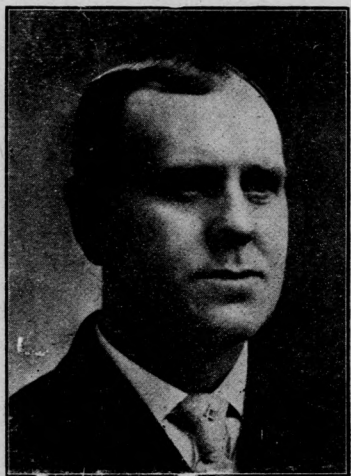
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store, meat market, restaurant, etc? If a customer had been taught he can buy goods on long time he will continue to ask for credit, even with money in the bank, or in his pocket. And this same man, who has been educated to credit, will not pay for his purchases until forced to do so. On the other hand, if a dealer has established a reputation for selling only for cash no one asks or expects him to extend credit. Men who want his goods always manage to have the necessary amount of cash or are willing to give a bankable note when pur-



Arthur J. Scott

chases are made. A credit giving dealer is expected to sell goods just as close as competing cash stores and mail order houses. Customers who want credit in most cases demand cash prices. When you sell for credit you must meet your customer at least two or three times for the same profit. When you sell for cash, your sale is made. Your customer owes you nothing—is under no obligations to you, is a free man, walks by your door like a peacock, speaks freely to you. Why? Because he owes you nothing, and, best of all, your profit is in your till. You have the money to pay your bills—if you owe any.



William Moore.

You will probably all be interested to hear what our Association has done during the past year. We held thirty-one group meetings in the State and have also held two joint meetings with the Wisconsin Association. The attendance at these meetings totaled nearly 1400. To you who attended any of these meetings, I am sure you felt well repaid for the time thus spent. The bulk of the arrangement of this work rested upon Mr. A. J. Scott. We are fortunate, indeed, that we have a man like Mr. Scott in our Secretary's office. He is well-known to all of you. He is a conscientious

worker and is known throughout the hardware world because of his ability to do things and do them well.

We are also very fortunate in securing Mr. Nelson as Field Secretary. His work has taken him throughout the State, and nothing but praise has been heard for the splendid work he has done at group meetings and the help he has given individual merchants. He is an expert on the installation of accounting systems, store arrangement, advertising, community service, etc. His time is yours and I know he is always willing to help solve your problems.

The year 1923 is now upon us. We can make you realize that Association service has concrete value only when we show you by concrete example what you can do by accepting our service and following out our instructions.

No matter how poor, or how unsatisfactory, your business may be at the present time, there are better times

ahead, but you must buy wisely, watch your credits, keep well assorted stocks, advertise wisely, encourage building in your community, talk confidence, take home a message of good cheer, and prosperity will be yours.

The President announced the special committees for the convention, when Lee H. Bierce, delivered an address on the "Safety of the Republic."

A. Alexander Karr, of Chicago, delivered an address on the "Community Spirit and the Business Man," after which remarks were made by representatives of manufacturers, jobbers and the press.

Adjournment at 4 p. m.

The annual report of Secretary Scott was as follows:

This is the twenty-first time that I have been called upon to present an annual report as Secretary of this Association. One cannot help but be

impressed by the numerical growth of the organization, and by the sincerity of the members in their desire to co-operate in any movement inaugurated by the Association for the welfare of the hardware trade of the State.

The time has gone by when it is necessary to employ unlimited arguments to convince a dealer that it is to his interest to be a member. The Association has been placed upon such a strong foundation and has such an enviable record to look back upon that there are few, if any, connected with the hardware business in any capacity but what realize that a membership is worth many times the amount of the annual dues.

When the dues were unanimously advanced a year ago by the convention, I told President Sturmer that if we could report at our next convention a member of 1500, I would be

(Continued on page 40)

Only as our
candies excel for
the price asked
do we hope to ob-
tain your interest
and merit your con-
tinued patronage

**A. R. WALKER CANDY
CORPORATION**
MUSKEGON MICHIGAN



Gabby Gleanings From Grand Rapids.

Grand Rapids, Feb. 6.—Railroads have been ordered by the Interstate Commerce Commission to resume the practice of selling interchangeable mileage books good for 2,500 miles of travel at reductions of 20 per cent. from the regular passenger rates. Sale of the books must begin March 15, the Commission decided.

A number of small railroads were excluded from the requirements of the order because of their financial inability to meet the reduction. Practically all of the Class 1 roads, however, must establish the reductions.

Re-establishment of the mileage book system, which was abandoned during the war, resulted from passage of a bill, introduced by Senator Watson, Republican of Indiana, which directed railroads to issue again interchangeable books, subject to determination by the Interstate Commerce Commission as to whether there should be reductions in rates.

Commercial travelers and business organizations were especially active in urging that the mileage book privilege be restored to persons required to travel extensively in the transaction of business. The commission noted that the general business opinion was that the reduction would result in a greater number of salesmen going out on the road and in increase in the amount of travel by those now engaged as salesmen. The sale of the books will be open to all desiring them.

"We find and conclude that on and after March 15 carriers by rail shall establish, issue and maintain," the Commission's majority opinion stated, "at such offices as we may hereafter designate a non-transferable interchangeable scrip coupon ticket in the denomination of \$90, which shall be sold at a reduction of 20 per cent. from the face value of the ticket. We further find that the rate resulting from that reduction will be just and reasonable within one year from date. This scrip coupon ticket shall be good, within one year from the date of its sale, for carriage of passengers on all passenger trains, except that in the case of special or extra fare trains, its use will be subject to the payment by the passenger of the special or extra fare."

Rules and regulations which railroads will adopt for controlling the sale are to be submitted, the order said, to the Commission within thirty days for approval.

Commissioners Hall, Daniels and Eastman dissented. The first two declared that the result of the decision would be to give special privileges to a preferred class of railroad users at the expense of the general public. Commissioner Eastman contended that "the action taken in this case will postpone the day of a reduction for the benefit of all travelers, which is far more to be desired."

News of the reduction of 20 per cent. in mileage rates, through the issuance of interchangeable scrip coupon books was hailed with delight here by traveling salesmen, buyers and others. To the National Council of Traveling Salesmen's Associations, representing thirty-two associations, was given credit for obtaining the re-

duction. The Council, according to its President, A. M. Loeb, initiated and fostered sentiment for the bill, which was introduced in the Senate by Senator Watson.

"While it was hoped that a one-third reduction would be secured," said Mr. Loeb, "the 20 per cent. lowering will be of marked benefit to business men, and not only to them, but to every one who travels 2,500 miles or over in a year. It will affect about 30 per cent. of the passenger traffic the roads handle, and, according to their estimates, will mean a net saving of more than \$60,000,000. But it will mean much more than that in the stimulation of trade throughout the country."

"The reduction in the rates available through the scrip coupon books will affect more than 800,000 traveling salesmen, more than 100,000 buyers who visit the primary markets to purchase merchandise, large hosts of traveling theatrical profession and that increasing number of business men who travel more than 2,500 miles in a year's time."

"As I see it, one of the chief benefits of the Commission's order, aside from the reduction itself, is that it will enable many wholesale concerns to increase the number of men they have on the road. Since the mileage book privilege was withdrawn during the war, many concerns have restricted greatly the number of men they send out owing to the extremely high costs of rail travel. With the new rates in effect on March 15, these wholesalers will find the cost of keeping a man on the road lowered by 20 per cent. In other words, the new rates will enable a firm, if it now has 100 men on the road, to add 20 more without increased traveling expenses."

"Another effect the reduction will have is that it will enable salesmen to cover larger scopes of territory. They will visit smaller and more remote points which they have for the past four years been forced to abandon owing to the practically prohibitive rail rates."

"The next step in giving business a fair show from a travel standpoint is the elimination of the 50 per cent. Pullman surcharge which has a marked tendency to restrict travel along the commercial arteries of the country."

Hotel Rowe

SAFETY
COMFORT
ELEGANCE
WITHOUT EXTRAVAGANCE.



Cafe Service Par Excellence.

Popular Priced Lunch and Grill Room.

Club Breakfast and Luncheons 35c to 75c.

Grand Rapids' Newest Hotel.

350 Rooms - - - 350 Servidors - - - 250 Baths

Circulating Iced Water.

Rates \$2.00 to \$2.50 with Shower, \$2.75 to \$4.50 with Private Bath.

HOLDEN HOTEL CO.

C. L. HOLDEN, Manager.

The Pantlind Hotel

The center of Social and Business Activities.

Strictly modern and fire-proof. Dining, Cafeteria and Buffet Lunch Rooms in connection.

550 rooms—Rates \$2.50 and up with bath.



New Hotel Mertens

GRAND RAPIDS

Union Station

Rooms without bath, \$1.50-\$2.00; with shower or tub, \$2.50.
Club Breakfast 20c to 75c or a la Carte.
Luncheon 50c.
Dinner 75c.
Wire for Reservation.



75 Steps East

Fire Proof



OCCIDENTAL HOTEL

FIRE PROOF
CENTRALLY LOCATED
Rates \$1.50 and up

EDWARD R. SWETT, Mgr.
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HOTEL WHITCOMB

St. Joseph, Mich.
European Plan

Headquarters for Commercial Men making the Twin Cities of

ST. JOSEPH AND BENTON HARBOR

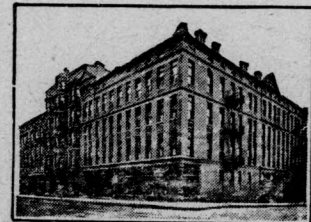
Remodeled, refurnished and redecorated throughout.

Cafe and Cafeteria in connection where the best of food is obtained at moderate prices.

Rooms with running water \$1.50, with private toilet \$1.75 and \$2.00, with private bath \$2.50 and \$3.00.

J. T. TOWNSEND, Manager.

CODY HOTEL



IN THE HEART OF THE CITY
Division and Fulton

RATES { \$1.50 up without bath
\$2.50 up with bath

CODY CAFETERIA IN CONNECTION

U. C. T-ers, don't forget our regular dance Saturday night, Feb. 10, at the Knights of Columbus hall. Refreshments and good music. Come and join the happy throng.

Our good brother, Dan Vergiever, started out Feb. 5 on his new job, with the Tunis Johnson Cigar Co., selling Van Dam good cigars. Boost for Dan, boys, as Dan always boosts for us. In the future it will be, Dan Van Dam and not Dan Vergiever.

The Grand Rapids Dry Goods Co. has contracted to dispose of the entire output of the Lowell Manufacturing Co.

David Drummond (Brown & Sehler Co.) has received an application for a charter for a Bob Tailed Cat Club from Johannesburg, South Africa. Every time Dave receives a remittance of this kind he treats all the friends he meets for the next three days.

William Logie, who has been buyer for the Herold-Bertsch Shoe Co. for the past fifteen months, has transferred himself to the Huntington Shoe & Leather Co., of Huntington, Ind. He is succeeded by Albert Reitsema, who has been on the road for the Herold-Bertsch Shoe Co. for the past eighteen years.

There is no question but the You-Sec-Tee Luncheon Club is growing in favor every week. Saturday, Feb. 3, there was a very good attendance and a goodly portion of that attendance was ladies (you must remember that ladies are always welcome). For a change the entertainment got away from the speaker proposition. Some of the ladies remarked that they were getting tired listening to talks which were not so very interesting to them, so Saturday Andy Mouw was the guest of the club and did the entertaining. Anybody who has ever heard Andy talk will know what this means, because it is a fact that we don't believe there is any person who can give the imitations with the mouth that Andy does. After the entertainment part of his program was over, Andy gave a very nice talk on a subject which is very close to his heart and that is "The boy of to-day who is the man of to-morrow." Some of the things that Andy said will linger long in the memory of those who listened to his good talk.

For the coming Saturday, Feb. 10, the entertainment feature will be some baritone solos. A. Hassenberg, whom many know and many have heard sing before, promises to be the guest of the club for that day. It has not been the custom of the club to send out any announcements, but we believe that for the next two or three weeks there will be a certain number who will receive postal cards. This does not, however, apply to the good, tried and true members, because they come every Saturday because they want to participate in the good fellowship that exists at all times at the You-Sec-Tee Luncheon.

Harry Behrman, who has been working in the West since the first of the year, is spending this week with his family in Grand Rapids and will leave again Saturday for Kansas City and will come back to Grand Rapids to stay about April 1. Harry is doing some special work for his house for the first three months of this year and many of his friends will be glad when the three months are over and Harry can be back with us again, because we surely do miss him.

News comes to us that Past Senior Councilor John Schumacher is a happy father. A bright little baby boy was their gift this past week. Here's hoping that Mrs. Schumacher and little John, Junior, are both coming along nicely and that some time in the dim future little John Junior can join the organization of United Commercial Travelers.

Four fussy folks ate freakish food; the doctors winked and understood.

Why Judge Clement Smith Did Not Smoke.

Judge Smith, who presided over the Barry County Circuit Court thirty years, dying about two weeks ago, wrote the following very interesting letter on the tobacco habit about two months ago:

Several months ago you asked me to write an article covering the above. This I did not do at the time and the matter dropped out of my memory. You now ask again.

It is a delicate topic for me, as it naturally attacks a habit of some of my best loved friends, men whom I hold in the very highest esteem. I am also not unmindful of living in a glass house, although not a user of nicotine in any form, I trust my loyal good friends of the court room, with whom I live day by day, taking tobacco fumes into my system in second-hand doses, will understand that in writing this article I am, in the main, directing it to the younger generation, the boys who did not arrive until the coming of the twentieth century. I feel sure they will not feel hurt, but will give it approval in the innermost recesses of the brain.

