

MICHIGAN TRADESMAN

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Fortieth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 14, 1923

Number 2056

The Rosary of My Tears

Some reckon their age by years,
Some measure their life by art;
But some tell their days by the flow of their tears,
And their lives by the moans of their heart.

The dials of earth may show
The length, not the depth, of years,
Few or many they come, few or many they go,
But time is best measured by tears.

Ah! not by the silver gray
That creeps thro' the sunny hair,
And not by the scenes that we pass on our way,
And not by the furrows the fingers of care

On forehead and face have made.
Not so do we count our years;
Not by the sun of the earth, but the shade
Of our souls, and the fall of our tears.

For the young are oft-times old,
Though their brows be bright and fair;
While their blood beats warm, their hearts are cold—
O'er them the spring—but winter is there,

And the old are oft-times young,
When their hair is thin and white;
And they sing in age, as in youth they sung,
And they laugh, for their cross was light.

But, bead by bead, I tell
The rosary of my years;
From a cross to a cross they lead; 'tis well,
And they're blest with a blessing of tears.

Better a day of strife
Than a century of sleep;
Give me instead of a long stream of life
The tempests and tears of the deep.

A thousand joys may foam
On the billows of all the years;
But never the foam brings the lone back home—
It reaches the haven through tears.

Father Ryan.

HEKMAN'S

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

Grocers—Hekman's baked goods are in demand because they satisfy. Strengthen your trade through them.



SOLD EVERYWHERE

RYZON

REG. U.S. PAT. OFF.

BAKING POWDER

Ryzon-raised cakes keep fresh longer. You use less

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

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

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

Sand Lime Brick

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

Brick is Everlasting

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



SIDNEY ELEVATORS

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

Sidney Elevator Mfg. Co., Sidney, Ohio

Signs of the Times Are

Electric Signs

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

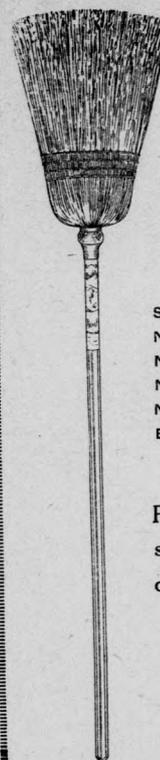
We furnish you with sketches, prices and operating cost for the asking.

THE POWER CO.

Bell M 797

Citizens 4261

R. & F. Brooms



THE DANDY LINE

Also B. O. E. LINE

Prices

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

Freight allowed on shipments of five dozen or more.

All Brooms Guaranteed

Rich & France

607-9 W. 12th Place

CHICAGO, ILLINOIS

More Yeast Sales—

They're certain to come your way. Our country-wide newspaper campaign is going to do it for you.

This publicity is built around the fact that FLEISCHMANN'S YEAST is the one corrective food that rids the system of constipation.

Work hand-in-glove with this advertising effort. Tell your customers the laxative qualities of this natural food. It's bound to boost your sales.

The Fleischmann Company

Putnam's EASTER COOP ASSORTMENT



CONTAINS

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

Cost Dealer \$6.75

Order Early
PUTNAM FACTORY
Grand Rapids,
Mich.

Make Many Sales Grow From One

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

"Have waffles to-night for a change.

They are delicious with Franklin Cinnamon and Sugar".

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

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

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

The Franklin Sugar Refining Company
PHILADELPHIA, PA.

"A Franklin Cane Sugar for every use"

MICHIGAN TRADESMAN

Fortieth Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 14, 1923

Number 2056

MICHIGAN TRADESMAN

(Unlike any other paper.)

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

Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly By

TRADESMAN COMPANY

Grand Rapids

E. A. STOWE, Editor.

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IN THE REALM OF RASCALITY.

Cheats and Swindles Merchants Should Carefully Avoid.

During the past twelve years, some forty states of the Union have adopted one form or another of "Blue Sky" law, in an attempt to check the sale by swindlers of fraudulent securities. With the purpose of such laws there can be no quarrel, for the evils of security swindling in this country are well known. But it is another question entirely whether such laws really provide an effective cure for the situation.

"Blue Sky" laws derive their name from the complaint that many men posing as promoters of companies were "capitalizing the blue sky" but little else. These laws vary widely in different states, but possess certain common and basic features; they attempt to prevent security swindling in two principal ways—by examining securities before they can be offered for sale to the public, and by licensing security dealers. The exercise of these functions by the state is, as a rule, entrusted to a Securities Commission appointed by the Governor.

In theory, such legislation would seem likely to afford great protection to the public. At first glance one would imagine that a Securities Commission could and would detect fraudulent securities and prevent their sale, and that it could likewise run down the crooked dealer in securities and drive him out of business.

But with "Blue Sky" laws, as with many other such experiments in preventative legislation, theory and practice have been found widely at variance. Experience with "Blue Sky" legislation has clearly shown its tendency to seriously hamper the legitimate sale of legitimate securities, and its inability effectually to protect the investor against just the nefarious practices at which such laws are aimed. This is not only the conclusion

of experienced security dealers of the highest standing, but also of legislators and the public themselves, as is attested by the continual amendments made to "Blue Sky" laws in the vain attempt to render them really effectual and beneficial.

With respect to their first fundamental provision—namely, the examination of securities—requirements in various "Blue Sky" states vary from quite elaborate codes to vague and meaningless provisions. All these codes are constantly changing and security dealers doing business on a National scale have found great difficulty in knowing what the law is in each of many different states. Sometimes commissions demand a great amount of detailed information regarding the company about to issue securities; the getting-together of this information imposes considerable and sometimes costly delay, and when it is finally presented to the Commission, the latter becomes swamped with work and finds itself unable adequately to examine it. As a result, it becomes more or less a matter of luck what securities are approved by the Commission. Often, too, commissions demand that firms offering securities make a sworn statement concerning details of the business. But, while legitimate business men often find it impossible to swear to all such matters on the basis of their own knowledge, the crook is always perfectly ready to perjure himself, and hence this practice affords no protection to the investing public. In certain conspicuous cases of fraudulent promotions, it has been found that fraudulent securities could readily be sold in "Blue Sky" states, often with the approval of the Securities Commission.

The second basic provision of "Blue Sky" laws—namely, the licensing of security brokers and dealers—has in practice been shown equally ineffective. Experience shows that under such a system, any one can easily obtain a license. Often commissions have issued card licenses to applicants; crooked dealers obtaining such cards have found them of the greatest assistance in selling fraudulent securities to the public, since the latter looks upon them as a species of government approval of the securities offered. Frequently, cases have been remarked where crooks were able to sell securities in "Blue Sky" states without obtaining any such license at all.

But, while licensing security dealers does not check fraud, it does inflict great injury upon legitimate business. In general, such a licensing system is a means to free individual business initiative, and is a dangerous and arbitrary power to lodge in the hands of a politically appointed commission. Very often such a licensing

system gives the commission power to examine the books and records of all security dealers, and this power is subject to further grave dangers. Crooked dealers can easily juggle their records in such a way that none but a most expert specialized accountant would be able to detect evidences of wrong-doing. On the other hand, with legitimate dealers, there is constant danger that confidential information obtained by such an examination would be misused.

Of late years these earlier and more drastic features of "Blue Sky" laws have in many states been considerably modified. With respect to the examination of securities, a system has been developed whereby the state is notified when a given security would be offered and would interfere with the sale of it only upon evidence that it was fraudulent. Also the licensing of security dealers has been modified by the substitution of a registration law, under which dealers register with the state, but are not subject to the drastic provisions provided by the licensing system except in cases where fraud is involved.

It has frequently been noticed by students of "Blue Sky" legislation that in their attempt to prevent fraud, they largely neglect punishing fraud when it is detected. There is a growing body of opinion to the effect that what is needed to stop swindles is more jail sentences and fewer statutory enactments. For this reason, states which, in lieu of the ordinary "Blue Sky" legislation, have conferred added power upon the Attorney General to hunt out and severely punish the sale of fraudulent securities, and have strictly enforced such simpler and more old-fashioned "fraud laws," have experienced greater success in ridding themselves of the security swindler.

Annual Convention of Michigan Retail Dry Goods Association.

The following programme has been prepared for the fifth annual convention of the Michigan Retail Dry Goods Association, which will be held in Grand Rapids March 6 and 7:

Tuesday Morning.

9 o'clock. Meeting of the Board of Directors of the Association.

9:30. Meeting of the Board of Directors of the Grand Rapids Merchants Mutual Fire Insurance Co.

10. Registration of all members and guests and assignment of tickets to members and store executives for the evening luncheon.

Entire forenoon to be devoted to getting acquainted. Glad hand by members of the Committee on Reception.

Tuesday Afternoon.

1:30. Presidents Address—John C. Toeller, Battle Creek.

1:50. Report of Secretary-Treasurer—Fred Cutler, Ionia.

2. Topic—"Direct Mail Advertising for Small Stores," E. K. Pearce, Quincy.

2:15. Discussion—J. H. Clements, Rochester.

2:30. Topic—"Developing a Tourist and Resort Trade," F. J. Zielinski, Manistee.

2:45. Discussion—George A. Drach, Ludington.

3. Topic—"Things the Retailer Should Know," E. E. Horner, President Eaton Rapids Woolen Mills, Eaton Rapids.

3:40. Topic—"Some Experience with Collection Agencies," Leon Rosacrans, Tecumseh.

4. Topic—"Co-operation between Farmers and Retailers," T. M. Sawyer, Secretary Board of Commerce, South Haven.

Tuesday Evening.

6:15. Experience meeting and round table discussions. Complimentary luncheon to members and store executives, President J. C. Toeller presiding.

Entertainers—Paul C. Staake, Kalamazoo, impersonator; Mark D. Cutler, Lansing, Scotch songs; Leo G. Cook, Jackson, leader community songs.

Wednesday Morning.

9. Topic "Our Insurance Company; See It Grow," J. T. Trompen, President Grand Rapids Merchants Mutual Fire Insurance Co., Grand Rapids.

9:20. Discussion—B. E. Ludwig, Chairman Insurance Committee, Albion.

9:40. Topic—"Laws and Ordinances Pertaining to Peddlers," A. K. Frandsen, Hastings.

10. Topic—"Merchandising in Small Michigan Towns," F. E. Mills, Lansing.

10:20. Topic—"Chain Stores," C. W. Otto, Secretary of Board of Commerce, Flint.

10:40. Discussion—C. E. Noyes, Secretary of Board of Commerce, Adrian.

11. Topic—"Salesmanship," Mr. Wier, Superintendent Round Oak Stove Co., Dowagiac.

11:30. Election of officers.

12:15. Recess for noon luncheon.

Wednesday Afternoon.

1:30. Topic—"Exhibit of Store Blank Forms," L. G. Cook, Jackson.

2. Topic—"Where the Consumers Dollar Goes," (Based on the Governments own findings Irving S. Paull (Lecturer for the National Retail Dry Goods Association), New York City.

3. Reports of Committee on Resolutions.

The only way to make a friend is to be one.

LARGEST AND BEST.

Biggest State Hardware Convention Ever Held.

The twenty-ninth annual convention of the Michigan Retail Hardware Association eclipsed all previous efforts in the convention line in point of attendance, numerical strength and general excellence of exhibits and character and scope of papers, reports and discussions. The first day's proceedings were covered by the Tradesman of last week. Wednesday morning the first feature on the programme was a paper by E. L. Prentice, of Grandville, on "Efficiency in Business." This paper was published verbatim in last week's Tradesman.

The next feature was a paper on "Stocks, Profits and Balances" by George W. Schroeder, of Eau Claire, Wis. This paper appears verbatim elsewhere in this week's issue.

Next came an address on "Store Records" by Past National President Samuel R. Miles, Argos, Ind., which is published elsewhere in this week's paper.

The next feature was a paper on "Relation of Stock Turnover to Net Profit" by Martin L. Pierce, Promotion Manager Hoover Suction Sweeper Co., North Canton, Ohio. This paper was published entire in last week's issue.

Wednesday afternoon was devoted to the exhibits. In the evening a closed session for hardware dealers only was held. Secretary Scott read his annual report during the evening. This report was published in the Tradesman of last week. Most of the evening was devoted to the "Question Box" in charge of Charles A. Ireland, Ionia, Scott Kendrick, Ortonville, and J. Charles Ross, Kalamazoo.

Thursday morning Herman C. Meyer, of Boyne Falls, read a paper on "A Hardware Man's Interest in Consolidated Schools." This paper is published verbatim elsewhere in this week's issue.

Next came a paper on "The Psychology of Window Advertising" by William L. Ferber, Boyne City.

Frank Stockdale, of Chicago, delivered an address on "How to Build a Selling Program."

Election of officers resulted as follows:

President—J. Charles Ross, Kalamazoo.

Vice-President—A. J. Rankin, Shelby.

Secretary—Arthur J. Scott, Marine City.

Treasurer—William Moore, Detroit.

Members of the Executive Committee for two years:

L. J. Cortonhof, Grand Rapids.

Scott Kendrick, Ortonville.

George W. McCabe, Petoskey.

L. D. Puff, Fremont.

Charles A. Sturmer, Port Huron.

Herman Digman, Owosso.

Thursday afternoon was devoted to the exhibition feature. In the evening a monster banquet, attended by over 1,200, was held at the Coliseum. Hon. C. L. Glasgow acted as toastmaster. Dr. Marion LeRoy Burton, President of the University of Michigan, spoke on "Education and Citizenship."

Friday afternoon the members held

an executive session and decided to hold the next convention in Grand Rapids.

The report of the Resolutions Committee were unanimously adopted, as follows:

In reaffirmation of the ideals which are the inspiration of our Association activities, we state anew, as a reminder to both our members and the public, that:

It is the Hardware Association's function to give its members a better understanding of their economic function.

To stimulate their interests in higher business standards.

To acquaint them with, and urge their adoption of, improved merchandising methods.

To encourage among the various factors in the trade that friendly relationship which will be mutually helpful and of ultimate benefit to the public.

And to serve the public welfare by elevating the ideals and increasing the efficiency of the hardware trade.

Distribution Costs.

We are keenly cognizant of the current criticism of distribution costs and are convinced that it results largely from lack of understanding of all the factors involved and erroneous reasons based on incomplete information.

Nevertheless, we recognize that as servants of our communities, it is our duty to serve efficiently and economically and to at all times maintain an adequate and proper merchandising service at minimum cost.

To this end we pledge our best efforts and urgently recommend that all retailers continuously and diligently scrutinize their merchandising costs and operating expenses to discover unnecessary or excessive costs and to apply vigorous methods to eliminate all such.

Believing that a clearer conception of the equal importance of production and distribution will conduce to more harmonious and pleasant relationships between distributors and consumers, it is recommended that retailers individually, at every opportunity and through every means at their command, endeavor to educate their customers and the public regarding the necessity of distribution, and the service of retailers, in making products available to the consumer where and when wanted and thereby giving value to production.

Community Development.

Recognizing anew that he builds best who serves unselfishly and intelligently in the varied activities of his community, we endorse and make a part of this resolution, the resolution of the National Retail Hardware Congress of 1922, reproduced below and add our voice in urging that hardware dealers everywhere give their utmost individual support to all forms of community service by active personal participation in every endeavor having for its purpose the advancement of community interests—commercial, agricultural, educational and civic.

"This organization fully appreciates the fact that the true citizen must be of and for the community instead of merely in it; and it knows that the only tangible way of exemplifying this belief is active endeavor, unselfishly given, in the interest of the community.

Therefore, it urges its members to assist in all forms of community development through:

Active personal interest in the conduct of local schools;

Activity in local commercial organizations;

Support of all constructive movements for civic progress;

Study of local marketing conditions and efforts to better same;

Co-operation with constructive activities of agricultural colleges, county agents and local farm organizations;

Support of local newspapers as needed media of education and community betterment."

Simplification.

Considering the economies that are possible through elimination of the waste that occurs in the manufacture and distribution of unnecessary diversified types, styles, sizes and finishes, we are confident that:

Simplification will save production costs by eliminating the losses that attach to manufacture in creating and developing producing machinery, patterns, and formulas for non-essential items, and will conserve time, labor and expense in the measure that these efforts and expenditures are scattered over excessively multiplied varieties;

Simplification for the wholesaler and retailer will reduce stock and release capital invested in the space occupied by non-essential varieties, and will increase stock-turn by combining the advantages of smaller stock with more intelligent and effective selling;

Simplification will affect substantial savings for the consumer who ultimately pays the unnecessary costs accumulated through all the stages of manufacturing and distributing superfluous items, lower costs attained by simplified manufacture, coupled with correspondingly decreased costs in distribution, will culminate in appreciable reductions of prices to the consumer.