The first question: Why I do not smoke, involves a confession not generally known to my associates. As a matter of fact I had the experience of the great majority of boys. While I felt that smoking was a man's job, I also felt that the boy training for a man's job as many of them are, should commence early. I will never forget the first cigar I tackled, given to me by a man one evening when I was out with men and possibly boys. It was on the way home, and when I reached home, the hour was dark which pleased me, because I knew my conduct would not meet with the approval of my parents. After taking care of the horse I drove that evening, I did not go directly to the house. I remained on the far side of the barn so as not to attract the home folks, or passers by in the roadway by my efforts to get rid of the cause of the most deadly sickness I ever experienced before or since. After a time I recovered, of course. It was a long time before I took the second chance, but the time came, as it usually does. Not long after I had occasion to spend a summer in the State of Minnesota, and there the habit became fairly well fixed and I could smoke without discomfort. After I returned home I smoked more or less, and one day a friend of mine called at my law office in Nashville and his business was selling life insurance. I am going to tell his name, as some of your readers will know him. He was C. G. Townsend and lived in Vermontville. I had no means to invest in life insurance. He represented the Michigan Mutual Life Insurance Co. of Detroit. He proposed to sell me \$1,000 in that company for which I would have to pay \$18.63 per year which after a time would be lessened by the dividends the company would pay. I felt I could not take it because I did not know when I could get the \$18.63. To accommodate my needs he finally offered to make the premiums payable quarterly at \$4.65 every three months. I said, "Mr.

Townsend, I can't feel assured I can pay that." At the time I was smoking a cigar. He said to me, "Smith you will smoke more than that every three months. Why not quit it and invest your money in something substantial." He found out about how much I smoked. He made some figures for me to look at, and before he left I had a policy in that company for \$1,000 and had smoked my last cigar. That was more than fifty-five years ago and before I had married. From time to time after that as occasion required, I took out additional life insurance adding \$5,000 with the coming of a baby in the family and at one time was carrying \$20,000 of good life insurance.

Personally I feel that was a good move for me. An economical move, a wise move, a clean move physically, mentally and financially. It was one of the best business things I ever did.

It is more difficult for me to answer the other question. Why you should not? I am not going into detail. You may gather something from my own experience which may give you some reason as to why I think you should not. You are a comparably young man. You have a fine family. You have a good place in life. You have been honored and are respected. People think well of you. I submit, if you should quit people will not think any less of you. It will not decrease your standing in your home town. The people who know you, outside your home and whom you meet from time to time will not shun you because you have quit. If anything their respect and esteem for you will increase. If you meet the question face to face you will feel a greater respect for yourself. You will be cleaner outside and in. It is a fine thing to do. Do it.

Since writing the above I have information that you never smoke. If so, it is the best evidence I can think of that you are a man of much wisdom. Whenever you go on the streets of your own city, or elsewhere, no boy or young man can use your name as an excuse to form the habit. No one can say: "I guess it is all right to smoke if Senator DeFoe does." That alone as an influence is well worth the fine stand you have taken.

This is written and sent you on my seventy-eighth birthday, Dec. 4, 1922.

Two Added To Roll.

The regular meeting of Grand Rapids Council, No. 131, Saturday evening, Feb. 3, was what is known as Past Senior Councilor's night. This is a feature once a year. The following officers occupied the chairs:

Past Grand Councilor—W. S. Lawton as Senior Councilor.
Past Senior Councilor—J. M. Vander Meer as Junior Councilor.
Conductor—A. N. Borden.
Past Senior Councilor—W. K. Wilson as Past Councilor.
Past Senior Councilor—Homer R. Bradfield as Page.

Past Grand Councilor—John D. Martin acting as Chaplain.

The work at each and every station was done in a very fine manner without ritual.

It was expected there would be a large class for initiation, but the membership committee seemed to think favorably of carrying over as many as they could for the March annual, which is Saturday, March 3.

The guests for that day will be Grand Councilor H. D. Bolen, Grand Secretary Morris Heuman and Supreme Secretary Walter D. Murphy.

W. T. Ward, representing the Mergenthaler Linotype Co., of Brooklyn, New York, and T. C. Hannigan, representing the Grand Rapids Tire & Rubber Co., were the two candidates for election and the work was handled by the Past Senior and Past Grand Councilors in a very creditable manner.

When you have an employee who would make a better chauffeur or plumber than salesman, don't be afraid to tell him he has missed his calling and ought to change.

Some men work well enough when the boss is around only to shirk when he disappears. What you want are salespeople who will do their best when you are absent.

Beach's Restaurant

Four doors from Tradesman office

QUALITY THE BEST

CUSHMAN HOTEL

PETOSKEY, MICHIGAN

The best is none too good for a tired Commercial Traveler.
Try the CUSHMAN on your next trip and you will feel right at home.

HANNAFORDS NEW CAFETERIA

9-11 Commerce Ave., or
45 Monroe Ave.

For The Past 10 Years
Prop. of Cody Hotel Cafeteria

Western Hotel

BIG RAPIDS, MICH.

Hot and cold running water in all rooms. Several rooms with bath. All rooms well heated and well ventilated.

A good place to stop.
American plan. Rates reasonable.

WILL F. JENKINS, Manager.

3 Short Blocks from Union Depot and Business Center

HOTEL BROWNING

MOST MODERN CONSTRUCTION IN
GRAND RAPIDS

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

Proper Province of the Neighborhood Drug Store.

By a "neighborhood" store it is readily understood that we mean a suburban store or an establishment not located on a business street; a store, in brief, which depends upon the neighborhood for its business. How can such a store get more business?

To my mind a very powerful factor is the soda fountain. Do what you will, many of your neighbors will go downtown to buy letter paper, face powders, fine soaps, and small sundries. The department store is always beckoning. The ladies like to go through it and when they go through it, they buy. There is no use in howling about it. The best thing to do is to strengthen some line which will keep the business at home. Plenty of druggists tell me that soda water is "troublesome." Perhaps it is. Everything that brings me money is troublesome; I have never had business come to me without causing some trouble, if you want to apply that word to the effort required in making a line a success.

Now people won't go downtown at night to get soda water at the department store. You have that much of an "edge" on this business. For a neighborhood store, my idea is not to carry fifty flavors, but to have about ten flavors and have them extra good. Chocolate is the principal seller. Concentrate on this. Buy the very best chocolate you can find. Then get up a good formula and stick to it. Apply this rule to your other flavors and be prepared to dispense a small but select line that nobody can beat. Get up a couple of fancy combinations and one good leader. By a good leader I mean something like root beer served in special mugs or steins. Pick out a pattern that will enable you to replace your mugs as they are broken. This pattern becomes identified with the store and makes people remember your soda counter.

I have seen many druggists start out in this way and do well for several months. But, as the mugs got smashed, they would not be replaced, and mid-season would find the whole scheme limping. Sounds incredible that a man would let a good leader slump in such fashion, but it often occurs. You can make good ice cream, or, if you prefer, you can buy it. But have it good—have it extra good. Don't think for a minute that people won't know the difference or won't care. They do know and they do care. I know a grouchy confectioner who would never draw a dollar on his personality. But he makes superfine ice cream and his assistants keep him in the background. He has made a fortune.

Ice cream business is very valuable because you can build up a good business in bulk cream. If you have the only store in a suburb, do not lower your standards on the theory that there is no other store in the neighborhood. This is an invitation to somebody who may accept it and open another store. People have a way of piling into the automobile and running into town for their soda. Or perhaps one member of the family

will take the car and go after ice cream for the crowd. But you can make the automobile work for you if you have the goods.

All this is old stuff?

Maybe so. But it will work out.

Last year a young man asked me to get him up a formula for a new drink. "Something that will take the country by storm," he suggested. I told him that I wished I had the power to do this—that such a formula would be worth many thousands of dollars. But I was able to show him how he could improve his old drinks, by buying better materials and taking more care. His business has improved in a manner highly gratifying.

Here is a line that every neighborhood druggist positively should go to work and build up. It is old stuff. Is it good or not? Every store has the basis for a spice and extract department, but how many stores have a complete line? Here again you want the best. An extract is not cheap if you have to use twice as much of it to flavor a cake. The requirements for a good line are as follows:

Fine goods.

Tight containers.

Attractive labels.

These are easily attained. Now show your line in the store, have frequent window displays, and use some advertising matter. You may have to boost the line for a long time because people have gotten out of the habit of expecting to find these goods in drug stores. A century ago the druggists had this business. How they lost it I do not know. There is no reason why they can't get it back. A line of this kind will bring people to your store several times a week. It means selling goods to well people. It means repeat business. It means getting people into the habit of visiting your store. All these things are to be wished for.

Sit down and spend ten minutes thinking about spice and extract business.

Do you want it?

Is it worth having?

If it is, go after it. You can get it.

Olive oil is another consistent seller which druggists can carry. Show the goods. People know you sell porous plasters and will ask for them whether they see them or not. They do not know that you sell olive oil.

Cocoa and chocolate are two kindred commodities largely used by housewives. You can sell them. This means selling more stuff to the same people—exactly what you are aiming at.

One day last month my wife brought home a jar of very fine whole salted peanuts. They come in a handsome glass jar, the meats are extra large, and we now average a jar per day. Good business for the corner druggist. There is this about a peanut—if you eat a couple you want more. An excellent seller to carry in stock. A neighborhood of homes has many roomers. Our manufacturers are turning out superfine package goods—salted wafers, cheese biscuit, fig confections, and so on. Bottled goods will keep indefinitely. I allude to such edibles as bottled olives, bottled pickles, peanut butter in jars, chow

chow—stuff of that kind. Drug stores already carry olive oil and honey. If olive oil, why not olives?

Unexpected guests arrived at my flat the other night and I had to go out and scour the neighborhood for something from which to make sandwiches. The groceries were all closed. Why can't a druggist carry a little line of food products? I am unable to see why they won't sell. There is little risk to run. A man can put ten dollars' worth of stuff in a case, and if he fails to sell he can consume it at home. Any venture of this kind may be started in a small way. You can tell in a very short time whether or not the proposition will be a "go." A case of food products fixed up near the soda fountain could be made exceedingly attractive, and might include such things as honey, grape juice and any other goods of this nature to be found in the regular stock. I see plenty of stores are selling grape jelly as well as grape juice. I do not mean that a druggist should start a grocery department. What I suggest is a little line of food products which might interest people who want to take home something for a late lunch.

The neighborhood drug store will do well to feature strongly the home medicine closet. I can remember when the people seldom bought iodine. Now thousands keep a bottle in the medicine closet. In case you run a nail into your hand or cut your finger or have a fever blister come to a head, you paint the spot with iodine, and it is a wise thing to do. Children around a house are always falling and bruising themselves. These hurts are not serious but they cause a disturbance at the time. A little arnica is helpful and a bottle should be kept in the medicine closet. Baking soda has many uses and a can of it should be kept on hand. A quick stimulant is wanted and for this purpose we use aromatic spirits of ammonia. Mustard plasters are used extensively and you want them when you want them, so there should be a box in the house. Vaseline is kept on hand by everybody. So is absorbent cotton, or at least it should be. When there is a bruise on the foot, covering it with a bit of adhesive tape may save a lot of trouble. It is better to keep a few bandages in readiness than to tear up good linen.

Now assemble such stuff as you have ready for sale, the boxes of mus-

tard plasters, cold tablets, vaseline, adhesive tape, bandages, and so on. You need not fix up a vast number of bottles of ammonia, for instance, since you cannot tell how much of this you are going to sell. But you can fill and label enough bottles to make a showing. Carry out this idea with other liquids. Put your assortment in a special case.

Have It in the House.

You Need It in a Hurry

When You Need It.

There is suggestion for a placard. By showing the grouped goods you drive home the idea of preparedness. Most housewives already have a fair assortment of handy remedies. These will be interested by your display and it should not be a difficult matter to



STRAIGHT
SIZE—

The Johnson
Original 10¢ Cigar

VAN DAM

MANUFACTURED BY
TUNIS JOHNSON CIGAR CO.
GRAND RAPIDS, MICHIGAN

HEKMAN'S

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

Grocers—No stale stock when you
handle Hekman's. Our statewide ad-
vertising sees to that.



Hekman Biscuit Co.
Grand Rapids, Mich.

induce them to add to the assortment they already have on hand. Those who have a poorly stocked medicine closet may wake up on seeing your display.

Accidents always cause good resolutions. One day a lady cut her finger slightly, but while she was trying to find a bit of cloth that would serve as a bandage the dropping blood ruined a beautiful dress. The next day she went to a drug store and bought everything she could think of for emergency use. It usually works that way. They don't always tell you about the accident or why they buy, but they do buy when they see the goods. So in this manner a druggist may come into many windfalls.

The man who shaves himself—and his name is legion—is a steady customer of certain goods. Nothing is more regular than shaving. A man may use witch hazel, bay rum, soaps, creams, lotions, talcum powder, anti-septic preparations for cuts, court plaster, any or all of these things. He buys a mug from time to time. He buys a razor now and then, and if he uses a safety, he buys new blades right along. Brushes wear out and must be replaced. It is a good idea to assemble all this stuff in one case.

The specialty manufacturers will supply you with many attractive lithographs through the year. Here is the argument. Let us say the razors are in a corner of one case, the brushes are in a drawer, the mugs are under the counter, the lavender water is in a case over by the door, the lotions are somewhere else. Of course the stuff not in sight is giving you no advertising. The articles scattered around the store do not strike the casual observer as being correlated.

Put the stuff in a group and it has force.

You can't get away from that.

A man standing before the case sees another man buy a bottle of lotion. "If that chap can buy such fine goods, so can I," he may say to himself.

Or sometimes he thinks: "If Smith is buying that it must be a good thing to have."

Mass psychology they sometimes call it—what one man buys another man wants. The young fellow who is beginning to shave looks the case over and sees many desirable things he had not thought about. The experienced oldtimer picks up something new now and then. The national advertisers are boosting for you all the time, and this advertising brings real business, as we would quickly realize were it all to stop.