Believing that returns to the questionnaire by the National Retail Hardware Association, showing hardware merchants 98 per cent. to 99 per cent. favorable to simplification in hardware manufacture in general and paints in particular, truly reflect the sentiment of the retail hardware trade, we approve the efforts of the National Association to make effective the wish of hardware retailers in this respect, and urge hardware manufacturers to co-operate more definitely and actively in carrying out the simplification program.

We heartily commend the constructive action of the Division of Simplified Practice of the Department of Commerce in lending its assistance to our efforts to eliminate waste through the reduction of variety in hardware manufacture, and likewise commend the Chamber of Commerce of the United States for the helpful service it has rendered in this connection.

Stock-turn.

Accepting it as a companion problem closely akin to, if not actually involved in, distribution costs, we particularly stress the importance of increasing stock-turn, since to too slow stock movement are attributable losses of obsolescence and shrinkage of values, interest on excessive investment, unnecessarily high insurance, rent and taxes, together with poorly concentrated and, consequently, ineffectual selling effort.

To prevent these losses, to serve the public better and less expensively, and to make merchandising less hazardous, we pledge ourselves and urge all hardware dealers to give greater attention to stock-turn; to study the movements of individual lines and apply such well worked out methods of stock control as will most aptly meet our respective conditions and give best promise of solving this problem.

In determining such methods it is necessary to consider the seasonal character of the merchandise, the accessibility of wholesale supplies, and give due regard to minimum and maximum stocks, for the merchant must keep always in mind that lack of proper stock is equally unprofitable to himself and injurious to his community.

Decimal Pricing and Packing.

We note with satisfaction the growing interest in decimal or unit, pricing and packing, and reiterate our endorsement of this plan for the benefits which will result from general use, in shortening the time required for figuring invoices and determining re-

sale prices, and greatly reducing the possibility of error.

In the light of our experience in handling lines so packed and priced, and strengthened by the reported satisfactory manufacturing experience, we confidently affirm our belief in the advantages of the decimal system and hope for its rapid expanded use.

We therefore urge that hardware manufacturers generally adopt the decimal plan of pricing and packing and approve the suggestion that the first of January, 1924, be fixed as an appropriate date for simultaneous abandonment of the cumbersome dozen and gross method, as a means of preventing the confusion that does result from manufacturers making the change individually at various dates.

Resolved—That, we, the Michigan Retail Hardware Association, consisting of over 2,000 members, representing every county of the State and recognized as the largest merchandising association in Michigan, as well as being affiliated with the National Retail Hardware Association, consisting of over 23,000 hardware merchants, do fully endorse, in convention assembled at Grand Rapids, Feb. 9, the appropriations asked of the present Legislature by Dr. Marion LeRoy Burton, President of the University of Michigan, for buildings, equipment and land.

Resolved—That the Secretary of the Michigan Retail Hardware Association, be authorized to send a copy of these resolutions to Dr. Marion LeRoy Burton and to the Legislative Committee on appropriations at Lansing.

Whereas—We believe that consolidated schools are a benefit to the rural communities and, incidentally, to the hardware trade, we as Michigan Retail Hardware Dealers Association assembled do wish to go on record as favoring the same and wish to offer the following resolution; be it

Resolved—That the Michigan Retail Hardware Association go on record as favoring the State of Michigan consolidated school plan and that we will do all we can consistently with good business methods to promote the interest of consolidated schools in our several localities.

We take this opportunity to express our thanks to those who have helped make this, our largest and best convention, such a wonderful success. Especially to the officers and committees who have so faithfully performed their duties, and to the management of the Hotel Pantlind for the splendid way which they have served us.

All of which is respectfully submitted.

F. E. Strong,

L. D. Puff,

Committee.

Complete Programme of Retail Grocers Convention.

Cadillac, Feb. 12—It is said that only 1 per cent. of New York's population get incomes of over \$5,000 and it is also stated that there is one automobile registered for every nine or ten people in the United States, and it is further stated that Government operation of railroads caused deficits of \$1,800,000,000, which the Nation must pay out of revenue derived from some other source. After all, with all the automobiles in operation, is it to be wondered at that the business of railroading has taken a serious loss, and is it at all possible that railroading has served its time as a means of transportation and that it never again will be as efficient as it has been in years gone by? It may be that the men who make laws will devise some successful and profitable manner of operation, but with the experience already had, it could hardly be looked for unless men of wide experience are given a free hand to operate in the same manner as is followed by men who make or break a private business. Excessive freight rates, coupled with

delay in transportation, is a real problem for each merchant to consider, as only by the help of those affected can any difficulty be settled in a way that is the most good to the most people and because the retail grocer and meat dealer comes in direct contact with the consumer, it is a duty that is part of the grocer's responsibility to use his efforts in solving the difficulties that interfere with his progress.

It is hardly to be expected that people who are not familiar with a business of any particular kind are qualified to offer suggestions that could be used profitably, yet it is surprising how some noted men presume to advise how the distribution system of food retailing should be handled. Some professional men tell in their public addresses how a large number of small distributors are being supported on the difference in price between that paid to the producer and that paid by the ultimate consumer.

It is a peculiar fact that most of those who rush into print in this much mooted question either forget or neglect to explain what they propose to do with all this so-called middle class; whether they are to be deported to some foreign shore; whether they must go back to the land and dig out of the ground what they eat and trap the animals from which to get the clothing necessary to cover their nakedness, or whether they propose to kill them off as being useless cumberers of the ground. Some of these learned people seem to forget that the work of distribution must be done and that the fellow who does it must of necessity be paid. If the fellow who does it works only eight hours per day, the expense is greater than if he worked ten hours a day and as a consequence, the extra expense must become an ultimate charge against the goods that are being handled. As a result, the price paid by the consumer consists of the wages paid the distributor, shipper and producer. It is not possible to state the cost of a bushel of potatoes until the potatoes have been planted, watered, hoed, dug and marketed, but it is necessary to pay wages for doing these things before we get the potatoes and when all above is through with, we can then tell what the price is per bushel. Unfortunately men who sometimes are blessed with much knowledge, use very little wisdom when they say the "high cost of living" means increasing wages, when as an actual fact it is the increasing wages that adds to the cost of living.

The coming convention of the Retail Grocers and General Merchants' Association to be held at Lansing, Feb. 21 and 22, will be one of importance to every grocer and meat dealer in Michigan and it is the time and place where men who are posted and experienced in the distribution of foods should express their thoughts and frame up and give to the public generally the real facts relating to retail food distribution.

The following programme contains features which will not only pay you well for your time and trouble, but the officers of the Lansing Association are doing all possible to make your visit to the Capitol City of our State both pleasant and profitable and the extra business you will get from a more efficiently handled sale of canned foods as a result of new ideas gained, if you are there, will more than compensate for the time taken away from your business.

Read over the program very carefully and then decide you will be in attendance:

Wednesday, Feb. 21.

9 a. m. Registration of delegates. Visit wholesale houses—by invitation of wholesalers.

1 p. m. Convention called to order—M. C. Goossen, President Lansing Association.

Invocation—Rev. Jeffries McComb.

Address of welcome—Mayor Silas Main.

Response—E. W. Jones, Cass City. Announcements Lansing Association—M. C. Goossen, Lansing.

Reply for State Association—John Affeldt, Jr.

Appointment of Committees on Credentials, Rules and Order, By-Laws and Resolutions.

Annual report of President Affeldt, Jr.

Annual report of Secretary Bothwell.

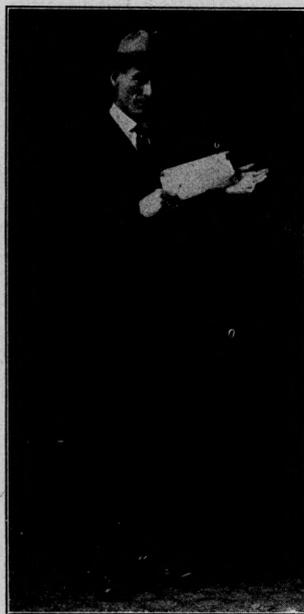
Annual report of Treasurer Albrecht.

Annual report of Ways and Means Committee.

Annual report of Legislative Committee.

Annual report of Organization Committee.

Annual report of Arbitration Committee.



J. M. Bothwell.

Annual report of Pure Food Committee.

Annual report of Auditing Committee.

Address and Moving Picture—Growth, manufacture and distribution of sugar—John A. Green, Cleveland.

7:30 p. m. Banquet and entertainment at Hotel Kerns.

Thursday, Feb. 22

9 a. m. Called to order.

Report of Credentials Committee.

Report of Rules and Order Committee.

Report of By-Laws Committee.

Report of Resolutions Committee.

10 a. m. Address by W. R. Roach—Grand Rapids, on the Canning Industry.

11 a. m. Address by Charles W. Myers—Chicago, on "What Do People Want?"

1 p. m. Question Box.

Report of Credentials Committee.

Report of Auditing Committee.

Report of Membership Committee.

Report of Nominating Committee.

Report of Resolutions Committee.

Unfinished business.

Election of officers.

Selection next convention city.

Adjournment.

Meeting of new Board of Directors immediately after adjournment.

J. M. Bothwell, Sec'y.

They say that competition is the life of trade. I believe co-operation will do more for business than competition.

"Didn't know it was loaded" as to be the man who is always excusing himself with, "I forgot."

Importance of Distribution

"When you ask any one about the business of his city he will immediately start to tell the number of factories and mills, how much goods they produce, how many people are employed, etc. The chances are that he will say very little about the number of retail stores and wholesale distributing agencies. This is because no one has ever given very much thought to the importance of distributing machinery. Attention has been centered on production. If, however, it were not for distribution, production would amount to very little.

A good example of this is seen in the efforts of the Army and Navy Departments to dispose of their surplus war materials. A survey shows that at present the Army and Navy have stocks of goods which cost them about \$1,000,000,000. The most that they hope to get for these goods is \$400,000,000, and they expect to have to pay 25% of that to cover the cost of selling. This means that they will get only \$300,000,000 for \$1,000,000,000 worth of goods. What is the reason? Lack of sales organization. Lack of distributing machinery. It is safe to say that if any up-to-date department store owned this \$1,000,000,000 worth of goods it would get very nearly \$1,000,000,000 cash for them. Remember, therefore, that while factories and mills are important, it is quite as necessary to boost and help your distributing agencies."

The above from the pen of the noted Statistician, Roger W. Babson, is a very wholesome argument in favor of the present system of distribution, namely the wholesaler and the retailer.

The present methods, including the wholesaler and the retailer, are the least expensive methods of distributing goods from the manufacturer to the consumer and it is gratifying to find that the atmosphere is clearing and Public Opinion gradually will eradicate the barnacles which have grown into the distribution business during the last few years.

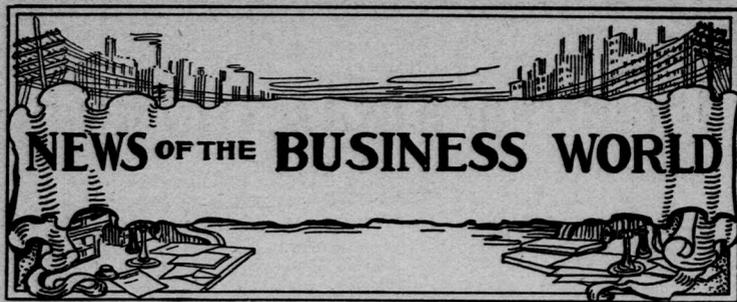
Let us keep our courage—steer our boats clear—merchandise carefully and economically and we will continue to prove our worth to the consuming public.

WORDEN GROCER COMPANY

Grand Rapids

Kalamazoo—Lansing—Battle Creek

The Prompt Shippers.



Movement of Merchants.

Cadillac—The Cadillac Lumber Co. has increased its capital stock from \$75,000 to \$125,000.

Saginaw—The Flack-Pennell Supply Co. has changed its name to the Flack-Pennell Co.

Kalamazoo—The Kalamazoo Tire Co., East Ransom street, has filed articles of dissolution.

Marine City—The Rochester Clothing Co. has increased its capital stock from \$5,000 to \$50,000.

Flint—The Flint Home Furnishing Co. has increased its capital stock from \$36,000 to \$108,000.

Kalamazoo—The Home Furnishing Co. has increased its capital stock from \$12,000 to \$180,000.

Flint—The Watson & Lintz Hardware Co. has engaged in business at 1720 South Saginaw street.

Colon—The Colon Co-Operative Association has dissolved partnership and retired from business.

Detroit—The First State Bank of Detroit has increased its capital stock from \$1,000,000 to \$2,500,000.

Roseville—The Roseville State Bank has been incorporated with an authorized capital stock of \$30,000.

Albion—Lionel A. Wertheimer, boots and shoes, is reported to have filed a petition in bankruptcy.

Detroit—Benjamin J. Hack, Hack's Bootery, 9316 Oakland avenue, has filed a petition in bankruptcy.

Richmond—The Richmond Petroleum Co. has increased its capital stock from \$25,000 to \$50,000.

Detroit—The J. H. Murphey Co., 408 Moffat building, has changed its name to the Rucker Construction Co.

Detroit—The Michigan Coffee Co., Inc., 1316 Maple street, has changed its name to the Service Grocer Co., Inc.

Eaton Rapids—Fred Culver has purchased the grocery stock of Lorin Lindley and will consolidate it with his own.

Sheridan—Fire destroyed the feed and produce stock of J. Abbott Feb. 10. The loss is partially covered by insurance.

Allegan—The Allegan Farm Bureau Co-Operative Association has changed its name to the Allegan Farmers Co-Operative Association.

Vermontville—George Newman, recently of Grand Rapids, succeeds Allie Carr as proprietor of the Vermontville restaurant and pool room.

Lansing—Harry Y. Sealine, proprietor of the Public Service Tire Co., Jackson, has opened a branch store at 105 Washtenaw street, under the management of George and Roger Burstein. The stock will consist of tires, auto accessories, parts, supplies and storage batteries.

North Adams—Fire destroyed the store building and stock of general merchandise of William Russ, entailing a loss which was partially covered by insurance.

Reed City—The Kent Elevator Co. has been incorporated with an authorized capital stock of \$20,000, \$12,500 of which has been subscribed and paid in cash.

Clinton—A. B. Van DeMark has sold his hardware stock and store fixtures to his son, Fred Van DeMark who will continue the business under his own name.

Chelsea—H. R. Schoenals and John L. Kilmer have formed a co-partnership and taken over the stock of the Chelsea Hardware Co. and will continue the business under the same style.

Lansing—F. Kline, who conducts a grocery store and meat market at 435 North Magnolia street, has opened a branch grocery and meat market at the corner of Homer and Prospect streets.

Stanton—Reuben Rhoades and Jay Gale have formed a copartnership and purchased the meat market of Peakes & Bennett and will continue the business under the style of Gale & Rhoades.

Traverse City—Joseph Sleder & Sons have sold their meat market and grocery stock to Ruffi Bros., recently of Suttons Bay, who will continue the business at the same location, 610 Eighth street.

Unionville—The A. C. A. Thresher Co. has been incorporated to do a general threshing business with an authorized capital stock of \$3,100, all of which has been subscribed and paid in, \$600 in cash and \$2,500 in property.

Grand Rapids—Clifford C. Sutton has purchased the interest of his partner, Roy L. Sullivan in the grocery stock, bakery and cafeteria of Sutton & Sullivan, 456-458 Lyon street and will continue the business under his own name.

Port Huron—J. J. Heering has purchased the interest of his partner, John A. Churchill, in the grocery and feed stock of Heering & Churchill and will continue the business under his own name at the same location, 2001 Water street.

Detroit—Metals Laboratories, Inc., 606-7 Sun building, has been incorporated with an authorized capital stock of \$25,000, of which amount \$2,500 has been subscribed and paid in. The company will deal in automobile accessories, appliances, etc.

Port Huron—The National Club, 405 East Water street, has been incorporated to deal in tobaccos, cigars, etc., with an authorized capital stock of \$30,000, of which amount \$15,000

has been subscribed and paid in, \$6,000 in cash and \$9,000 in property.

Detroit—Harry Gerson & Bro., 341 Gratiot avenue, have merged their jewelry business into a stock company under the style of the Gerson Jewelry Co. with an authorized capital stock of \$100,000, all of which has been subscribed and paid in in property.