You can see the point to grouping goods.

After you have shown one line for a week, bring out something else. Then bring back the first line. Next feature a third leader, then back to line number two, and so on. Thus you are always changing, giving many lines a chance at the limelight, and avoiding losing the interest of the customers who like variety. Most of your customers belong to this class. I hope I have made some suggestions which may be found useful. I could perhaps offer more, but these are enough for one time.—W. S. Adkins in Nat. Druggist.

If you are willing and able to carry out the orders of others, you can become a successful employe and ultimately a successful employer.

TAKING INVENTORY

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

Soda Fountains

A New Fountain for the New Year

WE WANT TO TAKE THIS OPPORTUNITY TO ANNOUNCE THAT WE SHALL AGAIN BE THE GENERAL AGENTS FOR MICHIGAN FOR THE GUARANTEE ICELESS SODA FOUNTAIN MADE BY THE FOUNTAIN SPECIALTY CO., OF GRAND HAVEN.

THIS IS A FOUNTAIN OF UNQUESTIONED MERIT AND IT IS BACKED BY A WONDERFUL RECORD OF SERVICE.

NOW IS THE TIME TO MAKE PLANS FOR THE SPRING INSTALLATION OF A NEW FOUNTAIN.

WRITE OUR MR. A. W. OLDS FOR PARTICULARS.

Hazeltine & Perkins Drug Co.
Grand Rapids, Michigan

WHOLESALE DRUG PRICE CURRENT

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

Acids		Almonds, Sweet.		Tinctures	
Boric (Powd.)	17½@ 25	Imitation	60@1 00	Aconite	21 80
Borix (Xtal)	17½@ 25	Amber, crude	2 00@2 25	Aloes	21 45
Carbolic	54@ 61	Amber, rectified	2 25@2 50	Arnica	21 10
Citric	62@ 70	Anise	1 25@1 50	Asafoetida	22 40
Muriatic	3½@ 8	Bergamont	5 00@5 25	Belladonna	21 15
Nitric	9@ 15	Cajeput	1 50@1 75	Benzoil	22 65
Oxalic	20½@ 30	Cassia	3 25@3 50	Benzoil Comp'd	22 55
Sulphuric	3½@ 8	Castor	1 40@1 70	Buchu	22 85
Tartaric	40@ 50	Cedar Leaf	1 50@1 75	Cantharadics	22 55
Ammonia		Cintronella	1 00@1 20	Capsicum	22 20
Water, 26 deg.	10@ 18	Cloves	3 00@3 25	Catechu	21 75
Water, 18 deg.	8½@ 13	Cocunut	25@ 35	Cinchona	22 10
Water, 14 deg.	6½@ 12	Cod Liver	1 30@1 40	Colchicum	21 80
Carbonate	20@ 25	Croton	2 25@2 50	Cubeb	23 00
Chloride (Gran.)	10@ 20	Cotton Seed	1 25@1 35	Digitalis	21 80
Balsams		Cubeb	8 50@8 75	Gentian	21 35
Copaiba	60@1 00	Elgeron	4 00@4 25	Ginger, D. S.	22 20
Fir (Canada)	2 50@2 75	Eucalyptus	90@1 20	Guaiaac	22 00
Fir (Oregon)	60@ 80	Hemlock, pure	2 00@2 25	Guaiaac, Ammon.	22 00
Peru	3 50@3 75	Juniper Berries	2 00@2 25	Iodine	95
Tolu	1 35@1 60	Juniper Wood	1 50@1 75	Iodine, Colorless	21 50
Barks		Lard, extra	1 25@1 45	Iron, clo.	21 35
Cassia (ordinary)	25@ 30	Lard, No. 1	1 10@1 20	Kino	21 40
Cassia (Saigon)	50@ 60	Lavender Flow	5 25@5 50	Myrrh	22 50
Sassafras (pw. 45c)	@ 40	Lavender Gar'n	1 75@2 00	Nux Vomica	21 55
Soap Cut (powd.)	15@ 20	Lemon	1 50@1 75	Opium	23 50
Berries		Linseed Boiled bbl.	@ 1 00	Opium, Camp	85
Cubeb	1 75@1 85	Linseed bld less	1 07@1 17	Opium, Deodor'd	23 50
Fish	25@ 30	Linseed, raw, bbl.	@ 98	Rhubarb	21 70
Juniper	7@ 15	Linseed, ra. less	1 05@1 15	Paints.	
Pricky Ash	@ 30	Mustard, artifi. oz.	@ 50	Lead, red dry	14½@14½
Extracts		Neatsfoot	1 15@1 30	Lead, white dry	14½@14½
Licorice	60@ 65	Olive, pure	3 75@4 50	Lead, white oil	14½@14½
Licorice powd.	70@ 80	Olive, Malaga, yellow	2 75@3 00	Ochre, yellow bbl.	@ 2
Flowers		Olive, Malaga, green	2 75@3 00	Ochre, yellow less	2½@ 6
Arnica	25@ 30	Orange, Sweet	4 50@4 75	Putty	5@ 8
Chamomile (Ger.)	40@ 50	Origanum, pure	@ 20	Red Venet'n Am.	3½@ 7
Chamomile Rom	1 75@2 00	Origanum, com'l	1 00@1 20	Red Venet'n Eng.	4@ 8
Gums		Pennyroyal	2 50@2 75	Whiting, bbl.	@ 4½
Acacia, 1st	50@ 55	Peppermint	4 75@5 00	Whiting, 5½ lb.	@ 10
Acacia, 2nd	45@ 50	Rose, pure	12 00@16 00	L. H. P. Prep.	2 80@3 00
Acacia, Sorts	25@ 30	Rosemary Flows	1 25@1 50	Rogers Prep.	2 80@3 00
Acacia, powdered	30@ 35	Sandalwood, E.	10 00@10 25	Miscellaneous	
Aloes (Barb Pow)	25@ 35	Sassafras, true	1 50@1 80	Acetanalid	47½@ 53
Aloes (Cape Pow)	25@ 35	Sassafras, art'l	1 00@1 25	Alum	98@ 12
Aloes (Soc. Pow.)	70@ 75	Spearment	4 50@4 75	Alum, powd. and ground	09@ 15
Asafoetida	65@ 75	Sperm	1 80@2 05	Bismuth, Subnitrate	3 55@3 75
Pow.	1 00@1 25	Tansy	14 00@14 25	Borax xtal or powdered	07@ 13
Camphor	1 20@1 30	Tar, USP	50@ 65	Cantharades, po	1 75@2 00
Gualac	@ 90	Turpentine, bbl.	1 57½	Calomel	1 76@1 96
Gualac, pow'd	@ 1 00	Turpentine, less	1 64@1 72	Capsicum	55@ 63
Kino	@ 75	Wintergreen, leaf	6 75@7 00	Carmine	6 00@6 60
Kino, powdered	@ 80	Wintergreen, sweet birch	3 75@4 00	Cassia Buds	25@ 30
Myrrh	@ 85	Wintergreen, art	1 05@1 25	Cloves	47@ 50
Myrrh, powdered	@ 95	Wormseed	6 00@6 25	Chalk Prepared	14@ 14
Opium, powd.	11 00@11 20	Wormwood	13 50@13 75	Chloroform	57@ 61
Opium, gran.	11 00@11 20	Potassium		Chloral Hydrate	1 35@1 8
Shellac	1 00@1 15	Bicarbonate	35@ 40	Cocaine	11 60@12 25
Shellac Bleached	1 05@1 20	Bichromate	45@ 50	Cocoa Butter	55@ 75
Tragacanth, pw.	2 25@2 50	Bromide	45@ 50	Corks, list, less	40@50%
Tragacanth	2 50@3 00	Carbonate	30@ 35	Copperas	2½@ 10
Turpentine	25@ 30	Chlorate, gran't	23@ 30	Copperas, Powd.	4@ 10
Insecticides		Chlorate, powd.	16@ 25	Corrosive, Subl.	1 48@1 63
Arsenic	18½@ 30	or xtal	16@ 25	Cream Tartar	35@ 45
Blue Vitriol, bbl.	@ 7½	Cyanide	35@ 50	Cuttle bone	55@ 75
Blue Vitriol, less	8½@ 15	Iodide	4 43@4 65	Dextrine	4½@ 15
Bordeaux Mix Dry	14@ 29	Permanganate	25@ 40	Dover's Powder	3 50@4 00
Hellebore, White	@ 20	Prussate, yellow	45@ 55	Emery, All Nos.	10@ 15
powdered	20@ 30	Prussate, red	65@ 75	Emery, Powdered	8@ 10
Insect Powder	50@ 85	Sulphate	35@ 40	Epsom Salts, bbls.	@ 3½
Lead Arsenate Po.	26@ 39	Roots		Epsom Salts, less	4½@ 09
Lime and Sulphur	@ 24½	Alkanet	@ 40	Ergot, powdered	@ 1 50
Dry	09½@24½	Blood, powdered	30@ 40	Flake, White	15@ 20
Paris Green	30@ 43	Calamus	35@ 40	Formaldehyde, lb.	20@ 30
Leaves		Elecampane, powd	25@ 30	Gelatin	1 30@1 50
Buchu	1 75@1 90	Gentian, powd.	20@ 30	Glassware, full case	60%
Buchu, powdered	@ 2 00	Ginger, African	55@ 60	Glauber Salts, bbl.	@ 03½
Sage, Bulk	25@ 30	Ginger, powdered	55@ 60	Glauber Salts, less	04@ 10
Sage, ¼ loose	@ 40	Ginger, Jamaica	60@ 65	Glue, Brown	21@ 30
Sage, powdered	@ 35	Ginger, Malaga, powdered	42@ 50	Glue, Brown Grd	12½@ 20
Senna, Alex.	75@ 80	Goldenseal, pow.	5 50@6 00	Glue, White	25@ 35
Senna, Tinn.	30@ 35	Ipecac, powd.	@ 30	Glue, White Grd.	25@ 35
Senna, Tinn. pow.	25@ 35	Licorice	40@ 45	Glycerine	24@ 32
Uva Ursi	20@ 25	Licorice, powd.	20@ 30	Hops	65@ 75
Oils		Licorice, powdered	30@ 40	Iodine	6 30@6 75
Almonds, Bitter, true	7 50@7 75	Oris, powdered	30@ 40	Iodoform	7 60@7 85
Almonds, Bitter, artificial	2 50@2 75	Poke, powdered	30@ 35	Lead Acetate	18@ 25
Almonds, Sweet, true	80@1 20	Rhubarb, powd.	85@1 00	Lycopodium	1 00@1 15
Seeds		Rosinwood, powd.	30@ 35	Mace	75@ 80
Anise	33@ 35	Sarsaparilla, Hond.	1 25@1 40	Mace, powdered	95@1 00
Anise, powdered	38@ 40	Sarsaparilla Mexican, ground	@ 50	Menthol	12 00@12 25
Bird, Is	13@ 15	Squills	35@ 40	Morphine	8 70@9 60
Canary	9@ 15	Squills, powdered	60@ 70	Nux Vomica	@ 30
Caraway, Po.	55 44@ 50	Tumeric, powd.	15@ 20	Nux Vomica, pow.	15@ 25
Cardamon	1 80@2 00	Valeran, powd.	40@ 50	Pepper black pow.	32@ 35
Celery, powd.	45 35@ 40	Seeds		Pepper, White	40@ 45
Coriander pow.	35 25@ 30	Anise	33@ 35	Pitch, Burgundy	10@ 15
Dill	10@ 20	Anise, powdered	38@ 40	Quassia	12@ 15
Fennell	25@ 30	Bird, Is	13@ 15	Quinine	72@1 33
Flax	07½@ 13	Canary	9@ 15	Rochelle Salts	30@ 40
Flax, ground	07½@ 13	Caraway, Po.	55 44@ 50	Saccharine	@ 30
Foenugreek pow.	12@ 20	Cardamon	1 80@2 00	Salt Peter	11@ 22
Flax	8@ 15	Celery, powd.	45 35@ 40	Seidlitz Mixture	30@ 40
Lobelia, powd.	@ 25	Coriander pow.	35 25@ 30	Soap, green	15@ 30
Mustard, yellow	15@ 25	Dill	10@ 20	Soap mott cast.	22½@ 25
Mustard, black	15@ 20	Fennell	25@ 30	Soap, white castle	@ 11 50
Poppy	30@ 40	Flax	07½@ 13	Soap, white castle less, per bar	@ 1 25
Quince	2 75@3 00	Flax, ground	07½@ 13	Soda Ash	3½@ 10
Rape	15@ 20	Foenugreek pow.	12@ 20	Soda Bicarbonate	3½@ 10
Sabadilla	20@ 30	Flax	8@ 15	Soda, Sal	03@ 08
Sunflower	11½@ 15	Lobelia, powd.	@ 25	Spirits Camphor	@ 1 35
Worm, American	30@ 40	Mustard, yellow	15@ 25	Sulphur, roll	3½@ 10
Worm Levant	@ 4 50	Mustard, black	15@ 20	Sulphur, Subl.	04@ 10

GROCERY PRICE CURRENT

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

ADVANCED

Tapioca
Karo Syrup
Hemp Clothes Lines
Sash Cord Lines
Gasoline
Nuts—Whole

DECLINED

Cheese
Split Peas
Almonds
California Walnuts
Jumbo Salted Peanuts

AMMONIA
Arctic Brand
16 oz., 2 doz. in carton,
per doz. 1.75
1 X L, 3 doz., 12 oz. 3.75
Parsons, 3 doz. small 5.00
Parsons, 2 doz. med. 4.20
Parsons, 1 doz., lge. 3.35
Silver Cloud, 3 dz. sm. 4.80
Silver Cloud, 2 dz. med. 4.00
Silver Cloud, 2 dz. lge. 6.70
One case free with five.

AXLE GREASE



48, 1 lb. 4.25
24, 3 lb. 5.50
10 lb. pails, per doz. 8.20
15 lb. pails, per doz. 11.20
25 lb. pails, per doz. 17.70

BAKING POWDERS

Calumet, 4 oz., doz. 95
Calumet, 8 oz., doz. 1.95
Calumet, 16 oz., doz. 3.35
Calumet, 5 lb., doz. 12.75
Calumet, 10 lb., doz. 19.00
K. C., 10c doz. 92 1/2
K. C., 15c doz. 1.37 1/2
K. C., 20c doz. 1.80
K. C., 25c doz. 2.30
K. C., 50c doz. 4.40
K. C., 80c doz. 6.85
K. C., 10 lb. doz. 13.50
Queen Flake, 6 oz., 1.25
Queen Flake, 16 oz., 2.25
Queen Flake, 100 lb. keg 11
Queen Flake, 25 lb. keg 14
Royal, 10c, doz. 95
Royal, 6 oz., doz. 2.70
Royal, 12 oz., doz. 5.20
Royal, 5 lb., doz. 31.20
Rumford, 10c, doz. 95
Rumford, 8 oz., doz. 1.85
Rumford, 12 oz., doz. 2.40
Rumford, 5 lb., doz. 12.50
Ryzon, 4 oz., doz. 1.35
Ryzon, 8 oz., doz. 2.25
Ryzon, 16 oz., doz. 4.05
Ryzon, 5 lb., doz. 18.00
Rocket, 16 oz., doz. 1.25

BLUING

Jennings Condensed Pearl
C-P-B "Seal Cap"
3 doz. Case (15c) 3.75
Silver Cloud, 3 dz. sm. 3.80
Silver Cloud, 2 dz. lge. 3.80
with perforated crowns.
One case free with five.

BREAKFAST FOODS

Cracked Wheat, 24-2 3.85
Cream of Wheat 6.90
Pillsbury's Best Cer'l 2.20
Quaker Puffed Rice 5.45
Quaker Puffed Wheat 4.30
Quaker Brst Biscuit 1.90
Ralston Purina 4.00
Ralston Branos 2.70
Ralston Food, large 3.60
Saxon Wheat Food 3.75



Shred. Wheat Biscuit 3.85
Vita Wheat, 12s 1.80
Post's Brands.
Grape-Nuts, 24s 3.80
Grape-Nuts, 100s 2.75
Postum Cereal, 12s 2.25
Post Toasties, 36s 2.85
Post Toasties, 24s 2.85
Post's Bran, 24s 2.70

BROOMS

Standard Parlor, 23 lb. 8.00
Fancy Parlor, 23 lb. 9.50
Ex Fancy Parlor 25 lb 10.00
Ex. Fcy. Parlor 26 lb 11.00
Toy 2.25
Whisk, No. 3 2.75

Rich & France Brands
Special 8.00
No. 24 Good Value 8.50
No. 25 Velvet 9.50
No. 27 Quality 10.75
No. 22 Miss Dandy 10.75
No. B-2 Best on Earth 10.00

BRUSHES

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

Stove

No. 1 1.10
No. 2 1.35
No. 3 2.00

Shoe

No. 1 90
No. 2 1.25
No. 3 2.00

BUTTER COLOR

Dandelion, 25c size 2.85
Nedrow, 3 oz., doz. 2.50

BUTTER SUBSTITUTES



1. VAN WESTENBRUGGE

Carload Distributor
1 lb. cartons 23
2 lb. and 5 lb. 22 1/2

CANDLES

Electric Light, 40 lbs. 12.1
Plumber, 40 lbs. 12.8
Paraffine, 6s 14 1/2
Paraffine, 12s 14 1/2
Wicking 40
Tudor, 6s, per box 30

CANNED FRUIT.

Apples, 3 lb. Standard 1.75
Apples, No. 10 4.25@4.50
Apple Sauce, No. 2 2.00
Apricots, No. 1 1.90@2.00
Apricots, No. 2 2.25
Apricots, No. 2 1/2 2.25@3.50
Apricots, No. 10 9.00@13.50
Blackberries, No. 10 9.00
Blueberries, No. 2, 1-75@2.50
Blueberries, No. 10 11.50
Cherries, No. 2 3.00@3.50
Cherries, No. 2 1/2 4.00@4.95
Cherry's, No. 10 11.50@12.00
Loganberries, No. 2 3.00
Peaches, No. 1 1.85
Peaches, No. 1, Sliced 1.40
Peaches, No. 2 2.75
Peaches, No. 2 1/2 Mich 3.25
Peaches, 2 1/2 Cal. 3.00@3.75
Peaches, No. 10, Mich 7.75
Peaches, No. 10, Cal. 10.50
Pineapple, 1, slt. 1.35@2.00
Pineapple, 2, slt. 2.90@3.25
Pineapple, 2, Brk slt. 2.25
Pineapple, 2 1/2, sl. 3.90@4.25
Pineapples, No. 2, crus. 2.25
Pineap., 10, cru. 7.50@8.00
Pears, No. 2 3.25
Pears, No. 2 1/2 4.25
Plums, No. 2 2.25
Plums, No. 2 1/2 3.00
Raspberries No. 2, blk. 3.25
Raspb's, Red, No. 10 9.75
Raspb's, Black No. 10 11.00
Rhubarb, No. 10 5.25

CANNED FISH.

Clam Ch'der, 10 1/2 oz. 1.35
Clam Ch., No. 3 3.00@3.40
Clams, Steamed, No. 1 1.75
Clams, Minced, No. 1 2.50
Finnan Haddie, 10 oz. 3.30
Clam Bouillon, 7 oz. 2.50
Chicken Haddie, No. 1 2.75
Fish Flakes, small 1.35
Cod Fish Cake, 10 oz. 1.85
Cove Oysters, 5 oz. 1.45
Lobster, No. 1/2, Star 5.10
Lobster, No. 1/4, Star 2.90
Shrimp, No. 1, wet 1.80

Sardines, 1/4 Oil, k. 4.25@4.75

Sardines, 1/4 Oil, kless 3.85
Sardines, 1/4 Smoked 7.00
Salmon, Warrens, 1/2 2.90
Salmon, Warrens 1 lb. 3.75
Salmon, Red Alaska 2.80
Salmon, Med. Alaska 1.65
Salmon, Pink Alaska 1.50
Sardines, Im. 1/4, ea. 10@28
Sardines, Im. 1/2, ea. 25
Sardines, Cal. 1 1.75@2.10
Tuna, 1/2, Albocore 90
Tuna, 1/2, Nekko 1.65
Tuna, 1/2, Regent 2.25

CANNED MEAT.

Bacon, Med. Beechnut 2.70
Bacon, Lge. Beechnut 4.50
Ex. Fcy. Parlor 26 lb 11.00
Beef, No. 1, Corned 2.65
Beef, No. 1, Roast 2.65

Beef, No. 1/2 Rose Sil. 1.75
Beef, No. 1/2, Qua. Sil. 2.10
Beef, No. 1, Qua. Sil. 3.15
Beef, No. 1, B'nut sil. 5.10
Beef, No. 1/2, B'nut sil. 2.50
Beefsteak & Onions, 2 3.15
Chili Con Ca., 1s 1.35@1.45
Deviled Ham, 1/2s 2.20
Deviled Ham, 1/4s 3.60
Hamburg Steak &
Onions, No. 1 3.15
Potted Beef, 4 oz. 1.40
Potted Meat, 1/2 Libby 1.40
Potted Meat, 1/2 Libby 90
Potted Meat, 1/2 Rose 80
Potted Ham, Gen. 1/2 2.15
Vienna Saus., No. 1/2 1.35
Veal Leaf, Medium 2.30

Baked Beans

Beechnut, 16 oz. 1.30
Campbells 1.15
Climatic Gem, 18 oz. 95
Fremont, No. 2 1.15
Snider, No. 1 1.15
Snider, No. 2 1.35
Van Camp, Small 95
Van Camp, Med. 1.15

CANNED VEGETABLES.

Asparagus.
No. 1, Green tips 3.90
No. 2 1/2, Lge. Gr. 3.75@4.50
Wax Beans, 2s 1.35@3.75
Wax Beans, No. 10 6.30
Green Beans, 2s 1.60@4.75
Green Beans, No. 10 8.25
Lima Beans, No. 2 Gr. 2.00
Lima Beans, 2s, Soaked 95
Red Kid, No. 2 1.30@1.55
Beets, No. 2, wh. 1.60@2.40
Beets, No. 2, cut 1.25@1.75
Beets, No. 3, cut 1.40@2.10
Corn, No. 2, St. 1.00@1.10
Corn, No. 2, Ex-Stan. 1.55
Corn, No. 2, Fan 1.60@2.25
Corn, No. 2, Fy. glass 3.25
Corn, No. 10 7.25
Hominy, No. 3 1.15@1.35
Okra, No. 2, whole 1.90
Okra, No. 2, cut 1.60
Dehydrated Veg Soup 90
Dehydrated Potatoes, lb 45
Mushrooms, Hotels 33
Mushrooms, Choice 43
Mushrooms, Str. Extra 65
Peas, No. 2, B.J. 1.25@1.80
Peas, No. 2, Sift. 60@2.10
Peas, No. 2, Ex. Sift. 1.90@2.10
Peas, Ex. Fine, French 32
Pumpkin, No. 3 1.45@1.55
Pumpkin, No. 10 4.50
Pimentos, 1/2, each 15@18
Pimentos, 1/4, each 27
Swt Potatoes, No. 2 1/2 2.15
Sauerkraut, No. 3 1.65
Succotash, No. 2 1.60@2.35
Succotash, No. 2, glass 3.45
Spinach, No. 1 1.35
Spinach, No. 2 1.35@1.50
Spinach, No. 3 2.15@2.25
Spinach, No. 10 6.00
Tomatoes, No. 2 1.30@1.60
Tomatoes, No. 3 1.90@2.25
Tomatoes, No. 2 glass 2.85
Tomatoes, No. 10 5.50

CATSUP.

B-nut, Large 2.70
B-nut, Small 1.80
Libby, 14 oz. 2.25
Libby, 8 oz. 1.60
Van Camp, 8 oz. 1.75
Van Camp, 16 oz. 3.15
Lilly Valley, 14 oz. 2.35
Lilly Valley, 1/2 Pint 1.65
Sniders, 8 oz. 1.75
Sniders, 16 oz. 2.75

CHILI SAUCE.

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

OYSTER COCKTAIL.

Sniders, 16 oz. 3.25
Sniders, 8 oz. 2.25

CHEESE

Roquefort 55
Kraft Small tins 1.70
Kraft American 2.75
Chili, small tins 1.70
Pimento, small tins 1.70
Roquefort, small tins 2.50
Camenbert, small tins 2.50
Brick 30
Wisconsin Flats 30
Wisconsin Daisy 30
Longhorn 30
Michigan Full Cream 29
New York Full cream 33
Sap Sago 35

CHEWING GUM

Adams Black Jack 65
Adams Bloodberry 65
Adams Calif. Fruit 65
Adams Sen Sen 65

Beeman's Pepsin 65
Beechnut 70
Doublemint 65
Juicy Fruit 65
Peppermint, Wrigleys 65
Spearmint, Wrigleys 65
Spice-Spans Mxd Flavors 65
Wrigley's P-K 65
Zeno 65

CHOCOLATE.

Baker, Caracas, 1/4s 35
Baker, Caracas, 1/2s 33
Baker, Premium, 1/4s 35
Baker, Premium, 1/2s 32
Hersheys, Premium, 1/4s 35
Hersheys, Premium, 1/2s 36
Runkle, Premium, 1/4s 34
Runkle, Premium, 1/2s 37
Vienna Sweet, 24s 1.75

COCOA.

Baker's 1/4s 40
Baker's 1/2s 36
Bunte, 1/4s 40
Bunte, 1/2 lb. 35
Bunte, lb. 32
Droste's Dutch, 1 lb. 9.00
Droste's Dutch, 1/2 lb. 4.75
Droste's Dutch, 1/4 lb. 2.00
Hersheys, 1/4s 33
Hersheys, 1/2s 23
Huyler 36
Lowney, 1/4s 40
Lowney, 1/2s 40
Lowney, 5 lb. cans 31
Van Houten, 1/4s 75
Van Houten, 1/2s 75

COCOANUT.

1/4s, 5 lb. case Dunham 50
1/4s, 5 lb. case 48
1/4s & 1/2s, 15 lb. case 49
Bulk, barrels Shredded 22
96 2 oz. pkgs., per case 8.00
48 4 oz. pkgs., per case 7.00

CLOTHES LINE.

Hemp, 50 ft. 2.00
Twisted Cotton, 50 ft. 1.75
Braided, 50 ft. 2.75
Sash Cord 3.85

COFFEE ROASTED

Bulk

Rio Santos 16 1/2@24
Maracaibo 23
Guatemala 30
Java and Mocha 39
Bogota 32
Peaberry 26

McLaughlin's XXXX

McLaughlin's XXXX package coffee is sold to retailers only. Mail all orders direct to W. F. McLaughlin & Co., Chicago.