Detroit—The Garton-Wills Co., 1424 Woodward avenue, has been incorporated to conduct a wholesale and retail millinery business, with an authorized capital stock of \$25,000, of which amount \$12,500 has been subscribed and \$12,000 paid in in cash.

Detroit—Alois M. Schulte, 4145 Mt. Elliott street, has merged his furniture business into a stock company under the style of the Schulte Furniture Co., with an authorized capital stock of \$45,000, all of which has been subscribed and paid in, \$1,000 in cash and \$44,000 in property.

Jackson—John Walker, for many years connected with the Smith-Winchester Hardware Co., has severed his connection and purchased the hardware stock of M. L. Barber, 12 North Jackson street, taking immediate possession. Mr. Walker will add lines of sporting goods to the stock.

Manufacturing Matters.

Detroit—The Republic Knitting Mills has increased its capital stock from \$50,000 to \$100,000.

Detroit—The Allen Electric Manufacturing Co. has increased its capital stock from \$10,000 to \$50,000.

Menominee—The J. W. Wells Lumber Co. has decreased its capital stock from \$2,000,000 to \$1,300,000.

Kalamazoo—The Lincoln Bakery has opened on Portage street. A restaurant has been opened in connection.

Saginaw—The Valley Cornice & Slate Co., Ltd., has been incorporated with an authorized capital stock of \$10,000.

Saginaw—The C. K. Seymour Corporation, 318 South Hamilton street, has fixed its capitalization at \$250,000 and 25,000 shares no par value.

Iron River—The Iron River-Manistique Meat Products Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$5,750 has been subscribed and paid in in cash.

Detroit—The Allied Motive Products Co., 100 Davenport street, has been incorporated with an authorized capital stock of \$50,000, all of which has been subscribed, \$500 paid in in cash and \$32,780 in property.

Monroe—The Monroe Board & Lining Co. has been incorporated to manufacture and sell paper products and by-products, with an authorized capital stock of \$150,000, \$75,000 of which has been subscribed and paid in in cash.

Vassar—The Detroit Creamery Co. has purchased the buildings and equipment of the condensed milk and cheese plant of the Halpin Creameries. Norman Engelhardt, who has been associated with the local plant for many years, will act as manager under the new ownership.

Detroit—The Manufacturers Parts Service Corporation, 612 East Jefferson street, has been incorporated with

an authorized capital stock of \$75,000 preferred and 15,000 shares at \$1 per share, of which amount \$12,000 and 15,000 shares has been subscribed and \$7,000 paid in in cash.

Detroit—The Detroit Electrical Appliance Co., Garfield building, has been incorporated with an authorized capital stock of \$25,000 preferred and 5,000 shares at \$10 per share of which amount \$10,000 and 5,000 shares has been subscribed and paid in, \$10,000 in cash and \$50,000 in property.

Berrien Springs—M. F. Henkley, manufacturer of barrel heads, baskets, etc., has merged his business into a stock company under the style of the Central Basket Co., with an authorized capital stock of \$20,000, all of which has been subscribed and paid in, \$11,700 in cash and \$8,300 in property.

Saginaw—The Erd Motors Co., Mackinaw and Niagara streets, has merged its business into a stock company under the style of the Erd Motors Corporation, with an authorized capital stock of \$350,000 preferred and 50,000 shares at \$4 per share, of which amount \$45,000 and 34,750 shares has been subscribed and \$183,992 paid in in property.

Muskegon—The A. R. Walker Candy Corporation has merged its business into a stock company under the style of the Michigan Candy Corporation with an authorized capital stock of \$1,000,000 preferred and 200,000 shares at \$1 per share, of which amount \$554,030 and 155,403 shares has been subscribed and \$664,007.35 paid in in property.

Detroit—Elmer C. Long, 4834 Beau-bien street, manufacturer of pistons for gasoline or other internal combustion engines, has merged his business into a stock company under the style of the E. C. Long Piston Co., with an authorized capital stock of \$150,000 preferred and 25,000 shares at \$10 per share, of which amount \$40,000 and 25,000 shares has been subscribed and paid in, \$2,020 in cash and \$287,980 in property.

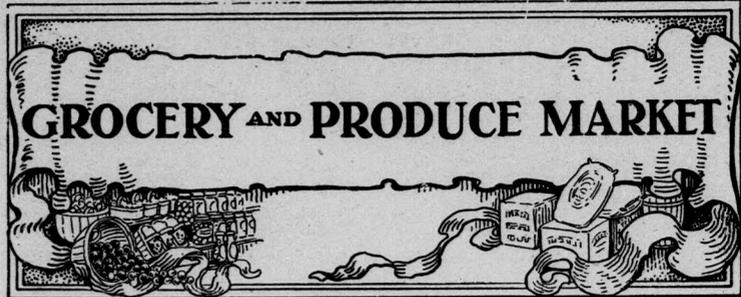
Detroit—John J. Bagley & Co., oldest tobacco concern in the local field and one of the oldest tobacco companies in the United States, has been taken over by the Tobacco Products corporation, a New York holding concern. The Bagley company was established by the late Governor John J. Bagley, one of the notable figures in Michigan's earlier history, in 1852, and has been in continuous and successful operation every since that date. It has been a large producer of cut plug smoking tobacco and also makes a line of cigarettes. Its factory is located at 1599 East Warren avenue.

Worse Yet.

"Doctor," said the thin, pallid young fellow, "I've heard there is such a thing as tobacco heart. I wish you'd tell me if you think that's what I've got."

The physician listened to a statement of his symptoms in detail, noted the yellow stain on his fingers and replied:

"No, young man, it isn't tobacco heart that ails you. It's worse than that—it is cigarette brain."



Essential Features of the Grocery Staples.

Sugar—The market on both raw and refined have gone wild—apparently without any underlying cause. Three weeks ago the refiners were quoting granulated at 6.70c. To-day there is no stable price and refiners are not accepting orders at any price. Excited trading and violent advances took place in the raw sugar market Tuesday. Futures jumped at the opening in some cases as much as 1c per lb., the maximum fluctuations permitted by the Exchange on one day's trading. This unusual jump was influenced largely by the Mejer-Guma estimate placing the Cuban crop at only 3,800,000 tons, or almost 400,000 tons below the estimate in December. This estimate was in line with recent statistics published by the department of commerce which made the estimated needs for the present year 725,000 tons above production. Local jobbers quote 9c for cane granulated to-day but there is no knowing where the price will go to-morrow—either up or down.

Canned Fruits—Hawaiian pineapple is the best seller, but it is scarce and high and is not so much a speculative item as it is a steady seller through jobbing outlets. Interest in futures is satisfactory on a s. a. p. or memorandum order basis. Peaches are firm in the better grades, but are unsettled on standards and lower, registering weakness on pie and second fruits. Apricots are quiet here and on the Coast. Apples are fair.

Canned Vegetables—The canned food buyer has now almost a complete assortment of 1923 packs offered him on one form of contract or another and brokers are busy in presenting the packs of their canners. While there has been conservatism shown by jobbers, there is still a strong feeling of optimism in new packs, with the universal opinion prevailing that before the selling season closes canners will have sold on contract a larger part of their pack than in recent years, with their list of customers comprehensive and covering the whole trade, big and little. In other words, it looks as if the pack would be sold against actual needs and to legitimate distributors, but not to the speculative element. There is some impatience shown that buying is not more spirited, leading to a complete booking of the various canners and their speedy withdrawal from the market. This, however, is not to be expected, and it would not be a healthy situation in view of general economic and financial conditions. To be a safe year, the jobber must buy right and in dealing in futures conservatism is essential at the start, es-

pecially in late packed products. The spot market is quiet. Odd lots of all sorts are wanted for immediate use, but there is a noticeable absence of big deals. Statistically, the situation is such that prices are kept upon an even keel, and it is frequently pointed out that a little later on when there is a heavier consuming demand stocks may be much harder to obtain than the jobber anticipates. Tomatoes are steady. There are sufficient California and Southern goods for the current demand and not much interest in stocks at primary points. Jobbers are resisting higher prices, fearing that undue advances might curtail consumption. No changes in prices are recorded. Peas remain high in all grades of old packs. Futures are still being taken in moderate volume. Corn is uninteresting in standards. Fancy Crosby and Golden Bantam are readily salable. Asparagus tips are one of the firmest items on the list.

Canned Fish—The market is unusually quiet. In all offerings buyers are taking stocks only against actual needs. Salmon is mostly a spot proposition, with reds and pinks the features because chums are so closely cleaned up and because mediums are not in particular demand. There is little buying for spring accounts. Sardines are in routine request. Maine fish are firm at cannery points, but irregular prices are reported in the various jobbing markets where sacrifice lots are liquidated. California and imported sardines are nominal. Tuna fish, lobster and crab meat rule firm, but are quiet.

Dried Fruits—Prunes are still irregularly quoted, according to the holder. There are fewer distress lots available and not such a low range generally available as during January, but there are enough low priced blocks to keep the market depressed. Spot stocks are not extensive and in the course of a short time are bound to be cleared, making it evident that primary points will have to be reckoned with later on. However, there is little demand now for March shipments from the Coast. The Coast is firm in anticipation of a better movement, which, factors say, has already started from other jobbing centers. Oregon and Washington report an almost complete cleanup of all sizes. On the spot the low prices have attracted some attention to Oregons. Raisins and currants are without real improvement and both rule weak and are in limited demand. Hand-to-mouth operations are the extent of the outlets. Apricots are moving in small blocks for replacement purpose; their scarcity holds up prices. Peaches are

quiet but are being carried for the spring markets.

Corn Syrup—The market holds steady. There is a fair amount of business transacted, but in general no large turnovers developed.

Molasses—The market holds steady, with a fair amount of business passing through.

Starch—All grades are firm on the spot at listed prices with an average clearance for the season.

Condensed Milk—The condensed and evaporated milk market remains quiet. Because of an expected increase in the make buying ahead is restricted and spot stocks are taken mostly against actual needs. There are comparatively light offerings on the spot and the demand is mostly from domestic markets. The price range is the same as last week.

Rice—Inactivity for such an extended period has developed some weakness in the spot domestic rice market and sales are occasionally made at lower than the replacement costs at primary points. This is done mostly by the weaker holders who are pressed for ready money. The markets in the South are dull and are on a slightly lower basis. Buying for domestic and export account is limited. Foreign rice is quiet, but firm, with no shading of prices recorded. Distribution is chiefly in small blocks.

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, \$3.25; Delicious, \$4.25.

Bananas—8@8½c per lb.

Butter—The market is unchanged from a week ago. 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—\$3 per 100 lbs.

Carrots—\$1 per bu.

Cauliflower—\$2.50 per dozen heads.

Celery—California now has the call. It is selling at 85c for Jumbo and \$1 for Extra Jumbo; Florida, \$5 per crate of 4 to 6 doz.

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

Cocoanuts—\$6.50 per sack of 100.

Eggs—Local jobbers pay 35c for fresh. The advance is due to the blizzard all over the State.

Egg Plant—\$3 per doz.

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

Green Onions—Chalots, \$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	-----\$7.50
360 size, per box	----- 7.50
270 size, per box	----- 7.50
240 size, per box	----- 7.00

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

100	-----\$4.75
126	----- 5.25

150, 176 and 200	----- 5.50
216	----- 5.50
252	----- 5.50
288	----- 5.50
324	----- 5.50

Choice, 50c per box less.

Floridas are now sold as follows:

126	-----\$5.25
150	----- 5.25
176	----- 4.25
200	----- 4.25
216	----- 4.25

Parsley—50c per doz. bunches.

Parsnips—1.75 per bu.

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	----- 16c
Heavy fowls	----- 24c
Heavy springs	----- 24c
Cox and Stags	----- 14c

Radishes—90c per doz. bunches.

Spinach—\$2 per bu.

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.

Buy Flour To Cover Trade Requirements.

Written for the Tradesman.

The materially improved demand from abroad, coupled with strong Liverpool cables and a firm foreign exchange, also a brighter outlook in the European political situation, have all been factors in forcing the price of wheat up during the past few days. There has been an advance of nearly 7c per bushel from the point wheat was resting a week ago.

Of course, the general market depends largely upon the outcome of the European situation, but this is taking on a considerably brighter aspect. The British debt question is, apparently, settled, and there is without a doubt a desire on the part of the Turk to avoid war. France and Germany, we also believe, are endeavoring to get together.

In view of the fact grain markets will probably profit from the standpoint of advancing prices by a peaceful settlement of the political questions in Europe and the Near East, and the probabilities are a peaceful adjustment will be made, it looks like reasonably firm prices for some time to come on both wheat and flour, and while there is no particular advantage, we believe, in buying heavily for future delivery, it is advisable to amply cover your trade requirements.

In another forty-five to sixty days reports will be an influencing factor. Of course, just how wheat has wintered is rather difficult to tell. The Government will probably issue a report on the condition of the winter wheat crop along about April 8 or 9.

In the meantime, it appears advisable to buy flour in sufficient quantity to amply cover trade requirements. It appears to be good property.

Lloyd E. Smith.

Everything is missed by him who waits.

STORE RECORDS.

How Progressive Hardware Merchant Should Handle Them.*

I am glad of the opportunity to discuss briefly the purpose and value of store records.

Some months ago I had an interesting talk with a man who had spent more than a quarter of a century in the hardware business, retiring a few years ago.

After introducing himself he said, "I have been watching the work of the State and National Associations with a great deal of interest. They are doing a wonderful work, a work that would have been worth thousands of dollars to me when I was in business, had it been available and I could have been persuaded to use it.

"Knowing what I know now, I surely would have used it. The accounting system, store arrangement, advertising and all. Looking backward I can see I was in a rut and there were a lot of things about making a business pay that I did not know. It would not have been easy to make me see it then, but I can see it now.

"I began working in a hardware store as a young man in my teens. I did everything there was to do about the store except keep the books. The only thing I know about the books was when I helped the boss make out bills when he had to have money.

"Every time bills had to be made out the boss blew up, threatened to sell for cash only, but kept right on trusting everybody who said charge it. He simply couldn't say no.

"I was always interested in selling. When the boss couldn't raise necessary cash from collections we were told not to let a customer get away on account of price if he had the cash.

"In time I became convinced that the only thing necessary to make money was to sell the goods. I could sell anything and seldom found it necessary to cut a price.

"Years later in business for myself this idea clung to me. I was sure that if I could get volume I would make money. Some years I made money, but more years I just about broke even, and not until I got out of business and had time to think it out did I know why.

"I know now that volume without proper mark-up or margin is a delusion and is the one big reason why more merchants do not make money. I had the volume all right, but that's about all I did have.

"I kept as few books as possible. I extended credit to most anybody. I guess I inherited this more from my old boss. I wanted volume and was sure that if I could get it I could lose some book accounts and still make money.

"I was hard up as the deuce most of the time because I was too busy selling to pay any attention to collections or anything else.

"I paid little attention to expenses. I was too intent on making sales. What did I care for expenses as long as my sales kept up? I had the biggest trade of any store in my territory.

"I bought goods from salesmen only when there were no customers to be waited on. All that I expected a salesman to do was to make me the best price he could. Once in a while when a customer had quoted me a mail order price that was less than my cost I told the salesman he had to meet it, sometimes he would but more times he wouldn't. Said they didn't sell mail order quality. I guess as a whole salesmen treated me very well, but they didn't aim to lose any money for the house. Couldn't do that and hold their jobs.

"I marked my goods to sell at what I thought they would bring. I advertised to meet any competition. My

prices were simply guess work from start to finish. But I was making sales and that I thought was all that was necessary.

"I spent off and on a lot of money for advertising. Most of it was wasted. I used very little newspaper space. Thought I couldn't write newspaper copy, and I guess I couldn't.

"I was an easy victim for the smooth specialty salesman for the reason that I was so busy selling I didn't have time to really study their proposition. If it looked good I fell. A smooth salesman can make almost any old thing look good.

"Since I have been out of business I have had time to find out why I did not make more money. I have watched and studied chain stores, department and 5 and 10c stores.

"I find they go after sales, but they must first know that when a sale is made there will be sufficient markup to take care of the overhead and leave a profit. They keep records that tell them what the markup must be. They know what their overhead is. They won't guess at anything where I used to guess at everything.

"If I were going into business again before I bought a dollar's worth of goods I would buy the best accounting system and store records I could get hold of. There would be no more guess work for me. I have paid the price."

Others Guessing.

This to me was an interesting experience. From business statements that are submitted to the National office from almost every state I know many, many merchants are like this one time merchant guessing.