Coffee Extracts

N. Y. per 100 11
Frank's 50 pkgs. 4.25
Hummel's 50 1 lb. 10 1/2

CONDENSED MILK

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

MILK COMPOUND

Hebe, Tall, 4 doz. 4.50
Hebe, Baby, 8 doz. 4.40
Caroline, Tall, 4 doz. 4.00
Caroline, Baby 3.50

EVAPORATED MILK



Blue Grass, Tall, 48 5.00

Blue Grass, Baby, 72 3.75
Carnation, Tall, 4 doz. 5.25
Carnation, Baby, 8 dz. 5.15
Every Day, Tall 5.25
Danish Pride, tall 5.25
Danish Pride, 8 doz. 5.15
Every Day, Baby 4.00
Goshen, Tall 5.00
Goshen, Gallon 5.00
Oatman's Dun., 4 doz. 5.25
Oatman's Dun., 8 doz. 5.15
Pet, Tall 5.25
Pet, Baby, 8 oz. 5.15
Silver Cow, Tall 5.25
Silver Cow, Baby 5.15
Van Camp, Tall 5.25
Van Camp, Baby 3.95
White House, Baby 4.75

CIGARS

Lewellyn & Co. Brands

Capitol, 50s 125.00
Favorita, 50s 115.00
Victory, 50s 95.00
Buckeye, 50s 75.00
Panetella, 50s 75.00
LaSorella (smokers) 70.00
Wolverine, 50s 75.00
Wolverine, 50s 130.00
Supreme, 50s 110.00
Bostonian, 50s 95.00
Perfecto, 50s 95.00
Blunts, 50s 75.00
Cabinet, 50s 73.00
Garcia Master 75.00
Cafe, 100s 37.50

Worden Grocer Co. Brands

Kiddies, 100s 37.50
Record Breakers, 50s 75.00
Delmonico, 50s 75.00
Epure Panetella, 50 75.00
Perfecto, 50s 95.00

The La Azora Line.

Agreement, 50s 58.00
Washington, 50s 75.00
Sanchez & Haya Line

Clear Havana Cigars made in Tampa, Fla.

Specials, 50s 75.00
Diplomatics, 50s 95.00
Bishops, 50s 115.00
Rosa, 50s 125.00
Orig Favorita, 50 135.00
Original Queens, 50s 150.00
Worden Special, 25s 135.00

A. S. Valentine Brands.

Little Valentines, 100 37.50
Victory, 50, Wood 75.00
DeLux Inv., 50, Wd. 95.00
Royal, 25, Wood 112.00
Abram Clark, 50 wd 58.00
Alvas, 1-40, Wood 125.00

Webster Cigar Co.

Plaza, 50s, Wood 95.00
Panetella, 50, Wood 95.00
Coronado, 50 Tin 95.00
Belmont, 50s, Wood 110.00
St. Regis, 50s, Wood 125.00
Vanderbilt, 25s, Wd. 140.00

Ignacia Haya

Extra Fancy Clear Havana
Made in Tampa, Fla.
Delicades, 50s 115.00
Manhattan Club, 50 135.00

Starlight Bros.

La Rose De Paris Line
Caballeros, 50s 55.00
Rouse, 50s 95.00
Peninsular Club, 25s 150.00
Palmas, 25s 175.00
Perfectos, 25s 195.00

Rosenthals Bros.

R. B. Londres, 50s,
Tissue Wrapped 58.00
R. B. Invinible, 50s,
Foil Wrapped 72.50

Union Made Brands

Ology, 50s 58.00

Our Nickel Brands

Tiona, 100 32.00
New Currency, 50s 35.00
New Pantella, 100 37.50
Henry George, 100s 37.50

Cheroots

Old Virginia, 100s 20.00

Stogies

Home Run, 50, Tin 13.50
Dry Slitz, 100s 26.50

CIGARETTES

One Eleven, 15 in pkg. 96
Beechnut, 20, Plain 6.00
Home Run, 20, Plain 6.00
Yankee Girl, 20, Plain 6.00
Sunshine, 20, Plain 6.00
Red Band, 20, Plain 6.00
Stroller, 15 in pkg. 96
Nebo, 20, Plain 7.00
Camels, 20, Plain 6.40
Lucky Strike, 20s 6.40
Sweet Caporal, 20, pl. 6.40
Windsor Castle, 20 8.00
Chesterfield, 10 & 20 6.40
Piedmont, 10 & 20, Pl. 6.40
Spur, 20, Plain 6.00
Sweet Tips, 20, Plain 7.50
Idle Hour, 20, Plain 7.50
Omar, 20, Plain 8.00
Palms Havana, 20, Pl. 9.75
Rich'd S Cut, 20, pl. 10.00
Rich'd S Cut, 20 ck. 10.00
Fatima, 20, Plain 8.00
Helmar, 20, Plain 10.50
English Ovals, 20 Pl. 10.50
Turkish Trop., 0 ck 11.50
London Life, 10, cork 11.50
Helmar, 10, Plain 11.50
Herbert Tarryton, 20 12.25
Egyptian Str., 10 ck. 12.00
Murad, 20, Plain 15.50
Murad, 10, Plain 16.00
Murad, 20, cork or pl. 16.00
Murad, 10, cork or pl. 16.00
Luxury, 10, cork 16.00
Melachino, No. 9, 10, cork or plain 16.00
Melachino, No. 9, 20, cork or plain 16.00
Melach'o, No. 9, 10, St 16.50
Melach'o, No. 9, 20, St 16.50
Natural, 10 and 20 12.90
Markaroff, No. 15, 10, cork 16.00
Pall Mall Rd., 20, pl. 21.00
Benson & Hedges, 10 20.00
Rameses, 10, Plain 17.50
Milo Violet 10, Gold 20.00
Deities, 10 21.00
Condex, 10 22.00
Phillips Morris, 10 19.00
Brening Own, 10, Pl. 23.00
Ambassador, 10 23.00
Benson & Hedges 25.00
Tuberettes 55.00

CIGARETTE PAPERS.

Riz La Croix, Wh., dz. 48
Riz La Wheat Br., dz. 48
Zig Zag, per doz 84

TOBACCO—FINE CUT.

Liggett & Myers Brands

Hiawatha, 10c, doz. 96
Hiawatha, 16 oz., dz. 11.00
Red Bell, 10c, doz. 96
Red Bell, 35c, doz. 2.95
Red Bell, 75c Pails dz. 7.40
Sterling, 10c, doz. 96
Sweet Burley, 10c, dz. 96
Sweet Burley, 40c foil 3.85
Swt. Burley, 95c Dru. 8.50
Sweet Cuba, 10c, doz. 96
Sweet Cuba, 40c, doz. 3.85
Sweet Cuba, 95c Pail 8.50
Sweet Orange, 10c, dz. 96

Scotten Dillon &

Liggett & Meyers Brands.

Brian Pipe, doz.	96
Cuban Star, L. C., 10c	96
Cuban Star, Pails, dz. 6	90
Corn Cake, Gran., 5c	48
Corn Cake, Gran., 10c	96
Corn Cake, Gran., 25c	2 40
Corn Cake, Gran., 50c	4 80
Duke's Mixture, 10c	96
Glad Hand, L. C., 10c	96
Growler, L. C., 25c	2 50
Growler, L. C., 50c	5 00
La Turka, Plug C., 15c	1 44
Neon Hour L. C., 10c	96
O. U., Gr. Cut P., 10c	96
O. U., C. P., 90c jars	9 00
Pilot, Long Cut, 25c	2 50
Plow Boy, 10c, doz.	96
Plow Boy, 70c Pails	7 10
Summertime, 10c, doz.	96
Summertime, 30c, doz.	2 96
Summertime, 55c Pails	6 50
Sweet Tip Top, 10c, doz.	96
Velvet, Cut Plug, 10c	96
Velvet, Cut Plug, tins 1 53	
Velvet, Cut Plug, 8 oz. 6 72	
Velvet, C. Pl., 16 oz. 15 84	
Yum Yum, 10c, doz.	96
Yum Yum, 70c pails	6 80

P. Lorillard's Brands.

Beechnut Scrap, doz.	96
Buzz, L. C., 10c, doz.	96
Buzz, L. C., 35c, doz.	3 30
Buzz, L. C., 80c, doz.	7 90
Chips, P. C., 10c, doz.	96
Honest Scrap, doz.	96
Open Book Scrap, doz.	96
Stag, Cut P., 10c, doz.	96
Union Leader, 10c, tin	96
Union Leader, 50c tin	4 80
Union Leader, 1 1/2 tin	9 60
Union Leader, 10c, doz.	96
Union Leader, 15c, doz.	1 44
War Path, 35c, doz.	3 30

Scotten Dillon Co. Brands

Dan Patch, 10c, doz.	96
Dillon's Mixture, 10c	96
G. O. P., 35c, doz.	3 00
G. O. P., 10c, doz.	96
Loredo, 10c, doz.	96
Peachy, Do. Cut, 10c	96
Peachy Scrap, 10c, doz.	96
Peninsular, 10c, doz.	96
Peninsular, 8 oz. doz.	3 00
Reel Cut Plug, 10c, doz.	96
Union Workman Scrap, 10c, doz.	96
Way Up, 10c, doz.	96
Way Up, 8 oz., doz.	3 15
Way Up, 16 oz., doz.	7 20
Way Up, 16 oz. pails	7 10
Yankee Girl Scrap, 10c	96

Pinkerton Tobacco Co. Brands.

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

J. J. Bagley & Co. Brands.

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

Independent Snuff Co. Brands

New Factory, 10c, doz.	96
New Factory Pails, dz 7	60

Schmidt Bros. Brands

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

R. J. Reynolds Tobacco Co. Brands.

George Washington, 10c, doz.	96
Old Rover, 10c, doz.	96
Our Advertiser, 10c	96
Prince Albert, 10c, dz	96
Prince Albert, 17c, dz	1 53
Prince Albert, 8 oz. tins, without pipes	6 72
Prince Albert, 8 oz. and Pipes, doz.	8 88
Prince Albert, 16 oz. 12 96	
Stud, Gran., 5c, doz.	48
Whale, 16 oz., doz.	4 80

Block Bros. Tobacco Co.

Mail Pouch, 10c, doz.	96
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Falk Tobacco Co., Brands.

American Mixture, 35c 3 30	
Armadillo Mixture, 25c 2 40	
Champagne Sparklets, 30c, doz.	2 70
Champagne Sparklets, 90c, doz.	8 10
Personal Mixture, 60c	6 60
Pericle, 25c, per doz.	2 25
Serene Mixture, 16c dz 1 60	
Serene Mixture, 8 oz. 7 60	
Serene Mixture, 16 oz 14 00	
Tareyton London Mixture, 50c, doz.	4 00
Vintage Blend, 25c dz 2 30	
Vintage Blend, 80 tins 7 70	
Vintage Blend, \$1.55 tins, doz.	14 90

Superba Tobacco Co. Brands.

Sammy Boy Scrap, dz.	96
Cigar Clippings	
Havana Blossom, 10c	96
Havana Blossom, 40c 3 95	
Knickerbocker, 6 oz. 3 00	
Lieberman, 10c, doz.	96
W. O. W., 6 oz., doz.	96
Royal Major, 10c, doz.	96
Royal Major, 6 oz., dz. 3 00	
Royal Major, 14 oz., dz 7 20	
Larus & Bro. Co's Brands.	
Edgeworth Ready Rub, bed, 17c tins	1 62
Edgeworth Ready Rub, bed, 8 oz. tins, dz. 7 00	
Edgeworth Ready Rub, bed, 16 oz. tins, dz 14 50	
Edgeworth Sliced Plug, 17c tins, doz.	1 62
Edgeworth, Sliced Plug, 35c tins, doz.	3 55

United States Tobacco Co. Brands.

Central Union, 15c, dz. 1 44	
Shag, 15c Tins, doz. 1 44	
Shag, 10c Papers, doz. 1 44	
Dill's Best, 16c, doz. 1 48	
Dill's Best Gran., 16c 1 48	
Dill's Best, 17c Tins 1 48	
Snuff.	
Copenhagen, 10c, roll	64
Seal Blending, 10c	64
Seal Göteborg, 10c, roll	64
Seal Swe. Rapee, 10c	64
Seal Norkopping, 10c	64
Seal Norkopping 1 lb.	85

CONFECTIONERY

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

Mixed Candy Pails

Kindergarten	18
Leader	16
X. L. O.	13
French Creams	18
Cameo	19
Grocers	11

Fancy Chocolates

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

Gum Drops Pails

Anise	17
Orange Gums	17
Challenge Gums	14
Favorite	20
Superior	20

Lozenges. Pails

A. A. Pep. Lozenges	17
A. A. Pink Lozenges	17
A. A. Choc. Lozenges	18
Motto Hearts	19
Malted Milk Lozenges	21

Hard Goods. Pails

Lemon Drops	18
O. F. Horehound Dps.	18
Anise Squares	18
Peanut Squares	20
Horehound Tablets	20

Pop Corn Goods.

Cracker Jack, Prize	3 75
Checkers, Prize	3 75

Cough Drops

Putnam's	1 30
Smith Bros.	1 50

Package Goods

Creamery Marshmallows	
4 oz. pkg., 12s. cart.	95
4 oz. pkg., 48s. case	3 75

Specialties.

Arcadian Bon Bons	19
Walnut Fudge	23
Pineapple Fudge	21
Italian Bon Bons	18
National Cream Mints	25
Silver King M. Mallows	30

COUPON BOOKS

50 Economic grade	2 50
100 Economic grade	4 50
500 Economic grade	20 00
1,000 Economic grade	37 50
Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.	

CRISCO.