I do not agree that in all cases each sale in itself must carry sufficient margin to take care of overhead and leave a profit. But I am sure that each line or article sold must either pay its own way or be turned enough times so that the aggregate margin will show a profit.

Stock Turn.

We are just now hearing a lot about stock turn or turnover. I appreciate the value of stock turn, but cannot agree that increased stock turn alone will make the average hardware business profitable. In a business with more than 10,000 items the effort to increase stock turn on every item would be so tremendous as to make the effort top heavy.

Some Interesting Figures.

Recently a member sent us his profit and loss statement showing a loss of \$4,088 on \$22,683 sales. Here are some of the figures.

Sales	\$22,683
Cost of Goods Sold	19,796

Margin or mark up over cost	\$2,887
Expense	\$6,975
Less Margin	2,887

Net Loss -----\$4,088

An expense ratio of 30.75 per cent. as compared with the 341 store average of 21.54 per cent. Out of every dollar received from sales 30 3/4 cents was used to pay overhead cost.

Divide the cost of the goods sold—\$19,796 by the average inventory of stock for the year—\$4,365 equals 4.5 times, a stock turn of 4 1/2 times, as against the average of 341 stores of 2.14 times. Here is a store with an exceptional stock turn and yet the business shows a loss of nearly 20 per cent. on sales. Now how about the margin or mark up, \$2,887 margin divided by cost of goods sold \$19,796 equals 14.6 per cent.—average mark up on cost or an average mark up on selling price of 12.72 per cent. as against an expense ratio of 30.75 per cent.

Reducing the expense ratio to the average of 21.54 per cent. shows an expense of	\$4,887
Subtract the margin of	2,887

And the business still shows a loss of -----\$2,000

On the same ratio of mark up it would have been necessary to turn his stock nearly 12 times to show a margin to cover an expense of \$6,975.

In a territory thoroughly covered it is easier to increase—an already high—stock turn 3 times or increase mark up 20 per cent.

This it seems to me is a case where the expense account must be reduced, the mark up, stock turn and sales increased. Neither remedy in itself will save this business.

While this is an extreme case, it is by no means an isolated one. The 1922 expense schedules now being returned to the National office show many similar cases.

There is nothing theoretical about these figures. They are cold facts.

They present a problem that cannot be solved alone by increased sales and stock turn, increased mark up, or a lower expense ratio. It is only by a concentrated effort all along the line, that the problem of making a business show a profit will be solved.

I haven't any right to come here and point out the weak spots in business without at least suggesting a remedy.

Expense.

Here is an interesting chart. To one who has never thought about his expense account from this angle the figure will be rather surprising.

The figures are based on \$50,000 sales, although the amount of sales does not matter.

Read this:
1 per cent. reduction of your expense account equal 5 per cent. on 20 per cent. increased sales.

Example:
1 per cent. of \$50,000 sales equal \$500.00.

20 per cent. increase on \$50,000 sales equal \$10,000.

5 per cent. of \$10,000 increased sales equal \$500.

That's interesting but, how can I reduce my expense account even 1 per cent.

I have here an expense schedule. This schedule is based on the N. R. H. A. Expense Distribution Record. Recently you received one of these schedules from your State Secretary.

On this schedule expense is divided under 21 heads. Each a complete account in itself.

The first item is owner's salary. Why not start the pruning process here?

If your sales are even as low as \$20,000 and you are doing the work of a \$12 to \$15 per week book-keeper, and other things that cheaper help can do as well, I am not sure but this is a good place to start the pruning process. Keeping your own books to save \$12 to \$15 per week is more than apt to be a false economy.

Salaries Not High.

It is my opinion speaking generally that salaries are none too high now and they should be the last to feel the pruning process. If, however, salaries were boosted in the war period—to save paying excess profits tax and they are still on that basis this is the place to start pruning.

Less Clerks.

If you are employing three or more clerks maybe you can get along with one less without losing any business. The statement is made that in the average retail store clerks only work up to 20 per cent. of their actual capacity. If this is true think what a tremendous reserve force you have just waiting to be tapped.

Watch your office and store supplies. Look out for small leaks.

Instead of cutting postage and advertising you can no doubt increase these items at a profit. Advertising properly directed is a wonderful sales stimulator.

Heat, Light, Water. Your store should always be warm in cold weather. Don't be stingy with light, a bright, well lighted store attracts customers.

Perhaps a better heating plant and a modern lighting system will reduce the cost of these items.

Delivery is an expense to be watched carefully. Discourage small deliveries. Encourage customers to take small packages with them.

Be sure that your truck doesn't go on too many joy rides. Employ a driver that can make minor repairs in his spare time. Have certain hours for deliveries. Don't make a delivery when some one phones for a paper of tacks. Perhaps one of the clerks can take care of deliveries and be in the store in rush hours.

Use the long distance phone and the telegraph only when necessary.

Cut your rent by using your high priced space to better advantage. A small store properly used has many advantages over a big store with everything helter skelter.

Arrange your store and stock so that your stock may be kept in salable condition. It is hard to get even as much as cost for damaged goods, although only the surface finish is damaged. A bright clean, attractive store will increase sales and reduce sales cost, and will cut rent cost.

Insurance.

Take all of your insurance, fire, lightning, tornado, auto truck, and compensation in hardware mutuals and save 33 1/2 to 50 per cent.

Watch collections. Use your own money to pay expenses and take discounts instead of borrowing and paying interest. Cut your interest account. Surely you can cut your expense account 1 per cent. once you have decided you are going to. Go home and get busy.

Buying.

Here is another way to increase profits. Based on \$50,000 sales. One per cent. reduction on the price of goods bought is equal to 5 per cent. profit on 15 per cent. increased sales.

Example:
Expense -----\$.20
Profit ----- .05
Cost of Goods ----- .75

Total -----\$1.00
75 per cent. of \$50,000 equals

cost of goods -----\$37,500

1 per cent. of \$37,500 equals -- 375

15 per cent. increase on \$50,000 sales equals ----- 7,500

5 per cent. of \$7,500 equals ----- 375

How am I going to effect this 1 per cent. saving.

The average merchant does not pay enough attention to buying. Too many orders are given without even asking the price.

It isn't possible for any jobber or manufacturer to always have the low price on everything he sells. Keep a price book, and subscribe for at least two jobbers price service. Don't worry about the jobber. If your business succeeds he will succeed. If your business fails the jobber will suffer.

Watch credits and collections carefully that you may take discounts promptly. Concentrate your buying, make your account a desirable one to the jobber and manufacturer.

Never peddle prices. If you feel you are not getting the right price find another source of supply.

If your invoices are subject to 2 per cent. cash ten days, and you want the discount on or before the tenth day. If you pay later do not take the discount.

Insist on a copy of all orders. This may help to get a better price. At least it will save argument and misunderstandings.

If you are applying all of these rules now, just work each one a little harder. If you are not applying any or all of them start to-day and I predict you will get your 1 per cent. reduction.

If you can cut your overhead 1 per cent., get a 1 per cent. better price on what you buy, increase your stock turn, and add 20 per cent. to your sales. There is not much question

*Paper read at annual meeting Michigan Retail Hardware Association by Samuel R. Miles, Past National President.

about showing a profit on 1923 business. Why not start now and make 1923 your biggest and best year.

Profit and Loss.

Here are two interesting charts. A profit and loss and financial statement. The figures you should have constantly before you or at least the first of each month are shown on the Profit and Loss statement.

You will be a better buyer if you know from day to day what your sales are, approximately the stock on hand, and the amount you are already owing for merchandise.

You will be a better collector by knowing every day the amount you have outstanding in book accounts.

By knowing your sales daily they will be speeded up in an effort to break previous records. If they are falling off plans will be made to stimulate them.

On the profit and loss statement are the figures you will need for your income tax return.

There is scarcely a limit to the story a profit and loss statement will tell.

Financial Statement.

This is the statement that your bank and other creditors want. Here are the figures that show whether you are gaining, standing still or going backward.

A great many merchants get these statements confused. Often they insist on including cash, bank balances, book accounts, furniture and fixtures and delivery equipment in a profit and loss statement. Cash bank balance and book accounts are already taken care of as sales.

Furniture and fixtures and delivery equipment are not merchandise for sale and are not used in determining profit.

These accounts are properly used in a financial statement.

Records Necessary.

Can you cut your expense account even 1 per cent. without keeping an expense record that will give you the details of each item of expense?

Can you have available every day the vital facts and figures shown on the profit and loss statement without records?

Can you know the necessary mark up or margin to make your business show a profit without records?

Can you buy merchandise to insure increased stock turn without records?

Facing—as business analysts say we are—gradually declining prices for the next twenty to twenty-five years, with temporary advances such as we are experiencing now, can your business be successful without records that will enable you to know how, where and why you make a profit?

N. R. H. A. Records.

For twenty years you were told at every convention you attended that better accounting was necessary if your business was to attain its highest success.

When you tried to get a better system you were confronted with so many systems, each the only system, that you were confused and probably continued with the old one.

The problem of what system to adopt became so apparent that five years ago your National Association brought out the N. R. H. A. system.

The N. R. H. A. system was developed by men of long experience in hardware retailing. Men familiar with your problems. The necessity for and the value of each record to your business was carefully thought out. That every entry must add to the value of the record was never lost sight of. Red tape has no place in N. R. H. A. Simplified Business Records.

There is an N. R. H. A. record for each of the things I have discussed. Credits and Collections—one of your biggest problems—has been given special attention. The N. R. H. A. plan for handling this big problem is growing in favor because it is getting results.

There is nothing more fascinating

or more profitable than keeping records that unfold the story of your business day by day.

Installing a new system is not always easy, and yet it is less difficult than most merchants imagine.

I have found very complete double entry systems that were not satisfactory, because of the great amount of work necessary in their keeping. In fact the average double entry system does little more than to insure the books are in balance. Is it worth the cost?

Modernize your accounting methods as you would modernize your store.

Your State Secretary or your National office will be glad to tell you about N. R. H. A. Store Records. They will send you sample forms without cost or obligation.

The Month of February in National History.

Grandville, Feb. 13—The month of February stands out in the history of the United States. The greatest world figure was born on the 12th of that month, and on that day the Federal army marched from Fort Henry in Tennessee to attack Fort Donelson.

The Nation had sat in sackcloth and ashes for many moons waiting the slothful movements of the Army of the Potomac under General McClellan. Little Mac, as his friends chose to dub him, had been hailed as the Napoleon of the North, and great things were expected of him when he took command of all the armies of the East.

These expectations were destined to eclipse, however. While the armies of the Union West were making progress, that of the East, the Potomac army, lay idly in camp, or what attempts at fighting it did make proved abortive.

In February, 1862, came a glad ring of victory from Tennessee. A comparatively unknown man was pushing the fight down the Mississippi with a vigor that surprised and delighted the friends of the Union.

"Who is this man Grant?" was a question often asked at this time, and few there were who could answer it.

The question was asked after the fall of Fort Henry, and when, a little more than a week later, he pushed on and fell upon the rebel stronghold of Donelson, fighting for several days, defeating the enemy and forcing its surrender, a general feeling of rejoicing cheered the hearts of the almost discouraged North.

"Oh, papa," shouted a small boy, rushing into the presence of his father while the latter was reading the news of Donelson's fall, "they're doing something now!"

"That's right, my son. This new star rising in the West gives us hope for a speedy crushing of the rebellion."

The rebellion was not immediately crushed, but the star that rose in the West on Lincoln's birthday continued to shine until it forced the opening of the Mississippi and was called to the East to aid in restoring the shattered fame of the Army of the Potomac.

From a Captain, U. S. Grant rose to the highest place in the army of the United States. All those who figured as leaders at the outbreak of hostilities were relegated to low positions or to private life. It required the crucible of war to try men's souls at that day and they were tried as never before in our history.

The fall of Fort Donelson was the beginning of success for the Union army. After whipping the rebels in the West, the new chieftain went to Washington, took full command, with the approval of Lincoln, and never turned his back on the enemy after he crossed the Rapidan, facing South and the enemies of his country.

One reads the history of those days with thrills of satisfaction. After a year and a half of military parades, spectacular exhibitions of the military staff around Washington, with no results; in fact, defeats without number, it was refreshing to read of a man

who, when asked by his defeated foe what terms of surrender might be arranged, thrilled the Nation with: "The only terms I can give are unconditional surrender."

From that time onward the fate of the Nation seemed less in doubt than at any previous time.

America has been fortunate in its military heroes. Invariably, when a great crisis arises, a man for the hour presents himself. U. S. Grant was such a man in the hour of the Union's danger, and other military heroes have met every succeeding emergency of our country.

Many lesser engagements marked the month of February, but that at Fort Donelson was the turning point in the upward trend of the Federal forces as against secession and rebellion.

The two great, dominating names of our later history are those of Grant and Lincoln. The President placed the utmost trust in the General whom he had never met until after the fall of Fort Donelson and his report at Washington. These two men worked together in perfect harmony for that preservation of the Union and we may well concede they are names not born to die.

Many of the lesser generals of the Civil War fought their battles in a manner altogether different from that of General Grant.

Laying siege to cities, expending useless efforts in an endeavor to capture towns, seemed the way of so many who failed. Grant made direct war on armies in the field. He realized that no peace could be conquered while a hostile army remained in the field.

In fact, he uncovered Washington to the startlement of its inhabitants, who feared the rebels would rush through the opening and lay waste to the city. This did not happen, however, since the Galena tanner's constant and fierce attacks upon the rebel army left them no time for anything other than an active defense.

Once conquer and disperse the armies in the field and the towns and cities of the South would fall of themselves.

War is as much a game of hazard as anything known, and the general who understands how to play his cards properly is the one who wins.

February, although usually considered the coldest month in the year, has marked to its credit some of the fiercest battles of the world. As the birth month of Abraham Lincoln, it stands supreme in our history as one of the most important months in the calendar. Old Timer.

More Live Stock Raised.

The amount of live stock in the United States, as estimated by the Department of Agriculture for Jan. 1, shows a substantial increase during the past year. There are about 7,000,000 more hogs, 1,000,000 more sheep, and 800,000 more cattle. The number of horses slightly declined, but this tendency has been noted for several years, and is attributed to the increasing use of the automobile and

the tractor. There is an evident relation between the increase and prices. Thus the average value of hogs per head was \$1.39 more than a year ago, and of sheep it was \$2.70 more. In addition to this stimulus to the live stock industry there was a surplus of feedstuffs, and farmers found it more profitable to raise more animals and feed them their surplus than to throw it on the market and depress prices further. The fact that there are now 7,000,000 more hogs to be fed accounts in large measure for the advance in the price of corn, but at the same time it has brought about some decline in the price of pork.

Fall Shoes and Leather Colors.

Selection of ten shoe and leather colors for Fall was recently made at a meeting of the Allied Shoe and Leather Committee appointed by the Tanners' Council, the National Boot and Shoe Manufacturers' Association and the National Shoe Retailers' Association. The colors will be incorporated in the Fall season color card, which will be issued by the Textile Color Card Association to the trade early in April. Emphasis was laid at the meeting on the importance of the shoe and leather industries adopting the use of the color names created by the color card association. A resolution was passed to this effect, and each leather association will distribute small color cards portraying the hues, names and numbers to its respective members. A copy of the resolutions is to be sent to the allied shoe associations with the request that they also promulgate the recommendations in order to have the whole industry benefit from color standardization.

Hides, Pelts and Furs.

Hides	
Green, No. 1	10
Green, No. 2	09
Cured, No. 1	11
Cured, No. 2	10
Calfskin, green, No. 1	14
Calfskin, green, No. 2	12 1/2
Calfskin, cured, No. 1	15
Calfskin, cured, No. 2	13 1/2
Horse, No. 1	4 00
Horse, No. 2	3 00
Pelts.	
Old Wool	1 00@2 00
Lambs	1 00@2 00
Shearlings	50@1 00
Tallow.	
Prime	@7
No. 1	@6
No. 2	@5
Wool.	
Unwashed, medium	@35
Unwashed, rejects	@30
Unwashed, fine	@35
Furs.	
Skunk, No. 1	3 25
Skunk, No. 2	2 25
Skunk, No. 3	1 25
Skunk, No. 4	60
Mink, Large	7 00
Mink, Medium	5 00
Mink, Small	3 50
Raccoon, Large	5 00
Raccoon, Medium	3 50
Raccoon, Small	2 50
Muskrats, Winter	1 50
Muskrats, Fall	1 00
Muskrats, Small Fall	50
Muskrats, Kitts	10

Walker
MICHIGAN

Makes Good Chocolates

WOOL AND WOOLENS.

Although, now and then, prices sag a little at the foreign auction sales of wool, the undertone of the markets is strong because of the widely-extended demand. This demand would be even greater if the financial obstacles to buying by certain European countries could be overcome. Domestic wool's continue in great request and imports are increasing. A larger clip of the home-grown article is promised for this Spring, and the growers are sufficiently organized to see to it that none of it is sacrificed. The indications all point to a greater amount of pooling than ever before. This is only one of the factors that preclude the hope of any recession in wool prices in the near future. The goods market continues in the making. The American company has completed showing its lines for Fall and set the pace for the smaller concerns. In overcoatings, more have been ordered than will be made, and a scaling down of quantities of woollens is more than likely. Clothing manufacturers are using judgment in their commitments, but were evidently under the impression that they would receive only a percentage of what they asked for. Dress goods openings are following one another, but it will be the end of the month before the principal ones come in. There does not appear to be any reason for hurrying them, and active Spring buying at retail may act as a spur to the cutters. The strike of the dress people is also something that makes for delay.

RISE IN PRICES LAST YEAR.

Prices have been advancing since January, 1922, and the rise from that date to the end of the year, as shown by the index of the Bureau of Labor Statistics, amounted to 13 per cent. There have been many factors contributing to the advance. In the case of such basic commodities as wool and cotton, consumption during the past year has been running ahead of production. In other cases, as for instance in those of copper and rubber, the surplus stocks of two years ago have been gradually worked off and at the same time demand has increased. The building boom has had its effect in strengthening the prices of lumber, structural steel, cement, brick, zinc, and lead. In like manner, the rehabilitation of the Nation's railways has stimulated the demand for rails and of steel products entering into the construction of rolling stock.

The unexpected demand for automobiles during the year has also added to the demand for basic commodities. The good roads movement, partly a cause and partly an effect of the widespread use of the automobile, has likewise had its influence on prices of certain structural materials. Meanwhile, the labor shortage has resulted in higher wages and increased costs of production and these higher costs are being reflected in prices. The coal strike had a temporary effect by enhancing the cost of fuel. Then back behind all these various conditions lie the facts of easy money, abundant credit, and a vast quantity of gold, all of which are conducive to higher prices.

The foregoing is like water that has flown past the mill, and business men are interested now in what prices are likely to do during the next twelve months. Many of the conditions just enumerated will continue throughout the year, but others may be expected to undergo considerable change. Take the case of wool as an example. Already there are 1,000,000 more sheep in the country than a year ago, and the flocks in other wool producing countries, which were depleted by slaughtering during the depression of 1920, are being increased under the stimulus of higher wool prices. This will eventually reduce the wool shortage. Meanwhile the present price of cotton will undoubtedly be conducive to an increased acreage and more intensive cultivation. Repetition of the coal and rail strikes is altogether improbable. The purchasing power of farmers still remains subnormal, and the same is true of our European customers. These are a few of the factors which may serve as deterrents to an advance in prices that could be characterized as inflation. Likewise, and probably most important of all, the memory of 1920 is still fresh in the minds of men, and this is likely to check anything like runaway markets. It is such considerations as these which causes the majority of business observers to incline to the view that, while business will continue to expand and prices will go higher, the advance will be of moderate proportions.

NEED OF CODE OF ETHICS.

Presumably, when the Ten Commandments were forthcoming there was an exigent need of them. This is usually the case also when certain rules are adopted for the conduct of business. And, it may be added that, ordinarily, the proportion of "thou shalt not's" is about the same in the latter instance as it is in the Commandments. A case in point just now is the code of ethics prepared for the wholesale men's furnishings trade. This is a specifically elaborate set of rules of conduct which, on their face, are the obvious kind which everybody should follow as a matter of course. They are for the inculcation and practice of courtesy, honesty and fair dealing between man and man, as employer and employe, seller and buyer, or as competitors, giving to each what he is entitled to. Ordinarily, one would suppose that these were things that required no urging in order to be followed, but such a supposition does not take weak human nature into account. It is for lack of the observance of matters of this kind that the honest have been put at a disadvantage with the tricky and unscrupulous. The advantage of formulating a set of rules and having them agreed to in practice is recognized as a step toward progress, because the subscribing to them is an acknowledgment of their justice and that enlightened self-interest which has been called real morality. But there is no reason why such a code of ethics need be confined to the men's furnishings trade. Some others need it quite as much.

FAILED TO HOLD ITS OWN.

Cotton failed to hold its own during the past week, the main bearish feature being the turmoil in Europe. Despite, however, the adequate causes for unsettlement, the cotton goods situation in Great Britain shows more promise than it did and there is more confidence in Lancashire circles than was the case before the year began. As the United Kingdom is the principal exporter of cotton goods, the conditions and the viewpoint there have significance. But the British are restive at their dependence on cotton supplies from this country and are doing all they can to arrange for them from elsewhere. Brazil is one of the countries looked to as a source, and so, also, are various portions of the British colonial empire. In India a legislative measure has been presented and will probably be adopted, calling for a tax on cotton, the proceeds to be used in research. What is aimed at is the production of long staple cotton and a larger production as well. In this country the American Cotton Association spokesmen are suggesting the need of even higher prices than have been prevailing. During the past week an authorized statement from them argued the need of obtaining 42 cents a pound in order to make cotton growing pay. At that price flax would be an active competitor. What instead is needed is a reform in the tenant-farmer system of growing cotton. This is wasteful and introduces extra and needless middlemen, besides preventing real scientific culture of the plant. Few features marked the goods market during the week. The mill men are opposing the introduction of the forty-eight-hour week in New England, claiming this will place them at a further disadvantage with Southern mills. Fabric prices, especially of those in the gray, continue fairly firm in price, although some concessions have been made by second hands. The demand for heavy cottons is still marked. While new gingham prices have not been made, orders have been taken "at value."

MOVE IN RIGHT DIRECTION.

A bill is now being discussed in the House of Representatives, introduced by Congressman Rogers, of Massachusetts, the purpose of which is to increase the salaries of diplomatic and consular officers, and to pension them on their retirement from the service.

This bill seems a very just one when it is considered that this class of public servants is at present entitled to no pension whatever, even though they may spend years abroad in the service of the United States under the most discouraging conditions, and in disagreeable climates. The increase of salary provided for the secretaries in the diplomatic service is particularly needed.

At present a secretary of the highest grade in the service and filling the important post of Counsellor of Embassy at the greatest foreign capitals receives a maximum annual salary of \$4,000. As a rule this has been reached only after years of study and diligent application in the service. Such a prospect is not attractive to some of the most desirable young men, suit-

ably fitted in every way. A young man without independent income who desires to marry and bring up a family according to American tradition consequently cannot be encouraged to enter upon one of the most important careers and opportunities for service the country has to offer. Some of the ablest men of the service have made and are making serious sacrifices in order to continue their careers. In view of the confidential and responsible character of the work, in few services would an indictment of shortsightedness and parsimony lie so heavily against us as a people.

At present in the consular service it is difficult to retain the best men because of tempting offers constantly made to them by the business world, and because of the lack of opportunities within the service.

FREQUENT TURNSOVERS.

A note of optimism was uppermost in the discussions, informal as well as formal, which marked the meeting in New York City during the past week of the representatives of the big dry goods and department stores of the country. There is no apprehension as to the immediate future. As near as can be gauged by those dealing directly with the public, the disposition to buy as well as the means with which to do it are both favorable to a successful Spring and Summer season. And what is true of the diversity of wares which the stores mentioned represent seems to be so, also, regarding other leading commodities. Matters which were stressed by the dry goods men concern economical and efficient management, the cutting down of needless waste in merchandising so as not to add more than necessary to the rising prices which conditions seem to call for. In line with this policy is the disposition not to overstock and to aim at frequent turnovers so as to keep capital liquid and moving instead of frozen. Merchandise can always be obtained, but borrowing money is not so easy. The experience of the last few strenuous years is serving as a lesson and a guide, and so, too, is that of the clearance sales which are now drawing to a close. The aim continues to be to buy no more than is necessary to meet the demand in order to avoid hangers.

Furniture with mahogany surface tends to get filmy—and the better the wood, the more murky it seems to get. Looking cloudy is partly a characteristic of this aristocrat among woods, but spotted, it is time to put back the natural glow where it belongs. Here is a handy way. Wash with weak, tepid suds, after which rub thoroughly with French polish. Pretty nice, you will say, and the observant customer who knows good-looking furniture and fixings when he sees them will agree. Tidiness about the shop's appearance should be the special job of someone in each establishment.

It is an easy and perhaps a pleasant occupation, that of talking over with fellow employes the things you are going to accomplish by and by. But action, not conversation, is what gets results.

THREE STATE CONVENTIONS.

Last week the Michigan Retail Hardware Association held its twenty-ninth annual convention in Grand Rapids. A year ago the annual dues were increased from \$5 to \$10. Many predicted that this action would reduce the membership of the organization. They proved to be poor prophets. Instead of a reduced membership, the Secretary's report showed a gain of 30—from 1590 to 1620. The Secretary's estimates that there are now less than fifty hardware dealers in Michigan who are not on the membership roll of the organization. Further growth in numbers must come from general dealers who handle hardware. If 25 per cent. of their total stock is hardware, they are eligible to membership in the Association.

The convention last week was the most successful ever held in point of attendance, numerical strength and general excellence of exhibits and scope covered by the proceedings.

The hardware organization is great for several reasons, some of which may be enumerated:

1. Its members are serious minded gentlemen who realize that the Association benefits them 100 times the \$10 they pay annually.

2. The Secretary is a tower of strength, because his long tenure of office—twenty-one years—has given him a knowledge of existing conditions in the hardware trade which makes him a good and faithful servant.

3. The Association shows the manhood of its membership and the independence of its officers by refusing to assess the jobbing trade or manufacturers to pay for its entertainment in the cities where it holds its conventions. This is a sure indication of greatness in a retail association.

The Retail Grocers and General Merchants' Association holds its annual meeting at Lansing next Wednesday and Thursday. This organization has not been so fortunate as the hardware association, because the membership is not so large and the dues are not sufficient to enable the officers to conduct its affairs on the high plane the hardware and dry goods dealers have achieved. The organization has been well officered for some years and is gradually finding itself. There is plenty of opportunity for profitable work in this organization. Because the Lansing meeting has been reduced from three to two days, it is hoped the attendance will be large and representative. No grocer can afford to ignore the existence of an organization which is capable of improving conditions in the food trades if properly supported and officered.

The Michigan Retail Dry Goods Association will hold its annual meeting in Grand Rapids March 6 and 7. The organization has always been well officered. The Secretary is a strictly high grade man who devotes his entire time to the interests of the Association. The programme arranged for the coming meeting is a very comprehensive one and the attendance will probably be fully up to expectations. Like the hardware association, this organization holds that the acceptance of local contributions for entertainment purposes is unethical and not in

keeping with the dignity of the dry goods trade.

Predicts Big Year For Auto.

That 10 per cent. more than the 2,250,000 cars and trucks produced in 1922 can safely be absorbed during the present year is the prediction of the Automobile Trade Journal, based on a survey of the situation.

"Other conditions remaining satisfactory, this promises to be the most successful year, both for maker and dealer, in the history of the automobile business," the Journal states. "Approximately 1,650,000 passenger cars will pass their sixth year of service some time during the next twelve months, and under normal economic conditions, must be replaced. This represents the largest replacement market that has been available since the establishment of the automotive industry.

"About 800,000 cars will be required for what we may term 'new owners.' This estimated requirement will, of course, be modified by existing industrial and agricultural conditions. It is estimated that 75,000 cars will go into the export trade. Adding these together, we find a demand for approximately 2,525,000 passenger cars.

"In the commercial car field the percentage of trucks needed for replacement is not quite so large as in the passenger car field. Approximately 125,000 commercial cars will be replaced during the coming 12 months, if business conditions continue on a fairly even keel. A demand for 135,000 trucks will be sufficient for the export trade. This brings the total estimated requirements for 1923 to 275,000 commercial cars, making a total of 2,800,000 passenger cars and trucks, or an increase of about 10 per cent. over last year's production.

"Of the estimated output of 2,525,000 passenger cars for 1923, Ford may be counted upon to turn out at least 1,150,000. The General Motors units should collectively build about 460,000 passenger cars. A selected group of other leaders, consisting of Durant, Dodge, Studebaker, Overland, Maxwell, Hudson-Essex and Nash, should collectively turn out 725,000. This would leave a total production of approximately 190,000 for all other manufacturers of passenger cars in business.

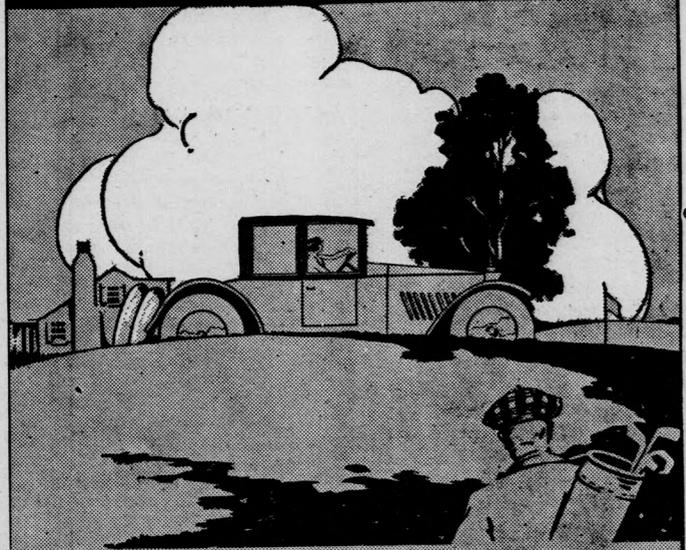
"It is expected that of the cars built in 1923, 34 per cent. will sell for less than \$500, 33 per cent. will be in the \$500 to \$1,000 class, 19 per cent. in the \$1,000 to \$1,500 class, 7 per cent. in the \$1,500 to \$2,000 class, 3 per cent. in the \$2,000 to \$2,500 class, and 4 per cent. in the class selling about \$2,500.

"Of the estimated output of 275,000 commercial cars for 1923, Ford will produce about 125,000, General Motors should turn out about 15,000, and a group of leading truck companies, consisting of Dodge, White, Reo, International Harvester, Republic, Mack, Packard and Autocar, should collectively build about 75,000. This leaves a total production of only about 60,000 for all other truck makers.

"There are 40,899 automobile and truck dealers in the United States. Of

Let's all go again!

14th Annual Auto Show



Feb. 19 - 24
Klingman Building
Grand Rapids, Mich.

Admission

30c

these 2,485 are in cities of over 500,000 population, 3,481 are in cities with populations between 100,000 and 500,000, 8,192 are in cities with populations between 10,000 and 100,000, while 26,371, or more than half the total are in small towns having a population of less than 10,000. These figures do not include supply stores, garages, etc., of which there are over 40,000, making a total of more than 80,000, sales and service units devoted to automobiles.

"Latest complete registration figures also serve to emphasize the growing importance of the small town market for automotive products. An estimated increase of 10 per cent. in sales for 1923 over the best previous year in history should enable both dealer and maker to become more firmly established along sound, sane, conservative lines. The basic position of the automotive industry is stronger at present than that of any other great industrial enterprise in America."

Continuous Effort To Reduce Motorists' Expenses.

The motor car owner of to-day is receiving the full hundred per cent. benefit of Fortune's broadest smile. In the past the motorists, as a whole, received a very satisfactory return for the money invested in their automobiles, but all of that is a mere unadorned nothing when compared with what is the general policy of the automobile manufacturers to-day.

Once upon a time not so far back in the past the purchaser of an automobile started in to equip the vehicle with what he felt his car should have, and made the start after he had paid for and had received the simple undraped car. Anything in the form of an accessory cost extra.

To-day all this is different. About every item a car owner believes should be on a fully equipped automobile is on it and is there in the form of standard equipment—part of the car and included in the selling price.

That's just the start of it. Dealers have been pointing this out for some time and the prospective buyer knows what he can get in these enthusiastic days. But there is more.

To-day every automobile company of note is working hard, intelligently and all the time to make life and living more pleasant for the car owners and those who are to become car owners. And the popular theory of the companies is that life will be made more worthwhile by any and every effort to cut out annoying items of expense.