36s. 24s and 12s.	
Less than 5 cases	21
Five cases	20 1/2
Ten cases	20
Twenty-five cases	19 1/2
6s and 4s	
Less than 5 cases	20 1/2
Five cases	19 1/2
Ten cases	19 1/2
Twenty-five cases	19

CREAM OF TARTAR

6 lb. boxes	38
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DRIED FRUITS

Apples	
Evap'd Choice, blk.	15
Apricots	
Evaporated, Choice	28
Evaporated, Fancy	33
Evaporated Slabs	25
Citron	
10 lb. box	67

Currants

Package, 14 oz.	22
Boxes, Bulk, per lb.	21

Peaches

Evap. Fancy, Unpeeled	20
Evap. Fancy, Peeled	22

Peel

Lemon, American	24
Orange, American	25

Raisins

Seeded, bulk	14
Seeded, 15 oz. pkg.	15
Seedless, Thompson	13 1/2
Seedless, 15 oz. pkg.	14

California Prunes

90-100 25 lb. boxes	@10 1/2
80-90, 25 lb. boxes	@11
70-80, 25 lb. boxes	@12
60-70, 25 lb. boxes	@13
50-60 25 lb. boxes	@14
40-50 25 lb. boxes	@15 1/2
30-40 25 lb. boxes	@18 1/2

FARINACEOUS GOODS

Beans	
Med. Hand Picked	09
Cal. Limas	11
Brown, Swedish	08
Red Kidney	09 1/2
Farina	
24 packages	2 10
Bulk, per 100 lbs.	05
Hominy	
Pearl, 100 lb. sack	2 50

Macaroni

Domestic, 20 lb. box	07 1/2
Domestic, broken bbls.	06 1/2
Armours, 2 doz., 8 oz.	1 80
Foulds, 2 doz., 8 oz.	1 80
Quaker, 2 doz.	1 85

Pearl Barley

Chester	4 25
00 and 0000	6 00
Barley Grits	5 00

Peas

Scotch, lb.	09
Split, lb.	08

Sago

East India	07 1/2
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Tapioca

Pearl, 100 lb. sacks	08
Minute, 8 oz., 3 doz.	4 05
Dromedary Instant	3 50

FLAVORING EXTRACTS

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

FLOUR AND FEED

Valley City Milling Co.	
Lily White, 1/2 Paper sack	
Harvest Queen, 24 1/2	
Light Loaf Spring	
Wheat, 24s	
Roller Champion 24 1/2	
Snow Flake, 24 1/2s	
Graham 25 lb. per cwt	
Golden Granulated Meal, 2 lbs., per cwt.	
Rowena Pancake Compound, 5 lb. sack	
Buckwheat Compound, 5 lb. sack	
Watson Higgins Milling Co.	
New Perfection, 1/2s. 7 60	
Red Arrow, 1/2s 7 80	

Worden Grocer Co.

American Eagle, Quaker, Pure Gold, Forest King, Winner.	
Meal	
Gr. Grain M. Co.	
Bolited	2 55
Golden Granulated	2 70
Wheat	
No. 1 Red	1 25
No. 1 White	1 23
Oats	
Carlots	50
Less than Carlots	55
Corn	
Carlots	78
Less than Carlots	83
Hay	
Carlots	16 00
Less than Carlots	20 00
Feed	
Street Car Feed	34 00
No. 1 Corn & Oat Fd	34 00
Cracked Corn	34 00
Coarse Corn Meal	34 00

FRUIT JARS

Mason, pts., per gross	7 25
Mason, qts., per gross	8 60
Mason, 1/2 gal., gross	11 75
Ideal Glass Top, pts.	8 80
Ideal Glass Top, qts.	11 00
Ideal Glass Top, 1/2 gallon	15 00

GELATINE

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

HAND CLEANER



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

HORSE RADISH

Per doz., 7 oz.	1 25
JELLY AND PRESERVES	
Pure, 30 lb. pails	3 15
Pure 7 oz. Asst., doz.	1 20
Ruckeye, 22 oz., doz.	2 00
O. B., 15 oz., per doz.	1 40

JELLY GLASSES

8 oz., per doz.	35
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MATCHES.

Blue Ribbon, 144 box.	7 55
Searchlight, 144 box.	8 00
Safe Home, 144 boxes	8 00
Red Stick, 720 1c bxs	5 50
Red Diamond, 144 bx	5 75

Cleveland Match Co. Brands

Old Pal, 144 Boxes	8 00
Buddie, 144 Boxes	5 75

Safety Matches.

Quaker, 5 gro. case	4 75
Red Top, 5 gro. case	5 25

MINCE MEAT.

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

MOLASSES.



Green Brer Rabbit

No. 10, 6 cans to case	5 10
No. 5, 12 cans to case	5 35
No. 2 1/2, 24 cans to cs.	5 60
No. 1 1/2, 36 cans to cs.	4 60

Northern Michigan, Wisconsin, Indiana prices

SALT

Colonial 24, 2 lb.	90
Med. No. 1, Bbls.	2 70
Med. No. 1, 100 lb. bgs.	90
Farmer Spec., 70 lb.	90
Packers Meat, 56 lb.	56
Packers for ice cream	
100 lb., each	95
Blocks, 50 lb.	47
Butter Salt, 280 lb. bbl.	4 50
Baker Salt, 280 lb. bbl.	4 25
100, 3 lb. Table	6 07
60, 5 lb. Table	5 57
30, 10 lb. Table	5 30
28 lb. bags, butter	48



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

SOAP

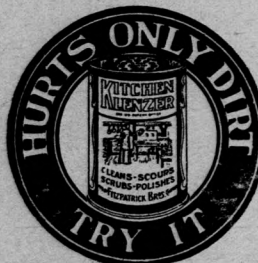
Am. Family, 100 box	6 00
Export, 120 box	4 90
Flake White, 100 box	5 25
Fels Naptha, 100 box	5 60
Grdina White Na. 100s	4 00
Rub No More White	
Naptha, 100 box	5 50
Swift Classic, 100 box	5 25
20 Mule Borax, 100 bx	7 55
wool, 100 box	6 50
Fairy, 100 box	5 50
Jap Rose, 100 box	7 85
Palm Olive, 144 box	11 00
Lava, 100 box	4 90
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 00
Grandpa Tar, 50 Lge	3 35
Fairbank Tar, 100 bx	4 00
Trilby, 100, 12c	8 00
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

Proctor & Gamble.

5 box lots, assorted	
Ivory, 100, 6 oz.	6 50
Ivory Soap Flks., 100s	8 00
Ivory Soap Flks., 50s	4 10
Lenox, 120 cakes	3 65
Luna, 100 cakes	4 00
P. & G. White Naptha 5 25	
Star, 100 No. 11 cakes	5 25
Star Nap. Pow. 60-16s	3 65
Star Nap. Pw., 100-10s	3 85
Star Nap. Pw., 24-60s	4 85

CLEANSERS.

KITCHEN KLENZER



80 can cases, \$4.80 per case

WASHING POWDERS.

Bon Ami Pd, 3 dz. bx	3 75
Bon Ami Cake, 3 dz.	3 25
Climaline, 4 doz.	4 20
Grandma, 100, 5c	4 00
Grandma, 24 Large	4 00
Gold Dust, 100s	4 00
Gold Dust, 12 Large	3 20
Golden Rod, 24	4 25
Jinx, 3 doz.	4 60
La France Laun, 4 dz.	3 60
Luster Box, 54	3 75
Miracle C., 12 oz., 1 dz	2 25
Old Dutch Clean, 4 dz	4 00
Queen Ann, 60 oz.	2 40
Rinso, 100 oz.	6 40
Rub No More, 100, 10 oz.	
oz.	3 85
Rub No More, 18 Lg.	4 25
Spotless Cleanser, 48, 20 oz.	3 85
Sani Flush, 1 doz.	2 25
Sapallo, 3 doz.	3 15
Soapine, 100, 12 oz.	6 40
Snowboy, 100, 10 oz.	4 00
Snowboy, 24 Large	4 70
Speedee, 3 doz.	7 20
Sunbrite, 72 doz.	4 00
Wyandotte, 48	4 75

SPICES.

Whole Spices.	
Allspice, Jamaica	@13
Cloves, Zanzibar	@45
Cassia, Canton	@16
Cassia, 5c pkg., doz.	@40
Ginger, African	@15
Ginger, Cochon	@20
Mace, Penang	@70
Mixed, No. 1	@22
Mixed, 5c pkgs., doz.	@45
Nutmegs, 70-80	@35
Nutmegs, 105-110	@30
Pepper, Black	@15
Pure Ground in Bulk	
Allspice, Jamaica	@16
Cloves, Zanzibar	@50
Cassia, Canton	@22
Ginger, African	@22
Mustard	@28
Mace, Penang	@75
Nutmegs	@32
Pepper, Black	@18
Pepper, White	@32
Pepper, Cayenne	@32
Paprika, Spanish	@32

Seasoning

Chili Powder, 15c	1 35
Celery Salt, 3 oz.	95
Sage, 2 oz.	90
Onion Salt	1 35
Garlic	1 35
Ponely, 3 1/2 oz.	3 25
Kitchen Bouquet	3 25
Laurel Leaves	20
Marjoram, 1 oz.	30
Savory, 1 oz.	30
Thyme, 1 oz.	30
Tumeric, 2 1/2 oz.	90

STARCH

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

CORN SYRUP.



Penick Syrup

GOLDEN-CRYSTAL WHITE-MAPLE

Penick Golden Syrup

6, 10 lb. cans	2 55
12, 5 lb. cans	2 75
24, 1 1/2 lb. cans	1 95
Crystal White Syrup	
6, 10 lb. cans	2 95
12, 5 lb. cans	3 15
24, 1 1/2 lb. cans	2 25
Penick Maple-Like Syrup	
6, 10 lb. cans	3 70
12, 5 lb. cans	3 90
24, 1 1/2 lb. cans	2 75
Above prices apply to	
Southern Michigan, Ohio	
and Indiana.	

Corn

Blue Karo, No. 1 1/4	1 94
2 doz.	2 70
Blue Karo, No. 5, 1 dz.	2 70
Blue Karo, No. 10, 1/2 doz.	2 50
Red Karo, No. 1 1/4, 2 doz.	2 24
Red Karo, No. 5, 1 dz.	3 10
Red Karo, No. 10, 1/2 doz.	2 90

Int. Maple Flavor.

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

Maple.

Green Label Karo, 23 oz., 2 doz.	6 69
Green Label Karo, 5 1/2 lb., 1 doz.	11 40

Maple and Cane

Kanuck, per gal.	1 60
Sugar Bird, 2 1/2 lb., 2 doz.	9 00
Sugar Bird, 8 oz., 4 doz.	12 00

Maple.

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

TABLE SAUCES.

Lea & Perrin, large.	6 00
Lea & Perrin, small.	3 35
Pepper	1 60
Royal Mint	2 40
Tobasco	2 75
Sho You, 9 oz., doz.	2 70
A-1, large	5 75
A-1 small	3 25
Capers	1 90

TEA.

Japan.	
Medium	34@38
Choice	45@56
Fancy	58@60
No. 1 Nibbs	62
1 lb. pkg. Siftings	18

Gunpowder

Choice	28
Fancy	38@40

Ceylon

Pekoe, medium	33
Melrose, fancy	56

English Breakfast

Congou, Medium	28
Congou, Choice	35@36
Congou, Fancy	42@43

Oolong

Medium	36
Choice	45
Fancy	50

TWINE

Cotton, 3 ply cone	46
Cotton, 3 ply balls	48
Wool, 6 ply	20

VINEGAR

Cider, 40 Grain	22
White Wine, 40 grain 17	
White Wine, 80 grain 22	
Oakland Vinegar & Pickle	
Co.'s Brands.	
Oakland Apple Cider	25
Blue Ribbon Corn	20
Oakland White Pickling 20	
No charge for packages.	

WICKING

No. 0, per gross	60
No. 1, per gross	85
No. 2, per gross	1 10
No. 3, per gross	1 85
Peerless Rolls, per doz.	45
Rochester, No. 2, doz.	50
Rochester, No. 3, doz.	2 00
Rayco, per doz.	80

WOODENWARE

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

Churns.

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

Egg Cases.

No. 1, Star Carrier	5 00
No. 2, Star Carrier	10 00
No. 1, Star Egg Trays 4 50	
No. 2, Star Egg Trays 9 00	

Mop Sticks

Trojan spring	2 00
Eclipse patent spring 2 00	
No. 2, pat. brush hold 2 00	
Ideal, No. 7	1 35
12 oz. Cot. Mop Heads 2 25	
16 oz. Cot. Mop Heads 3 50	

Pails

10 qt. Galvanized	2 35
12 qt. Galvanized	2 60
14 qt. Galvanized	2 90
12 qt. Flaring Gal. Ir.	6 75
10 qt. Tin Dairy	4 80
12 qt. Tin Dairy	5 40

Traps

Mouse, wood, 4 holes	60
Mouse, wood, 6 holes	70
Mouse, tin, 5 holes	65
Rat, wood	1 00
Rat, spring	1 00
Mouse, spring	30

Tubs

Large Galvanized	8 50
Medium Galvanized	7 50
Small Galvanized	6 60

Washboards

Banner Globe	6 00
Brass, Single	7 00
Glass, Single	6 75
Double Peerless	8 25
Single Peerless	7 50
Northern Queen	5 75
Universal	7 50

Window Cleaners

12 in.	1 65
14 in.	1 85
16 in.	2 30

Wood Bowls

13 in. Butter	5 00
15 in. Butter	9 00
17 in. Butter	18 00
19 in. Butter	25 00

WRAPPING PAPER

Fibre, Manila, white.	05 1/2
No. 1 Fibre	07 1/2
Butchers Manila	06 1/2
Kraft	09

YEAST CAKE

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

YEAST-COMPRESSED

Fleischman, per doz.	28
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Shall We As Grocers Defend Our Business?

Cadillac, Feb. 6—There is a great need of thinking men and women; and there is a chance for such to make a real record for themselves in thinking out some plan that will be effective in persuading retail grocer to adopt the very practical system that is advocated for use in keeping tab on his purchases, in such a way that he will know with a moments notice just how his stock is, in order that he may meet all demands on it for articles that may be asked for by his customers; that he may keep tab on his sales, so that he may know whether he is selling sufficient merchandise that the profit therefrom will take care of all the expense which is a part of his business; and also that he may keep tab on his credits so that he will not need to pass restless and sleepless nights in worrying over some customer's account as to whether or not it will be paid.