There was a time when the automobile companies centered their interest on their dealers throughout the country. At stated intervals these dealers and their salesmen were called in to discuss merchandising policies and programs. These meetings, conferences and conventions were about as far as most companies went in establishing contact with the world of buyers.

But it's different to-day. Much and widely. The automobile companies to-day are in full and continuous contact with the public. Trying to find out what the car owners and the prospective owners want, and then

seeing—not trying to see—that they get what they want.

To-day the dealers continue to meet, either traveling to the home plant or gathering at auto shows in their different sections, but the dealers' meetings are now a small part of the yearly program. The other meetings have become the most important.

To-day the world of motorists can read reports of meetings of service managers, of conferences held by research experts, and of schools for training service station employees and for men who are being taught to become truck experts.

Where the motorist is interested in this lies in the fact that all of it is being done by the automobile companies for the sole purpose of cutting down the costs that must be cared for by the car owners. Costs have been cut already, service has been made better for less expense, bungling and manhandling of cars have been made stories of the past, but the companies are not satisfied and the efforts to discover the ways and means of satisfying the car owners continue to be scheduled.

Because all of this is the condition to-day the motorist may set it down that he is of the world's fortunate.

Will R. MacDonald.

The Wonderful Present.

Detroit, Feb. 13—Let the children to-day consider what life would be for them without the telephone, phonograph, automobile, movies, electrical contrivances in the home and radio. These were not known in their parents' childhood. Let those parents realize the great changes taking place educationally, politically and industrially to-day. Note one characteristic of the hour especially. Not only is our youth rushing into high school and college by the thousands as against the hundreds a quarter of a century ago, but the science of to-day is written in the language of to-day, minus the nomenclature and the ambiguity with which the old-time scientist surrounded it. The teaching of that science begins in the kindergarten.

He who ponders this situation carefully will read the handwriting upon the wall and will seek to adapt himself to this new, practical, scientific age, independent in its thought and action, thirsting for knowledge and simple religious truths, with its cry for freedom from the past which binds and freedom for the future which calls. Moreover, he will remember that for the youth there need be no adaptation—he is the age and upon him rests the future of religion itself.

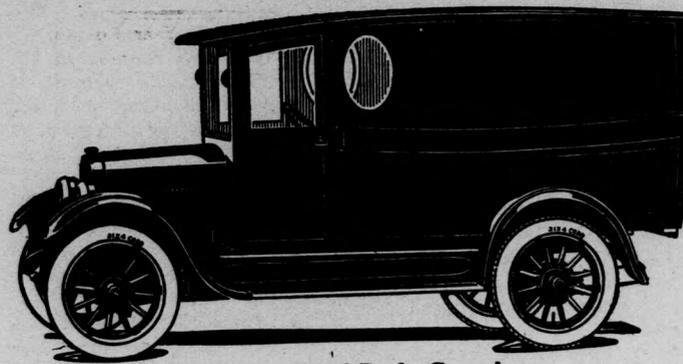
Florence L. Badge.

Lure Fish Into Cans.

Sardine canneries along the Norwegian coast recently threatened with a complete lack of raw material owing to the fish remaining so deep as to render fishing impossible, have solved the problem of bringing the "bristling" to the surface by showing electric lights over the water. The electric searchlights playing over the surface of the waters in the fjords are luring the sardines into the cans.

Will Raise Frogs.

The Japanese are to promote a new line of industry. A consignment of American bullfrogs have just been sent over to Japan for distribution throughout the island kingdom for propagation.



De Luxe Panel Body Complete

Buick Delivery Cars

For Butchers, Bakers, Grocers, Laundries, Hardware Merchants, any business where a good substantial economical delivery car is needed. Tire, gasoline and oil mileages are almost unbelievable. We'll haul a load anywhere to demonstrate the power and economy.

Five Body Styles \$935-\$1,055 Delivered

Chassis \$780 Delivered

Let us show YOU!

BARKWELL-BUICK SALES CO.

60-66 Sheldon Ave.

Grand Rapids, Mich.

Reo Speed Wagons

Acknowledged the World's Best

NEARLY 100,000 IN USE

Power, Speed, Safety, Economy
and Reliability

The Reo Speed Wagon will carry any load from 500 to 2500 at less expense than any other commercial vehicle built—and the Speed Wagon Chassis costs you only \$1185, F. O. B. Lansing. Combination of bodies to fit your every need.

If you buy a REO you know—If you buy something else, you guess.

Let me send you a list of REO Speed Wagon owners who own fleets of 3 or more.

W. D. VANDECAR

REO SALES AND SERVICE

Cor. Cherry & Jefferson

Grand Rapids, Michigan

19 years REO Distributor.

Millions Lost in Auto Fires.

Automobile fire insurance companies last year paid out nearly \$9,500,000 for motor cars that went up in smoke. That does not include the insurance paid out by mutual and specialty companies, which fire insurance agents estimate would add another \$1,000,000 to their figure.

Neither does this sum include the loss incurred by that inestimable number of car owners who failed to insure themselves against fire.

Yet fire, says insurance men, is one danger toward which automobile owners look lightly. Fire? There's hardly a chance for their machine to go up. They take special pains, they say, with lights and such when they are near their cars.

But they don't refute the insurance authorities. Carelessness, they say, is just what starts 80 per cent. of the automobile fires. Not so much lighting a match to see how much gas there is left in the tank, as snooping around the gasoline line with a lighted cigar.

That is a direct sort of carelessness which should be guarded against. But there is an indirect kind which causes most trouble.

This is the kind of carelessness which allow the valves to get leaky and the fuel line to get loose-jointed; where exhaust connections are neglected and wire insulation is rubbed off, and wherein engine pan and crankcase become so oil-soaked that the only way they can be cleaned is by burning, through spontaneous combustion.

Short circuits start fires. Batteries have been known to explode when the hydrogen they generated mixed with the oxygen of the air and became so inflammable as to cause a fire.

The engine, wiring and fuel system should be kept in good shape at all times. Flames should be kept away and no chance should be given for a spark to form an inflammable vapor.

Backfiring should be avoided. All wiring should be examined regularly. Gasoline should not be spilled carelessly. The motor should be allowed to cool before being cleaned.

If a fire happens to start do not use water to extinguish it. Water will only scatter burning gasoline. The gasoline supply should be shut off and the fire should be smothered with a lap robe or with sand or salt.

Owners Complain of Lost Title Fees.

Complaints that money, sent to the office of the secretary of state as fees for certificates of title under the Condon law, has gone astray have been lodged with the Detroit Automobile Club and other organizations affiliated with the automobile industry. Scores of individuals who claim to have sent the title fee of \$1 to Lansing in connection with their title applications also have been reported and this, it is believed, is responsible in a measure for the fact that many persons still are unable to use their cars by reason of not having title certificates, without which it is impossible for them to secure licenses.

The situation is peculiar in the fact that there is little opportunity to check up on the claims. The secretary ruled that only cash or certified

checks would be accepted in payment of title fees and as a result hundreds and perhaps thousands of applicants forwarded their applications with a \$1 bill attached thereto. In such cases the motorist's word that he sent his application and his dollar is the only proof at hand and since neither money nor application has reached its destination in the secretary's office there is nothing for the owner to do but forward another application together with the fee.

In a statement to the Tradesman, Secretary DeLand denied that there had been any complaints made to him of money sent for fees which had failed to reach his office. He said the office was swamped with work, thousands of motorists having failed to send in their applications until the very last minute and predicted it would be March 1 at least before some of them secured their titles.

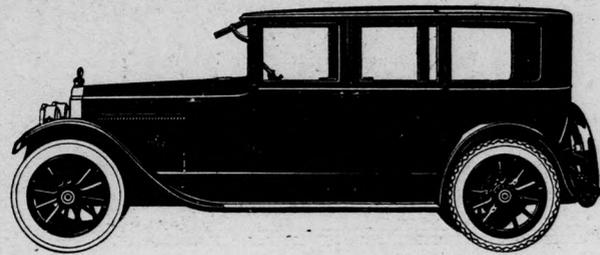
A Chart For Wives.

Big Rapids, Feb. 13—Of course, you are right in thinking that martial troubles are caused by wives as well as husbands. I propose the following rules for wives:

1. Understand the value of occasional silences. Do not nag.
 2. Cultivate a serene and happy spirit.
 3. Keep your person and dress tidy and attractive, without aid from cosmetics or slavishness to the latest style.
 4. Make your dwelling place a real home, harmonious in order, in color, in atmosphere.
 5. Give your husband what he likes to eat, well cooked and appetizing.
 6. Have children and teach them respect for their parents by being the kind of parents they can respect.
 7. Get stimulus from inspiring friends and books and pass it on to your husband.
 8. Be neither lazy nor buzzing continually over trifles.
 9. Use imagination and tolerance when your husband is cross.
 10. Hold him to his duties by the way you perform your own.
- Summary: Expect the best from your husband, but know also how to forgive always, remembering that love is the keystone of the arch.
- May I add that I revolt at the admonition to husbands to be generous. That is a caveman attitude. A man is not generous but just when he divides his income with his wife; that is, if she has performed her duties as wife, mother, home-maker and partner. One of Them.

Topcoats in Request.

It is the general impression among manufacturers that a good Spring season will be had in topcoats. Orders placed thus far are described as satisfactory, and duplicate ones are looked for owing to the increasing vogue of the topcoat as a distinct item for men's apparel. Box coats, it was said yesterday, are now the leading styles desired, and the "big play" will be made on them by retailers. There will be some ragans shown, but it is believed here that the demand for them is growing smaller. Overplaids will be conspicuous in the patterns. There is also noted a marked tendency away from the regular herringbone to one of a coarser effect. Tweeds and those cloths of a similar texture are favored, but there will also be an increasing volume of whipcords and gabardines sold.



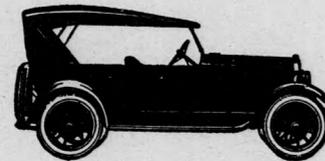
In none of the models of the Single-Six Series is the commanding beauty of this Packard more outstanding than in the Sedan Limousine.

The Packard Single-Six is deliberately designed and built to prove a far better and a more saving investment, in the long run, than if its first cost were \$1000 less.

DONALDSON MOTOR SALES CO.

Citizens 4045 MICHIGAN ST. AT LAFAYETTE Bell M. 4045

PACKARD



If you think Oakland's 15,000 mile written guarantee is not a *real* guarantee, try to get a similar one elsewhere.

Oakland "6"

OAKLAND MOTOR CAR CO.

(Grand Rapids Factory Branch)

242-44 State St.



Future Course of Prices.

There are wide differences of opinion among business statisticians as to the probable course of prices during the next twelve months. The weight of opinion inclines to the view that there will be a gradual rise, with the wholesale price indices advancing from ten to fifteen points above their present level. There are a number of statisticians, however, who expect to see the indices advance twenty-five points and a few who expect an even greater advance. If the views of the latter group are correct the country is headed towards a period of pronounced inflation, with an inevitable reaction and a period of depression to follow. The return of inflation has been proclaimed from time to time ever since last August, when the announcement by the Steel Corporation of an advance in wages of common labor effective on September 1 started the discussion. Prices have shown a rebound from the excessive deflation of 1921, and the general trend continues upward, but a rise of twenty-five points in the index number of the Bureau of Labor Statistics during the current year would mean a sharp change in present business conditions. Yet if predictions of inflation are repeated over a protracted period, they will eventually come true.

Whatever prices may do in the next few months, there is for the time being a slackening of their advance. This was shown in all the index numbers for December, and Bradstreet's, which is the first published, showing changes for the month of January, indicates a rise of only 0.1 per cent. during that month. Special interest attaches to this index number because of the prominence of raw materials in the list of commodities upon which it is based. This makes it especially sensitive to market influences and something of a barometer of prices for finished goods. Bradstreet's index also shows that prices rose 20 per cent. in the twelve months ending with February 1, and that they are now about 30 per cent. above the low point reached on June 1, 1921. A rise of 30 per cent. in twenty months under

normal conditions would have brought on all the phenomena that make up the condition we call inflation, but it is to be remembered that in this case prices began to rise from a point which we must regard as subnormal inasmuch as in many instances they were much below costs of production. Evidently if we should have another rise of 30 per cent. during the ensuing twenty months, the result would be inflation, as prices of most commodities are now at a profitable level.

The retailer came in for criticism from the politicians at Washington when the new tariff bill was under debate. He was represented as profiteering in the sales of imported goods, and several exhibits were staged in Congress to prove the charges. A bulletin containing pictures of articles on which various firms were supposed to have made enormous profits was printed and circulated at public expense, while the reply of the retailers pointing out errors in its statements did not get the same publicity. Not only were retailers accused of having profiteered in the past, but the chairman of the House Ways and Means Committee went so far as to accuse them of profiteering in the future in the event that prices were advanced after the tariff law became effective. He declared that not only were increases unjustifiable, but that any attempt to place the blame for higher prices on the tariff should be punished as obtaining money under false pretenses. Meanwhile, prices have begun to advance on many articles on which tariff duties were raised, and some retailers are beginning to take up the challenge by advertising the fact when higher duties are responsible for higher prices. They do not propose to be made the "goat."

The foregoing considerations give added interest to a recent publication by Alfred Fantl of New York of a digest of the tariff act of 1922 compiled especially for the use of department stores. It lists the items of merchandise alphabetically under the different store departments, so that the buyer and the salesman can ascertain easily the old and new duties applying

COMPETENT HANDS

THE DIFFERENCE between putting your estate in the charge of a trust company or in the keeping of an individual, is often the difference between competent hands and incompetent hands.

A trust company is trained in the handling of estates—in the requirements, the duties, in all the necessities of the work.

Its continuity of service is not dependent on the life of any individual. Friends and relatives may pass away, but the trust company—faithful, competent, trustworthy—lives on.

Our officers can be consulted at any time on this important subject.

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GRAND RAPIDS, MICH.

Ottawa at Fountain

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WILLIAM A. WATTS
President



RANSOM E. OLDS
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MERCHANTS LIFE INSURANCE COMPANY

Offices: 4th floor Michigan Trust Bldg.—Grand Rapids, Michigan
GREEN & MORRISON—Michigan State Agents

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

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

Combined Capital, Surplus and Undivided Profits over

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GRAND RAPIDS NATIONAL BANK
GRAND RAPIDS, MICH.



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WE purchase for our own account and offer to the public only the highest type of bonds obtainable in the market keeping in mind always absolute safety of principal. May we send you our list?

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Investment Bankers and Brokers

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to any particular article in his department. It is the purpose to enable any retailer to have tariff facts at hand that he can use for his own and his customers' advantage. There is no discussion of the merits of any change that has been made in the duties, but in many cases it will enable the merchant to understand why wholesale prices have changed and also to explain to his customers why changes in retail prices are often beyond the control of the merchant.

William O. Scroggs.

STOCKS, PROFITS, BALANCES.

They Are the Cube of Modern Merchandising.*

Merchandising to-day is passing through what is possibly a critical period of its evolution. At no period have its principles been more severely tested with regard to its ability to justify existence. With the rapid progress made along lines of transportation and invention, we now find that the field of patronage is extended far beyond the scope of even a few years ago. While the automobile, the good roads and the telephone have broadened our field of patronage, they have equally added to our responsibility to meet new and changing conditions. With ever increasing ease of accessibility over distance, we now find our former customer may be the patron of a store many miles removed. In this new competition, we are confronted by men of broader vision, whose keen sense of adjustment to ever changing conditions has brought about a development founded upon economic facts as they actually exist. In the new order of things we find that we too must undergo re-adjustment to meet the demands of evolution.

All great turning points in the history of evolution or development are marked by distinct periods of history. So it is with the retail hardware business and so it is with merchandising in every form. We are prone to measure everything by comparison with standards as they existed before the war. This is perfectly logical, for as every event of exceeding importance leaves its imprint upon its participants, so has war and its subsequent period of adjustment left its effect upon every factor of importance to human needs, necessities and conveniences. While momentarily we may long for the ease and the equilibrium in business as they existed before the war, yet we soon awaken from idle dreams, for those days are gone forever, and it is not in the scheme of evolution that events should proceed by going backward—we must face the problems as they exist to-day. Although the problems in this new era of development are many, yet they are simple and well within the scope of any of us to solve.

Possibly by far the outstanding problem confronting merchants to-day is the one of economical distribution. Students of economics state that a more economical method of conveying the necessities and the conveniences of life must be devised. We, as retail

*Paper read at annual meeting Michigan Retail Hardware Association by Geo. W. Schroeder, of Eau Claire, Wis.

merchants, are expected to distribute our merchandise more economically, to give our patrons the fullest possible value for their dollar, to offer them increased convenience and service, and yet while doing so, we must preserve the perfect symmetry of our business which will permit us to properly sustain a competent organization, pay us interest on our investment and reward us sufficiently for our time and labor. This is the outstanding problem of modern merchandising. How are we to solve it?

The first and greatest equation entering into the solution of this problem lies in our ability to familiarize ourselves with the fundamentals of the cube in merchandising. Conditions to-day demand that we are thoroughly familiar with our stock-turn and its ability to make us a profit. Conditions demand that the merchant familiarize himself with the needs of his community so that he can be of real service in his distribution and third, in this distribution, he must be positive that it is done under just conditions.

To provide more economical distribution, we are confronted primarily with the factor of more rapid stock turn, which involves a familiarity with the producing power of each article of merchandise. So much has been said and written on stock turn that it is hardly necessary to go into illustrated examples of what may be accomplished. We have read and re-read of the success of the five and ten-cent stores, of the United Cigar companies, and last but not least, of the lowly popcorn vendor, whom we have for many years scorned with the expression, "He does not know enough to manage a popcorn stand." Now we find the students of merchandising possibilities turning to him for an example of what results are attained by rapid stock turn. We find that in proportion to his investment, there probably is no mercantile business paying a similar proportion of profits. It is remarkable what fortunes are built by the selling of nickel sacks of popcorn if the operation is but often enough repeated. It is well within the recollection of all of us when popcorn was regarded as merely an adjunct of a circus. Now, however, through the business foresight of a large manufacturing concern, whose management foresaw the possibilities of more rapid stock turn, perfected a machine which should pop the corn in plain sight of the patron, then pass it over a screen, eliminating the unpopped kernels, and permitting it to come in contact with a bit of butter. They heralded the innovation in big advertising throughout the world and permitted many dealers to make fortunes in selling the famous "Butter Kist."

The remarkable effect upon increased consumption brought about by this machine is of interest to us only insofar as it proves the value of rapid

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Communicate with our Trading Department for Markets on

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Direct wires to every important market east of the Mississippi.
A statistical service unsurpassed.

Have you Stepped Out from the Crowd?

EIGHT of the next ten men you meet who have family responsibilities, are probably carrying life insurance. They may not have enough of it, but they have *some*.

Now, how many of those eight have safeguarded their beneficiaries by making policies payable to a corporate trustee? Only one of the eight has made a Will.

Trust Company service is for every one of them; it is for you! It has very great advantages and is economical. It costs you nothing whatever to find out about it.

We will be glad to talk your plan over, without obligation.

Get our new booklets and read them.

"What you should Know About Wills, and the Conservation of Estates."
 "What Happened to His Wife?"

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"Oldest Trust Company in Michigan"

THE MICHIGAN TRUST COMPANY

GRAND RAPIDS, MICH.

stock turn, the value of the right kind of service to the patron, and the ingenuity of its inventor when he recognized the wants and desires of his patrons and created an increased demand for his product.

The greatest factor to-day in complying with the demand for more economical distribution lies primarily in the study and control of our stock. I say primarily because I do not wish to underestimate the value of increased volume. We all recognize the expense of carrying stock whose movement is not satisfactory. We all recognize its disappointments. The accurate knowledge of this item of expense is imperative. This knowledge is obtainable only by a careful analysis of stock movements from day to day. An analysis based upon the two subdivisions, cost of carrying and cost of selling. The cost of carrying embraces the items of rent, insurance, tax and depreciation. The cost of selling is made up of salaries, advertising, etc. In determining for analysis any individual article of merchandise as, for example, a range, it is only necessary that we determine the average length of time which the shipment consumed before its final disposal. We can then apportion with reasonable certainty its share of the cost of carrying and its share of the cost of selling. In this analysis, it can be readily determined whether an individual article is rewarding us with suitable profit to warrant buying in quantity or possibly to warrant carrying it at all. The same analysis will equally determine the possible necessity of more advertising and of more strenuous sales effort.

A careful analysis of an individual piece of merchandise will at times reveal interesting bits of information and afford many opportunities for better merchandising. At times we have found that certain articles in our store were not meeting with the desired stock movement. By placing the same in a more advantageous position in the store arrangement and sometimes giving them a little more sales effort, they were brought back to their former earning capacity. We invariably find that an article loses speed of turn over in the same ratio as its distance from easy observation of the patron entering the store. This we find more especially true of the articles of convenience and less true of the articles of necessity. Because of our belief in this fact, we have placed at least one sample of every piece of merchandise within the easy observation and handling of every person entering the store.

The relation which this analysis of individual articles of stock bears to the question of more economical distribution lies in our ability to reduce the overhead. It represents a simple problem in mathematics to determine that the cost of overhead on any article is reduced in equal ratio to its turnover because a certain percentage of the overhead, caused by the expense of rent, heat, taxes, etc., remains stationary throughout the year regardless of the amount of business transacted. These important phases in overhead will not vary whether we have one stock turn or two or even

four. The balance of the overhead consisting of the items chargeable to the expense of selling, such as advertising, wages, etc., may slightly increase with the increase of stock turn.

It is, therefore, evident that more economical distribution will follow a mark-up based upon an inverse ratio of stock turn. The greater the number of turns, the less the necessity of unreasonable margins of mark-up. There is practically no limit in the field of reducing the percentage of mark-up. Contrary to the former theory that each article must carry its certain percentage of mark-up so as to meet its just proportion of the overhead, it is now a generally accepted belief that there is a profitable margin in every sale regardless of how small the margin may be above the buying cost, providing of course, a suitable stock turn can be developed on that particular article. Recently while in conversation with one of Wisconsin's most successful retail hardware dealers, I was convinced that he made a reasonable profit by selling nails on a margin of five cents per keg. While the margin seemed almost useless, and entirely out of proportion, he convinced me that because of his method of handling, together with the tremendous volume he was able to secure because of his geographic location with respect to many large consumers of nails, he had actually made a most desirable profit on such transactions. In making this statement, I do not wish to give the impression that this can be done by all of us. Personally, the contrary is quite true. I offer this statement merely as an illustration of what can be done and to emphasize the necessity of a careful study of conditions as they may exist within our store and within the community from which we draw patronage. The ability of recognizing opportunities and taking prompt advantage of them is an important asset in the hardware business.

In a discussion of this kind, these facts, or theories, if you will, are of little value to you or to me unless some concrete method is advanced whereby this increased stock turn is secured. Among the most important influences affecting favorable stock turn, we find two factors, a greater volume and second, a smaller investment. Our immediate problem in the first section is to overcome the sales resistance which inherently lies with the public. As hardware merchants, we must create a desire for hardware in the minds of the public. Our advertising must measure up to the standards of the advertising in other lines. It is no longer sufficient that we advertise the fact that we sell a range, but we must advertise that with our particular range goes convenience, economy, and comfort. The degree of results will be in direct ratio to the force with which we emphasize the several factors which tend to make conditions more livable for the average citizen.

Possibly the next important factor in securing additional volume lies in our ability to appeal to those who actually make the purchases. Statistics show that at present nearly 80 per cent. of retail purchases are made by women. In the management of our store, the necessity is therefore evident that we make our strongest appeal to the woman patron.

A study of our customers in many instances will prove that such articles

as may appeal to women should be placed in the most advantageous position. The male customer usually comes into a hardware store with a full knowledge of what he wants, while the woman in many instances comes in to see whether there is anything she may want.

There is no unusual amount of shrewdness involved in recognizing the chief factor of increased volume—proper advertising and proper display of merchandise. It may be argued that collectively, advertising may not benefit all dealers as the result may become apparent only to the individual who does the advertising. His increase in volume will be at the expense of his competitors, and should every dealer advertise similarly, how could it be a benefit to all of them.

While it may be a broad statement not borne out by experience, I am nevertheless convinced that successful results could be obtained from collective advertising by a group of hardware stores in the same community, providing however, that this advertising be properly balanced, with a view of creating additional business, rather than emphasizing individually merchandise articles. Possibly the greatest draw-back to collective success of the retailer lies in the persistence of his efforts in convincing the public that he is selling cheaper than his competitor. His competitor is usually following the same method, and so collectively they do not get any where.

If some system could be devised in hardware advertising wherein the public could be educated to purchase a merchant's goods, and whose appeal could be made so strong that a larger percentage of money would be spent by the public for articles of hardware utility and convenience, at the sacrifice of possibly useless and non-beneficial amusement, it would nearly approach the ideal. It would undoubtedly have a tendency to lessen the criticism of more economical distribution. In other words, our problem is largely one of diverting the money, which is now wasted on non-essentials, back into the channels of more lasting usefulness.

Another important factor in keeping the lines of the cube of merchandising in perfect symmetry, lies in our ability to properly control our stock with regard to duplication, while we must continue to give proper service and must consider the demands of our customers, yet we must approach the problem from the angle of real service. Many times a brand of merchandise may be called for by a customer, when with proper salesmanship



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Wealthy Street and Lake Drive
Grandville Avenue and B Street
Grandville Avenue and Cordelia Street
Bridge, Lexington and Stocking
West Leonard and Turner Avenue
Bridge Street and Mt. Vermont Avenue
Division Avenue and Franklin Street
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ESTABLISHED 1853

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

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The Old National

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United States Depository

Capital \$300,000

Surplus \$300,000

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



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Alva T. Edison, Ass't Cashier;
Harry C. Lundberg, Ass't Cashier.

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he can be educated in the merits of your article by the same facts that caused you to stock it. Duplication in lines greatly interfere with profits. The increased investment handicaps rapid stock turn and the cost of carrying naturally affects the cost of distribution.

This is more especially true of items involving the heavier investments such as carrying several lines of paint, a duplicate line of ranges, etc. In the item of paint, we must concede that to merchandise it successfully, a reasonably complete line of any brand must be stocked, meaning a considerable investment in this item alone. An additional complete line will mean double the investment. It is for us to determine whether we actually get twice the volume in duplicate lines that we could get by specializing in one, choosing the most suitable. Our personal experience has been that we can by special sales effort get a better volume of business out of the lines which we stock singly. It requires but little force to convince a customer that your particular brand is standard providing of course that you are handling goods whose quality will back up your assertions. Invariably the reputation of a store will be built much faster by carrying a single standard line. In hardware merchandising there are many brands into which the manufacturer has placed his every effort at perfection, and with few exceptions not any one standard line has the monopoly on all the talking points or selling possibilities.

This point may be well illustrated by two competing salesmen endeavoring to sell you their goods. Their every argument is based upon a thorough knowledge of their particular piece of merchandise. They may be called specialists in those lines. Invariably the salesman, fortified with the best knowledge of his goods, secures the order. Can you picture a factory salesman advocating the merits of his paint, or of his range, or of his wash machine; when he finds that you are not responding, turns the pages of his catalog and advises you that he has another line just as good? Yet this is what we permit daily in our stores when carrying duplicate lines. We are depending upon natural demand as created by others rather than upon our salesmanship and individual effort. By specializing and emphasizing a single line of merchandise, we can keep down the investment and cost of carrying, thereby making at least some progress on the road to more economical distribution.

The question of balance enters into this discussion. There is an extreme in every argument and it must be left to the individual judgment of every merchant as to what extent duplication may be carried on profitably. In a hardware store more especially a diversified line of merchandise may be desired and while our argument is for specialization and dependence upon salesmanship for results, yet no one would carry it to the extent of stocking but one style of jack-knife or one style of teapot. It is here that the first equation of our discussion asserts itself—conditions demand that we are thoroughly familiar with our stock and with the demands of the community to which we wish to sell. The vital factor entering into familiarity with his stock lies primarily in the merchant's system of records. It is obvious that the merchant having no further record of his transactions than his register slips is in no position to control his stock or determine which articles are the profit producers. While it may not be practical for every merchant to go into an elaborate system of departmentizing, the administration cost of which might outweigh the benefits, yet a very simple method of classifying the individual articles may give satisfactory results.

The tendency to-day is a cry for

a more economical distribution and this through other channels. The tendency on the part of the minds of broader vision however, is to assist the present retail plan of distribution into a plane wherein by correction of faulty merchandising, it can be made to serve its inevitable purpose of administering to the necessities and conveniences of the public, which after all, is the determining factor in the success or the failure of you and me as retail merchants.

Our National Government to-day is doing much to further the agricultural and manufacturing industries in the firm belief of increased service at more nominal cost to the public and consistent with a just return for the investment of those interested. Undoubtedly the time is near at hand when similar influences will be brought into the retail field. The hardware merchants to render assistance will be the ones who have kept careful rec-

ords of their transactions and thereby have become thoroughly familiar with their stock movements and costs from day to day.

The final equation entering into this cube of merchandising demands that this method of more economical distribution, through more rapid stock turn be carried on under just conditions. The merchants must sell his merchandise with every possible view to lowering prices but he must avoid the extreme of selling at prices that will counteract a competent and well-satisfied organization. He has no right to oppress those in his employ in order to sell goods more cheaply. By doing so he is robbing Peter to pay Paul. Neither can he expect to lower the standard of his service to his patrons for in doing this he is defeating his very purpose. Nor should he be satisfied with an unfair return on his investment or for his time and for his efforts. Seriously speaking, he

is confronted by the important problem of maintaining the perfect symmetry and the harmony of his business. This can be accomplished only by increased profits brought on through greater stock turn, the result of increased sales effort, by proper advertising to increase consumption of hardware, elimination of superfluous stock, familiarity with the needs of his community, and a thorough knowledge of his business as shown by his records.

Do you always wait for customers to approach you and make their wants known, or do you go to meet them when you see them coming?

When you really feel too sick to work well, take time enough off to get right. You will be doing yourself and your employer a good turn.

Wolverine Carton Company

CAPITAL STOCK

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

The Wolverine Carton Company is a Grand Rapids concern organized for the manufacture and sale of folding cartons. The folding carton business is a proven industry, so far as safety and ability to make large earnings are concerned. An extraordinary opportunity for such a Company exists in Grand Rapids. Millions of cartons are being bought annually in other cities by Grand Rapids wholesalers and manufacturers.

The Wolverine Carton Company is assured of considerable business from such Grand Rapids concerns, quality and price being equal. On account of the exceptionally low overhead which the Wolverine Carton Company will have, it will be able to easily meet the highest quality and the lowest price.

THE DEMAND FOR CARTONS IS CONSTANTLY INCREASING.

Each year more and more products are being packed in folding paper cartons, and it will not be long until nearly every article purchased in grocery stores and many of those purchased in drug stores, will be so packed.

Coffee, tea, butter, lard, oleomargarine, Post Toasties, Cream of Wheat, Bran, Toasted Corn Flakes, Grape Nuts, Puffed Wheat, Puffed Rice, salt, baking soda, bacon, sausage, all brands of tooth paste, shaving cream, cough drops and hundreds of other articles represent only a small part of the total now packed in folding paper cartons.

PLANT IN CHARGE OF EXPERIENCED EXECUTIVES.

The Wolverine Carton Company has secured an ideal plant for the manufacture of folding paper cartons. A side track runs from the plant to the Pere Marquette Railroad, and the Holland Interurban passes right by the plant.

The manufacture and sale of cartons will be in charge of men of long and successful experience in the folding carton business. These men come very highly recommended as to their integrity, industriousness and ability to successfully manage a folding carton plant.

President and General Manager—THOMAS V. SPEES

Vice-President and Sales Manager—WALTER A. MOCKLER

Secretary-Treasurer—C. U. CLARK

Directors—E. A. STOWE and FRED Z. PANTLIND

It is evident that this Company's affairs are in the hands of men who stand very high in every quality that makes for confidence. Their past records guarantee that the Company will be run at all times in the interests of the stockholders.

The business, location, market, safety of investment, large earning possibilities, experienced and capable management, all combined, make an investment in this Company one of exceptional merit and opportunity.

Local investors need not look far to find cases of exceptional earnings on the part of manufacturers of folding boxes and cartons.

Send for full information.

F. A. SAWALL COMPANY

313-14-15 Murray Building
Grand Rapids, Michigan.

Please send me complete information regarding an investment in the Wolverine Carton Company.

Signature _____

Address _____

President May Get Inning After March 4.

Grand Rapids, Feb. 13—"Senators Object to Pork Barrel in Harbors Bill" is the refreshing caption we discover in the current issues of the daily press. Who are they? Information on this point would be almost as interesting as viewing in captivity such rare, old-fashioned specimens.

The "pork barrel" in appropriations antedates any policy now within the recollection of human understanding.