It has been demonstrated over and over again that there is no shorter route from producer to consumer than the wholesale and retail method; but it remains for the average grocer to learn the real facts in this relation, in order that he may place them before his customers in such a light that they can see that every time they patronize a chain store they are adding to their burden of taxation due to the fact that all development depends on profit. If there is no profit, there can be no development; and if the profit is sent to some other town, as is the case with chain store profits, no development results in the town where the profit was made. Chain stores assume the expense of wholesaling themselves, paying out of their profits the same expense that is paid by the men who engage in the wholesale game; but in order that your customer may know the real facts it is well to post yourselves on these conditions and know the real facts.

At this season of the year the average housewife is almost preparing her daily meals with the help of the fruits and vegetables that have been taken care of during the canning season by those who engage in the canning industry. The wholesalers buy these goods in car lots delivered to their warehouse and supply our needs as small dealers, paying only local freight rate on them for a short distance; but the chain stores supply their needs from their distributing center, paying usually local freight rates for greater distances than do the independent retailer.

At the coming convention at Lansing, February 21 and 22, the programme is filled with facts and figures that will be of special interest to every grocer, meat dealer and general merchant in the State; and as many letters are coming to the secretary's desk from men who are alive to the condition under which we labor, it is evident that all men who desire better conditions should participate in order that the work may be the more effective.

The program this year is of a very different type from that used in years past and it only remains for those who are interested to show their willingness to take an active part in order that the best results may be obtained.

J. M. Bothwell, Sec'y.

New Hand Bag Designs.

Sensing the popularity which bandanna kerchiefs as dress decorations are believed to be headed for, manufacturers are now placing new handbags on the market which harmonize with them. These bags have designs similar to those used on the kerchief squares, the Paisley pattern being utilized in a large number of instances. They are available in both fabric and leather. The design on the latter is

not pressed, but is obtained in another way that is considered to show more attractive results. Retailers are said to have shown marked interest in the bags, which have already come on the market showing this new feature. Prices range from \$24 per dozen wholesale.

Pajama Suits For Women.

There are pretty new things in the way of pajama suits for women which will be especially suitable for the warm weather. They have square necks with wing or short sleeves, or are sleeveless. They are a contrast to the staple, mannish pajama suit, severely plain with frogs, which, however, is still in demand. They are all slip-on models and some show a little fullness at the neck. A few of the models have small side pockets which may be finished with a narrow lace edge. Lace is not generally used. The bottoms to the pantaloons are finished with a hemstitched hem or have cuffs. They come in soft materials, crepe, plisse, shadow stripe, batiste or madras. Some of the crepes are figured. Solid color is the rule, the hues being blue orchid, flesh, white and champagne. They are made to retail at from \$2 up.

Lace Sales Are Good.

Laces, for use in collars, predominate the sales of lace importers at present, although good business is being done in other branches of the industry. A number of out-of-town buyers are in New York and almost a claim considerable popularity, in their own towns and cities, of "Bertha" and "Peter Pan" collars, which enjoyed great popularity in New York recently. Chantillys, Orientals, Spanish, and Milenes are all being sold for collar purposes, in 6-inch and 12-inch widths. Although white laces, there is a good demand for black, brown, navy and gray. Spanish flouncings and metallic laces are still holding their own. Importers say they have every reason to believe that business will continue on firm ground.

Retailers Buying Infants' Wear.

The business done in infants' wear in the Fall is said to amount usually to about 60 per cent. and that in the Spring to 40 per cent. of the total. Wholesalers of this merchandise here say their sales thus far this season are considerably above those for last Spring. Retailers have placed more liberal orders, as the stocks they inventoried recently were found to be very low, following the increased Fall turnover. A general line of staple merchandise is in request. For the more select trade the hand-made goods are passing well in excess of last year at this time. There seems to be a general agreement among manufacturers that the better class of goods is "pulling" much more strongly. Specialties, such as rompers and creepers, are in good demand.



Proceedings of Grand Rapids Bankruptcy Court.

Grand Rapids, Jan. 30.—On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Anna Savacool, doing business as Terrace Hat Shop, Bankrupt No. 2226. The matter has been referred to Benn M. Corwin as referee in bankruptcy, and who also has been appointed receiver. The bankrupt is a resident of the city of Muskegon and has conducted a hat shop at such city. The schedules of the bankrupt list assets in the sum of \$450, of which \$250 is claimed as exempt to the bankrupt, and liabilities in the sum of \$2,263.97. The first meeting of creditors has not been called as yet. When the date for the same is fixed notice will be made here of the same. A list of the creditors of the bankrupt is as follows:

City of Muskegon, Muskegon	\$ 17.18
Claude Frost, Muskegon	25.50
Ward Hat Co., Grand Rapids	166.75
Kimmel Millinery Co., Grand Rapids	409.19
Strom Warren Co., St. Paul	57.00
Pollick, Pettibone Co., Detroit	29.85
Wagner Gabel Co.	37.71
Jas. A. Johnson Co., New York	72.73
Theo. Asher Co.	81.21
Corl-Knott Co., Grand Rapids	59.44
Hart Co., Cleveland	157.33
Wieskopf Co.	49.87
Jayhart Millinery Co., Milwaukee	\$41.36
United Home Telephone Co., Muskegon	15.00
Illustrated Millinery Co., New York	12.00
Millinery Trade Review, New York	12.00

On this day also were received the schedules, order of reference and adjudication in bankruptcy in the matter of William M. Carter, Bankrupt No. 2225. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of the village of Dighton, and is a farmer. The schedules filed by the party lists assets in the sum of \$3,520, of which \$2,020 is claimed as exempt by the laws regarding household and homestead exemptions, and liabilities in the sum of \$1,389. The first meeting of creditors in this matter has been set for Feb. 12. A list of the creditors of the bankrupt is as follows:

County of Osceola	\$ 98.00
Bank of Tustin, Tustin	100.00
John C. Holden, Reed City	700.00
Farmers & Merchants Bank, Dighton	20.00
Dan Davis, Dighton	87.00
Matt Jacobs, Dighton	56.00
Fred Noack, Dighton	50.00
Fred Updike, Dighton	115.00
Dighton Grain Co., Tustin	28.00
James Curtis, Dighton	26.00
Frank Randall, Dighton	25.00
Geo. W. Brooks, Tustin	26.00
Will A. McDowell, Tustin	3.00
Herald, Marion	6.00
Tustin Lumber Co., Tustin	29.00
Geo. H. Breen, Grand Rapids	30.00
Dan Youngs, Exart	25.00
Mrs. Millie Burdick, Dighton	20.00

Jan. 30. On this day also were received the schedules, order of reference and adjudication in bankruptcy in the matter of Talcott R. Reader, Bankrupt No. 2221. The matter has been referred to Benn M. Corwin as referee in bankruptcy, and who also has been appointed receiver. The bankrupt is a resident of the city of Scottville, and conducted a general store at such city. A custodian has been appointed and an inventory is being taken of the bankrupt's assets. The first meeting of creditors in this matter will be held at the office of the referee in the city of Grand Rapids, Feb. 12. A list of the creditors of the bankrupt is as follows:

City Treasurer, Scottville	\$ 128.17
Mrs. J. E. Olson, Detroit	1,200.00
Herold-Bertsch Shoe Co., Grand Rapids	114.01
D. T. Patton & Co., Grand Rapids	20.66
Howard Johnson Shoe Co., Grand Rapids	41.50
Jennings Mfg. Co., Grand Rapids	12.37
National Grocer Co., Grand Rapids	209.89
Crowley Bros., Detroit	145.86
Proctor & Gamble, Detroit	25.00
Telfer Spice Co., Detroit	10.03
Rich & France, Chicago	39.26
Cleveland Woolen Mills, Chicago	15.20
W. F. McLaughlin Co., Chicago	32.88
Standard Apron Co., Chicago	11.25
Hamton Shoe Co., Chicago	3.93
B. F. Goodrich Rubber Co., Chicago	132.10
Butler Bros., Chicago	360.40
Shapiro & Birtler, New York	7.22
Standard Handkerchief Co., New York	2.75
F. C. Larsen, Manistee	19.00
Lorraine Mfg. Co., Grand Haven	3.70
Huron Overall Co., Ubley	3.91
F. E. Goodjon Shoe Co., Fulton, N. Y.	71.40
Imperial Mdse. Co., Perry, Ohio	23.34
Bob-Cap Co., St. Louis	24.75
Walden System Products Co., Waterloo	19.95

Geo. W. Hubler Shoe Co., Auburn, Pa.	6.46
John Rich & Bros., Woolrich, Pa.	58.55
Union Match Co., Minneapolis	36.00
W. C. Russel Moccasin Co., Berlin, Wis.	32.38
Medford Wool Mfg. Co., Medford, Mass.	13.50
Geo. N. Jung Co., Cincinnati	12.00
Rock River Cotton Co., Janesville	34.00
Chews Garment Co., Geneva, Ind.	28.34
Stephen Murray Co., South Bend	13.29
Hagenstown Shoe & Legging Co., Hagenstown, Md.	40.03
Chair City Broom Co., Cheboygan	23.50
Hayes-Montgomery Co., Frankfort, Ky.	26.89
M. Born & Co., Chicago	29.70
Rice & Hutchins, Chicago	3.82
Mishawaka Woolen Mfg. Co., Mishawaka	50.20
H. K. Hanson, Ludington	24.00
Stewart Bros., Ludington	18.65
Judson Grocer Co., Grand Rapids	27.02
Worden Grocer Co., Grand Rapids	22.03
H. V. Eenenaam & Bro., Zeeland	7.50
Scottville Lumber Co., Scottville	28.00
Mason Co. Co-operative Ass'n., Mason Co.	25.00

Jan. 31. On this day was held the first meeting of creditors in the matter of Cyclone Motors Corporation, Bankrupt No. 2202. The bankrupt was represented by H. S. Gray, attorney, and the petitioning creditors were represented by W. M. Cunningham, attorney. Several claims were proved and allowed against the estate of the bankrupt. No choice was made for trustee from the fact that the two nominees had equal votes for the office. The referee will exercise the right of appointing a trustee after making some investigation as to the proper party for such office. The first meeting was then adjourned until Feb. 19, at the office of the Chamber of Commerce, Banton Harbor.

In the matter of Owen L. Dickinson, Bankrupt No. 2220, the funds for the first meeting have been received and the same will be held at the office of the referee on Feb. 16.

In the matter of Freeman O. Hamp and Hamp Auto Sales Co., Bankrupts No. 2052, the final meeting has been called for the purpose of passing upon the final report and account of the trustee, paying administration expenses and for the declaration and payment of a first and final dividend to creditors. The meeting will be held at the office of the referee in the city of Grand Rapids, Feb. 15.

Feb. 5. On this day was held the first meeting of creditors in the matter of James De Vries, Bankrupt No. 2219. The bankrupt was present in person and by attorney, Paul Cholette. No creditors present or represented by attorneys. The bankrupt was sworn and examined by the referee without a reporter. No claims were proved and allowed. The exemptions of the bankrupt were set out to him. There being no assets in the estate over and above those claimed as exempt to the bankrupt, the estate was closed and returned to the district court. The first meeting was adjourned no date.

On this day also was held the final meeting of creditors in the matter of Rolland A. Dorman and William T. P. Spooner, individually, and as a partnership under the name of Dorman-Spooner Co., Bankrupt No. 2050. The bankrupts were not present or represented. The trustee's final report and account was approved and allowed. Additional claims were proved and allowed. An order was made for the payment of administration expenses and for the declaration and payment of a first and final dividend on individual claims filed and allowed. The final meeting was then closed no date. This case will now be closed and returned to the district court.

The Rewards of Labor.

Detroit, Feb. 6.—Capital is labor made good, says the screen in the Topics of the Day. But is this true? It is an opportune question in view of the National unrest. It is opportune because many, though laboring hard, face not more than the scant necessities of life. Labor alone will not accomplish much. There must be the purpose. Is it capital or is it something else? Capital surely means—accomplished tasks. There is a reward distinctly apart from wealth—and yet it does not discredit wealth. It is the recognition that labor has resulted in a permanent foundation for the betterment of man. Capital dedicated to such a cause is surely labor made good.

Robert Traylor.

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.

WANTED—To hear from owner of general merchandise store for sale. State cash price, particulars. D. F. Bush, Minneapolis, Minn. 9

Wanted—Store fixtures. What have you in fixtures you want to cash? Write A. L. Redman, Olney, Ill. 43

Here's A Chance For Some Live Fellow Who Has About \$5,000—To get an established shoe department in one of largest and best Oklahoma stores, not necessary to buy stock, now on hand. Department all equipped. Established shoe section for ten years. Nettleton and Hanan agency open you. City of 25,000, third largest in state. Will rent either for liberal rental or cash percentage of gross sales. Dave Franke, Okmulgee, Okla. 44

For Sale—Stock of general merchandise in Rives Junction, ten miles from Jackson. Stock consists of dry goods, shoes, groceries, and meats. Also meat market, filling station, and cream station in connection. Large building, with two separate living apartments above. Wood & Marke, Rives Junction, Mich. 45

For Sale—Good money-making restaurant, everything new and complete. Will pay for itself in year. Address No. 46, care Michigan Tradesman. 46

For Sale—Small woodworking factory. Manufactures several articles. Good business. For particulars call at or write the factory. Milford Clothes Bar Co., Milford, Mich. 47

WENATCHEE ORCHARD FOR SALE BY OWNER—Will sell my fine, bearing apple orchard, as a whole or cut up into five and ten acre tracts. On very attractive terms. Best varieties, gravity water for irrigation, and in the heart of the famous Wenatchee apple district. Other interests require all our attention so must sell. For further particulars write E. Wagner & Son, Wenatchee, Wash. 48

TIMBER FOR SALE—Twenty million feet yellow pine timber close to Cashmere, Washington, in the Wenatchee apple district. Splendid opportunity for saw mill and box factory operator with enough capital to buy this timber as every indication points toward at least five years of high lumber prices. Lower grades of pine go into fruit boxes, for which there is a big local demand every year and at very profitable prices. Don't overlook this opportunity but write at once to CENTRAL WASHINGTON LUMBER & BOX CO., Wenatchee, Washington. 49

For Sale—First-class stock of clothing and men's furnishings. Largest and oldest business in Michigan city of 5,500 population. Ten factories running full time. Good reasons for selling. Address No. 50, care Michigan Tradesman. 50

MANAGER FOR RETAIL STORE—Must be fully experienced to buy all lines and to handle the entire details of the business. Sales last year \$41,000. Experience, age and salary in first letter. Store in rich farming country and a chance for someone wanting to get good connection. Write No. 52, care Michigan Tradesman. 52

Wanted To Buy—Hardware stock in medium sized town. Give full particulars in first letter. Address No. 53, care Michigan Tradesman. 53

Wanted To Buy—General stock or grocery in a medium sized town. Give full particulars in first letter. Address No. 54, care Michigan Tradesman. 54

Burroughs Duplex Adding Machine, practically new, sacrifice at half price. Sundstrand Sales Agency, 17 Oaks St., S. E., Grand Rapids. 55

For Sale—Red Arrow Cafe. Ice cream, confections, lunches and cigars. All new fixtures, only used six months. Finest equipment in Central Michigan. A bargain if taken at once. Write Fred Gunther, Jr., Carson City, Mich. 51

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 LEVINSOHN, 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—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—Furnished hotel, thirty rooms. Best location for business in Southwestern Michigan. Very reasonably priced for quick sale. Address No. 36, care Michigan Tradesman.

For Sale—Stock of general merchandise consisting of dry goods, notions, shoes, hardware, groceries. Located on G. R. & I. 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

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—One National cash register, nearly new, \$165; one Stevens six-foot refrigerator display counter, \$100; Prices F. O. B. Eaton Rapids. Samuel F. Brink, Eaton Rapids, Mich. 40

NICE DRY GOODS ROOM FOR RENT, RED OAK, Iowa—Lease expires May, 1923. J. F. Carlson, Red Oak, Iowa. 41

For Sale—Cash registers and store fixtures. Agency for Standard computing scales. Dickry Dick, Muskegon, Mich. 643

DICKRY DICK THE SCALE EXPERT, MUSKEGON, MICH. 939

Why Not Have a Sale—Unload your surplus stock. Write for particulars. L. J. Crisp, Sales Conductor, Elk Rapids, Mich. 4

Putnam's

EASTER COOP ASSORTMENT



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

CONTAINS

Cost Dealer
\$6.75

Order Early

PUTNAM FACTORY
Grand Rapids,
Mich.

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

Mary J. Field Company

Grand Rapids Representative

Auto Owners Insurance Company

Bell Main 1155

514-515 Widdicomb Bldg.

Citz. 65440

TWENTY-NINTH CONVENTION.

(Concluded from page 31)

more than pleased, as this would only show a falling off of one out of every sixteen that might be affected by the increase.

I am pleased to report that we have shown no loss, but have shown a gain which is very gratifying.

Our membership at the time of the last convention ----- 1,590
Resigned, gone out of business and cancelled for non-payment of dues ----- 147
Old members still on our membership list ----- 1,443
New members taken in since last convention ----- 177
Our present membership (no delinquents) ----- 1,620

The possibilities of a larger membership are much greater in some of the other states than in Michigan, for the reason that they have a larger population and more dealers, and we, no doubt, will, eventually, have to drop in line; but at the present time, I am pleased to tell you that Michigan has a larger membership than any other single State Association. There are many counties in the State where we are 100 per cent. organized.

However satisfactory such unusual membership growth may be, it means little unless it reflects a similar measure of progress in constructive Association activity and service. After all, membership service is the real object of and reason for association existence, and enlarged membership is simply a means of better co-ordinating the retail forces to work together in the solution of their common problems.

Each year there are additional services being added to the activities of our organizations. This year we added two; a Traffic Department, to audit the freight bills of our members, and a field secretary, to devote his time making personal calls, presenting personally, the many services being rendered by the Association, and helping in any way, to improve the conditions of the hardware man, so as to make him a better merchant. I am very pleased to report that this later service has been of much benefit to many of our members; as Mr. Nelson, our field secretary, seems to be the right man in the right place. He has done excellent work and I know through his personal efforts, has improved the conditions of many of the hardware stores of the State.

I very much regret to report that the other service—that of the auditing of freight bills for our members—has not been so satisfactory. Freight bills are checked on a commission basis and the amounts recovered from a bunch of hardware bills is very small in comparison with what is recovered from the bills of manufacturers, jobbers, coal dealers and others who have car load shipments. Naturally, our bills were put to one side and many have not as yet been checked. For this reason, our Traffic Department was moved to Port Huron and is being operated in conjunction with the Traffic Department of the Port Huron Chamber of Commerce. We hope that our members will be patient, as we expect to get this department going right and will soon be in a position to make a report on all bills that have been sent to the Association for audit.

I take it that you all read the very complete report of the twenty-third annual Congress of the National Association, which appeared in the July issue of the National Hardware Bulletin. Our State was represented by a full delegation and we were again honored by the re-election of Past President, F. E. Strong, as a member of the Board of Governors. In view of the thoroughness with which the details of this congress were given in this report, it has not been deemed necessary to prepare a special report for submission at this meeting.

The hardware mutual fire insurance companies have continued their creditable records and while fire losses increased in Michigan in 1922, compared to 1921, the standing of the companies has improved and this form of insurance has been recognized as the strongest protection a hardware man can have against loss through fire. In addition to the enormous saving which these companies have effected for our members we have found them anxious to make prompt and fair adjustments of all claims and without resorting to the technicalities which formerly were expected from the old line companies when a fire loss was to be adjusted.

Much interest has been shown this year in our Bargain and Information Bulletin and many members have disposed of dead stock and others have made considerable money through taking advantage of the special offers which these bulletins contained.

I am much interested and enthusiastic about group meetings, as I believe they are of much benefit to those that attend. The past year thirty-one were held in Michigan and we had two joint meetings with the Wisconsin Association on the Michigan-Wisconsin border. Meetings were well attended, and our members were, in every instance, desirous of having them continued.

It would be very ungrateful of me, to close this report without making mention of and expressing to you my thanks and appreciation for the beautiful hall-clock which was presented to me in recognition of my twenty years as your Secretary by a committee selected at our last convention. There is no one piece of furniture in my home that I prize as much as this handsome grand-dad clock.

In closing, I desire to thank the officers, members of committees and members, for their co-operation, help, courtesies extended and for the encouragement which I have received from them as Secretary during the past year.

Looking Forward To Dry Goods Convention.

Lansing, Feb. 6.—As usual, during the weeks preceding the State convention, we advertise it by calling attention to the date and place of holding the meeting. Again we suggest making a memorandum: Tuesday and Wednesday, March 6 and 7, Hotel Pantlind, Grand Rapids.

Several speakers have already accepted their assignments on the program. There will be no banquet and no other part of the program on the evening of the second day. On Tuesday evening we will have a luncheon at the expense of the Association, served to members and their store executives. This will be a live affair. Our President, J. O. Toeller, will preside. The program will proceed around the tables—question box and smoker.

As stated in a recent bulletin, the Michigan Retail Dry Goods Association has no quarrel with the foreign corporation, nor the foreign corporation operators. The foreign corporations operating in a community, however, have an obligation in the local community which they should realize. This obligation, except in rare instances, has not been fulfilled. We now refer to contributions and donations to the various funds usually raised in any given community.

There comes from Jackson a very fine plan which should be effective if properly handled. Their plan is to begin on the foreign corporation operators through their local representative and the main office, not less than three months in advance of the drive. This is done for two reasons. One is to give a sufficient length of time to permit the main office to properly consider the matter and also to be sure that the foreign corporations do not escape a fair and just obligation. Heretofore, when foreign corpora-

tions have been solicited, that solicitation came at the time the drive was on. The local manager in most instances is powerless. Therefore, the matter is referred to the main office, which might be in New York, Detroit or elsewhere, with the usual results that except in rare instances the system of attrition is used in the soliciting of foreign corporations, and then the drive is over, the funds raised, the foreign corporation has escaped. This is not as it should be. Beginning three months in advance should certainly bring results.

Jason E. Hammond, Mgr.

The Sad-Faced Little Man.

"May I ask the cause of this excitement?" said the stranger in the little village.

"Certainly," replied the countryman. "We're celebrating the birthday of the oldest inhabitant. She's 101 to-day."

"Indeed! And may I ask who is that little man with the dreadfully sad face walking by the old lady's side?"

"Oh, that's her son-in-law. He's been keeping up the payments on her life insurance for the last 30 years."

Death of Prominent Bay City Flour Miller.

Bay City, Feb. 6.—Clarence B. Chatfield, prominent flour mill operator, died of heart failure at his home on Center avenue, Sunday afternoon. He had been in poor health for several days. He leaves a widow and three sons—Russell, of Tacoma, Wash., and Fred and Ray P., of this city.

Mr. Chatfield had lived in Bay City since 1875. He was born in Dryden, N. Y. Coming here, he worked at the McGraw Lumber mill and later for the W. I. Brotherton firm, wholesale grocers. In 1879, he started the flour mill. In 1906 Mr. Chatfield put into effect a co-operative profit sharing plan for his employees, and the scheme attracted wide attention.

He was treasurer of Alma college and the local Y. M. C. A. at the time of his death. He had been active in the affairs of Alma college for the last fifteen years. He was a member of the First Presbyterian church, a thirty-third degree Mason, a Knight Templar and a member of the Elks. For many years Mr. Chatfield was a director of the Commercial bank, and its successor, the Peoples Commercial and Savings bank. He also was a director of the Michigan Millers' Mutual Fire Insurance Co.

Sailing Under False Colors

SENATOR YOUNG has introduced Senate Bill No. 62 in the Michigan Legislature, known as the "full crew law." Under the guise of a Safety measure, it means really—

An additional tax of \$1,500,000 at least to the users of Transportation in Michigan.

The creation of an artificial demand for more labor.

Waste in man power.

Greater hazards to the men, it is designed to protect, since it divides responsibility.

THERE is another phase to the issue: In the event of a strike, such as the "outlaw switchmen's strike" of three years ago, complete paralysis of the transportation system will follow, because one clause of that measure makes experience mandatory upon the newest recruit to the train crew—the flagman. Had such a law been in full force and effect when the strike referred to occurred, there would have been a complete tie-up of not alone the railroads, but of every factory in the country. Not a pound of farm produce could have been transported to market, nor a ton of coal brought from the mines by rail. There would have followed in its wake greater misery, greater chaos, greater general suffering upon all who are dependent upon transportation—and profiteering on a scale the like of which the country had never seen!

This bill would give to organized labor in times of peace what the country reluctantly gives to the general in the field in times of war.

SENATOR GANNSEY'S bill No. 72, requiring automatic fire doors installed on all locomotives means the scrapping of a number of serviceable engines. This bill, too, means higher transportation costs to you, who "pay the shot" eventually.

Send your local representative a "cuss card" today telling him that these measures are uneconomic, unreasonable, unnecessary and un-American.

Frank H. Allford.

President and General Manager.

Detroit, Mich., February 4, 1923.

Pere Marquette Railway

57

Make it pay you

Never before has the dealer had the support of advertising for Heinz Tomato Ketchup such as is being given at the present time. Fifteen magazines carry the message of its delicious flavor into the homes of the people who buy from you. Car cards and posters of striking design do their part in keeping them reminded of the goodness of this popular condiment.

Advertising done on this scale deserves the best co-operation the dealer can give. It will pay you in profits and prestige to devote space in your store to window, counter and floor displays. You can sell more Heinz Tomato Ketchup this month than you ever sold before.

H. J. Heinz Company
57 Varieties

Don't sign on the dotted line!

It is a big mistake to take on a line of coffees that moves in jerks, with a gradually lengthening period between sales. That is a "dotted" line.

Merchants handling our goods have no between sales periods.

Right from the start they enjoy a steady volume of business on our line that increases as the quality and value of our brands become more widely known to their trade.

A post card will bring information

Chase & Sanborn
CHICAGO

Did You Ever Notice It?

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

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

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

K C

Baking Powder

Same price for over 30 years

25 ounces for 25¢

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

Your customers accept it without question.

**You Can Get Your Full Profit—
ALWAYS**

**The government used
millions of pounds.**

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

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



MERITAS

TABLE OILCLOTH

Don't buy just "goods"
Buy "selling value"

SELLING isn't entirely *your* job. You will not do much selling unless there is a "selling value" in the goods you buy. That selling value must be there before the goods arrive in your store. Grinding on the sales people will not increase your sales. It is the quality the manufacturer puts into his product that makes selling easier.

MERITAS Table Oil Cloth is made right. How do we know? By the millions of rolls we have made, by the repeat calls we get from retailers who, themselves, are getting repeat calls from their customers. Artist, chemist, and factory maintain a standard of quality that has, through many years, proved its appeal—and *that is selling value*. And the goods that have this selling value can be known before you buy, just as your customers will insist on knowing before they buy, by the MERITAS trade mark on the back of the goods.

See your wholesaler—We'll move the goods

THE STANDARD TEXTILE PRODUCTS CO.
320 BROADWAY, NEW YORK