President Harding labored under the delusion that the budget system as applied to Government expenditures was for the purpose of doing away with this wholesale boodling, but the President now finds that fattening at the pork barrel, while an old accomplishment, is not a discarded one, at least.

Naturally, with the sound drubbing recently received by many of these well-known adherents of the graft system of National financing, one would suppose that these methods would become unpopular for awhile, but the dear peoples' chosen representatives cannot give up the idea that appropriations naturally follow in the wake of flag worship and that old dogs cannot be taught new tricks.

Of course Secretary Mellon, who, in his financial capacity as paymaster, has repeatedly told Congress that unless a more rigid system of economy is observed, we will all be in the unfortunate position of some of our European contemporaries, is an old fogey, not versed or experienced in the "drunken sailor" system of disbursements. He would be glad to give the weary shouldered public an opportunity of shifting burdens. But, not Whisky Creek, or Buttermilk Inlet, as transportation channels—for boodle—or crying for water and more water.

But the chief trouble, in this analysis, is that even President Harding is displaying evident inconsistency in remotely suggesting that, having completed the Panama canal and submitted to blackmail from a handful of harum scarums, claiming to represent the isthmus government to the tune of \$25,000,000 cold cash, by suggesting the building of another canal—the Nicaragua project may be for the reason that these blackmailers, who have had given them every little thing they have asked for, now suggest that they want the canal to toy with as of their own possession.

Naturally, we need another inter-oceanic canal. The present Panama institution is now taking care of a tonnage of just about one-tenth of our own Soo canal. It is supposed to be operated at a small profit. If so there is something radically wrong with its administration, and it will not long continue to do so, after Government "experts" discover such a statement to be a fact.

But, of course, the benefits to Far West shippers are manifold, or to be more exact, three-fold, freight rates now being just about three times as high as they were before the canal route was perfected. We said "shippers," but to be more exact, we should have said "shipping." The poor iambkins in California are still crying for relief from excessive freight rates, and would still have the same reasons for sobbing that they have to-day, with an air line canal constructed from New York city to San Francisco. The rail transportation lines would swallow up the water transportation organizations of the future as easily and calmly as in the past.

Conscientious marine transportation men will tell you that with water routes free to all, competition with rail lines cannot endure, as evidenced by the effort now being made in Congress to subsidize water lines.

If a ship subsidy appropriation will help establish American vessel transportation on the seas—let's have it. Or, at least, let's try it out, but why not by eliminating the pork barrel?

American shipping is badly handicapped and will continue so as long as

that relic of buccaneer days—the La-Follette-Seamen's act—disgraces our statutes. American water transportation companies, internal as well as trans-oceanic, haven't a look in with foreign institutions when it comes to this method of shipping. Perhaps with a subsidy, and notwithstanding the LaFollette mile stone, something may develop out of this program.

President Harding is evidently aware of this condition and it would be a shame to embarrass the executive when he is trying in all sincerity to bring about an improved condition in transportation affairs. He has begged Congress not to leave him enmeshed in a policy of evasion and wants Congress, if it does not agree with his program, to suggest some other. The affairs of the American shipping board were wished upon the present administration and much has been expected from its operations. Its work has been largely experimental, but the time has arrived when it must adopt some well defined policy.

Mr. Lasker is not sure that a policy of subsidization will save our shipping, but he does feel positive that without this assistance Government operation will not succeed and when that collapses and our ships are worn out, private companies will be slow to take up the work where Government operation leaves off.

This is quite reasonable to believe, and it is a matter of much conjecture whether Government operation or control will work out any more satisfactorily than it did with the railroad fiasco. Perhaps with these facts in mind it might be well for Uncle Sam to lay off and place the project in the hands of private corporations which are operated on the basis of pure business. Back them up with a reasonable bonus and watch progress.

In matters of freight transportation such as an organization might have a look in, but it is hardly reasonable to expect them to compete for passenger traffic until such time as this Government succeeds in suppressing liquor traffic on the high seas. Make light of this influence as we may, the fact still remains that passenger traffic on the ocean is made profitable only by the patronage of the idle rich, and sentiment ceases with this class when personal enjoyment is curtailed. If booze suppression follows the flag, then this class of patriots are not enrolled in the ranks of flag chasers.

Under the insurgent methods of the United States Senate, action on the ship subsidy bill may not materialize and the President will be subjected to undeserved humiliation, but after March 4 some of the present obstructionists will pass out and he may get an inning.

The bill has asked the maximum of business capacity from representatives in Congress but they have certainly treated it to a maximum of cheap political chicanery. They have only been asked to give a fair trial to an experiment which looks reasonably certain to work out satisfactorily, but they have treated the President cavalierly, with an utter disregard for decency, and are trying to leave him shipwrecked on the shoals.

Senator Watson announced at an open session of the Senate the other day that Mr. Harding would be a candidate to succeed himself. Unless he can deliver himself from the class of alleged friends who claim to represent him, he might just as well pick up his "rule" and "go back to the case" at the end of his present term, for he cannot much longer associate with this class of freebooters and keep from getting smudged. We will be drawing it mildly when we call them bad actors.

Frank S. Verbeck.

Are there half a dozen or more trade papers stacked up somewhere around your desk with the wrappers still on them? They are full of ideas and opportunities you are wasting.

Michigan Shoe Dealers Mutual Fire Insurance Co.

Lansing, Michigan

PAYING 30% DIVIDENDS

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30% Dividend to Policy Holders

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

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COMPANIES REPRESENTED AND DIVIDENDS ALLOWED.

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

SAVINGS TO POLICY HOLDERS.

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

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

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.

CONSOLIDATED SCHOOLS.**The Hardware Dealer's Interest in the Project.***

I am a small hardware merchant in a small town and do not cut much ice in the hardware world, but at the same time I am trying to fill my place in my community. I live in Boyne Falls, on the Mackinaw Trail, M 13. I am going to invite you to stop and fish with us in Boyne River and investigate the consolidated school system which I am about to discuss with you.

Before discussing any advantages of this system, I want to tell you how we went about to consolidate our township into a township unit system. First, you circulate a petition which must be signed by 25 per cent. of legal qualified school electors. Be cautious here. Don't allow the wife to sign her husband's name or the husband for the wife. Each must sign personally. When the necessary names have been secured, file the petition with the township clerk who calls a township board meeting. This board canvasses the petition and if they find that you have the required amount of names, they will order the township clerk to call a special election on consolidating the township.

You have now about two weeks in which to get busy, spreading propaganda favorable to consolidation. We made up an itemized budget showing receipts and expenses under the consolidated plan and also under the dis-

*Paper read at annual meeting Michigan Retail Hardware Association by Herman C. Meyer, of Boyne Falls.

trict plan. The results were favorable to the consolidated plan.

A poll list of every qualified school elector was made and a meeting called at the school house, where about fifteen interested voters gathered. The poll list was read and each person took over a portion of these names and agreed to give them a personal call, explaining why they should support the consolidated school system.

The morning of the election arrives and you find yourself in a merry scrap, because many an old backwoods farmer, who has been a director of the one room school for the past forty years, will call your attention to his constitutional rights, which he refuses to give up, although it only pays him \$10 per year.

I hope that you meet with the same success we did, for when the smoke had cleared away we had thirty-two votes to spare.

Following election for consolidation you elect your school officers. Pick men or women who are interested in your school and in the success of consolidation. Elect three officers from your village and two farmers, so the farm bloc will be represented.

After the officers have been chosen and qualified you are ready to buy your equipment and arrange to house the additional children. We asked for catalogues from manufacturers of bus bodies which we could use on ford truck chassis or transfer to sleighs. The best price we were able to obtain from the manufacturers was \$350 each, but with a little figuring our local carpenters made us a price of \$175, ef-

fecting a saving of \$175 on each bus top.

These bus tops are made of the very best of material, well lighted, well ventilated and heated during the winter months. They are 14 feet long and will seat from twenty-eight to thirty children. At the present time we are using eight busses. Six are motor driven and two are horse drawn.

We are transporting 160 children from the rural district. No child is on the road more than thirty minutes when using the motors or more than one hour and thirty minutes on sleighs. No longer is it necessary for children to walk to school through snow and rain storms.

This year we were able to use two motor busses until Jan. 12. You perhaps wonder how we manage to bring the children to school during snow storms. My best answer is that during the heavy snow and sleet storm of Feb. 23 and 24, 1922, railroads were tied up for a week. City schools closed down, but our busses only missed one day. This winter the weather has been all in our favor. Busses have been in each school day on time and our best average attendance is from the children coming in on the busses.

Our housing problem solved itself, as we were able to rent the parochial school, which now takes care of all the small children, including the fourth grade. The other grades are taken care of at the public school, which has ample capacity for any increase in students for years to come.

Further, I wish to discuss with you

the hardware man's relations to consolidated schools and have two main appeals to make.

First I want to appeal to your educational ideals and next I want to enlist your support for the general movement by showing you a business proposition which will put money into your pockets.

Public spirited men believe that education is due the present generation, regardless of cost. In an effort to provide that education business methods must be used. We are providing a system which we know gives us improvement without increased cost.

Three years ago our township consisted of our village school and seven school districts. The rural schools were the usual type, one room, frame, stove heated, providing no modern improvements. They could employ only such teachers as were willing to spend the winter in isolation. Wages were limited to the point that only beginners could be employed. School often closed at the end of seven months. We have had two methods in which to compare their work with the work being done in our village schools. Township day brought the exhibited work of all schools together. Two years ago we won every competition in the schools. Last year they would not permit us to compete.

The other comparison we found when we started our consolidated school. The students did not represent standard grading. Some were good and some were very poor, yet we were compelled to accept them together in the same grade. We hope to

1853 We keep faith 1923
with those we serve

The Brecht Company

In Announcing Its

SEVENTIETH ANNIVERSARY

Takes Occasion

To acknowledge that this event has been made possible only by the continued good-will of its friends and makes use of this occasion to express to them its appreciation of their patronage.

THE BRECHT COMPANY

Saint Louis, Mo.

have them standardized in another year. We have chosen to help the weak to gain the standard required for their grade, rather than to discourage them by putting them back. They were not responsible for their shortcomings.

Two years ago we consolidated two districts with out village school. We found this unit too small for success. It did not run us to capacity. Our overhead expenses were too high. This gives us a total of 260 children and we have made a showing worth while.

We are supplying better trained teachers. Each teacher is either a county normal graduate or has a life certificate. Our superintendent is a degree man and has been a great help to us in perfecting our system. No teacher has more than two grades. Class periods run three to four times longer than the same student had in the district school. Buildings are steam heated, well ventilated, well lighted and modern.

District schools have never been able to furnish high school training to our boys or girls. At the very best they have depended on some small town or city school to supply the high school work. This necessitated boys and girls spending the greater part of the year away from home. Two or more students usually roomed together and cooked their meals or boarded out, as their circumstances permitted. The boarding factor was never successful and the rooming factor was less so. Surely both boys and girls between the age of 14 to 18 years old should be at home. Consolidated schools brings the high school facilities into each community and the transporting permits the boys and girls to be home under the care of the parents. This is both a money saver and a character protection.

Boys are taught agriculture and one needs no extensive statistics to note that our farmers need better education, so that they may be able to test the soil of their fields, analyze their fertilizer, study plant life and keep an accurate account of the different projects of their farms. Shop work on the farm will teach the boys how to make the farm a good place to live. Build sanitary hen coops and hog pens, gates and the smaller articles such as eveners and whiffletrees.

If this educational system will help lessen the different diseases among potatoes, corn, oats, wheat and fruit trees, it surely has well repaid us for our effort.

The girls are taught sewing and cooking and what has taken place at our small school has convinced me that home economics has a rightful place in our schools of to-day. Especially is this true of my community, where we have so many foreigners. The older girls are not only making their own dresses, but are making their sister or their mother a new dress of the American style.

Children of the 8th grade grow right into the high school in a natural way, thus raising their standard of education.

We have improved instruction, housing and social condition. Further than that, we have reduced the cost of edu-

cation to the point that the township saves \$3,500 per year over the old system. We have reduced the village school tax from \$49 per thousand to \$25 per thousand. The State pays \$400 for each bus that brings in twelve children and gives us \$1,000 for having a high school which teaches agriculture and manual training and home economics. This gives us a State aid of \$4,200 toward paying our running expenses. In nearly every village where it has been tried the results have been the same. Why not try it in your village, Mr. Small Town Hardware Man?

In addition to the educational improvement, there are secondary improvements in order to help the transportation problem. Good roads are an aid in building up the prosperity of a community. Further than that, these good roads all run in our direction. That means that the rural population will follow these roads to do their trading in our village. Our schools bring their interests to our community. In other words, our community has been extended from our village lines to points five or six miles around.

Now let the hard headed business man consider what this community interest does to business. It means that our drawing territory has been increased. It means increased demands for stock. So naturally, we stock up to fill the demand. One hundred and sixty country children come to town five days a week and they return with dry goods or hardware. Perhaps it may be only a bolt or a plow point or an axe, but it means increased sales from a stock on which the taxes have been reduced.

I believe the educational factor is the big one to consider, but I hope that you hardware merchants see a business side to it that will be sufficient to cause you to line up with the movement if you live in a community where the system fits.

I have two purposes in the paper. First, to bring to men of the villages the educational and business advantage of this plan. Second, to bring to the men of the cities too large for this unit the importance of consolidated schools to show them what we are doing with the primary and State reward money.

Theodore Roosevelt said, "The ultimate greatness of a state must depend more upon the character of its country population than upon anything else."

The business of educating the children of Michigan should not be a local problem, but it should be the problem of the entire State of Michigan. You hardware men from Detroit, Saginaw, Lansing and Grand Rapids, who are enjoying a school tax rate of \$6.75 to \$12 per thousand surely will be doing a great good to the rural community by giving us your whole hearted support and co-operation in this movement.

The Michigan Implement Dealers Association, which met at Lansing Dec. 6, 1922, passed a resolution endorsing the Smith-Huges act in high schools. But the rural village must first consolidate before it can accept the Smith-Huges proposition, so therefore I think the hardware dealers

The Mill Mutuals

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Reaches more people in Western Michigan than can be reached through any other telephone medium.

21,100 telephones in Grand Rapids.

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GRAND RAPIDS KNITTING MILLS

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

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

should go the implement dealers one better and endorse the State of Michigan consolidated school plan, which will build up rural communities all over Michigan with consolidated schools. Better education means better boys and girls, better American citizens, better communities and a better State of Michigan.

Sudden Death of Long-Time Laurium Merchant.

Laurium, Feb. 10—Isaac W. Frimodig, 456 South Kearsarge street, esteemed copper country resident, died recently following a short illness. Mr. Frimodig was ill only a week and underwent an operation Saturday. His condition had been serious for several days.

Mr. Frimodig was a pioneer resident of the district and had a wide acquaintance in the copper country. He held the esteem of a wide circle of friends to whom the announcement of his death has come as a shock.

Biographical.

Isaac W. Frimodig was born Sept. 29, 1855, in Kaafjord, Norway, where the well known Altens copper mines are located. His parents, John P. Frimodig and Marie Mathilte Kehlange (the latter a native of Sweden) emigrated to America, locating at Calumet, Michigan, where a number of miners from Althen had located, coming here in the spring of 1865.

Mr. Frimodig commenced work in the copper mines in his native country when 11 years of age, first in a stamp mill washing ore and then in a mine with his father, attending school half the time, however, from the age of 7 years to 16, as a certain amount of school attendance from the age of 7 years is required in that country by law, no matter how poor the parents are. In this country he secured work in the Centennial mine and was employed as a miner in the Calumet and Hecla mine and the Quincy and Osceola mines. While employed at the last mentioned place, he met with an accident which nearly resulted fatally, being struck on the left side of his face by a large rock falling from an overhanging wall under ground.

Quitting the occupation of mining after that serious event, he entered the mercantile business, in which for the first two years and a half he was engaged as a salesman for F. P. Ruppe & Son, at Red Jacket; next in a like capacity for Nappa & Company, of Calumet, for two years; then three years as a book-keeper for the same firm, and since 1888 he has conducted a general merchandise store in Red Jacket.

In the fall of 1894, as a candidate on the Republican ticket for the office of County Treasurer, he was elected by a majority of 1500, and as a candidate for the same office at the same time on the Prohibition ticket he received 2100 majority over his opponent. In his social relations he was a member of Calumet Lodge, A. O. U. W., of the Norwegian benevolent society, "Fremod" and of the Kaleva benevolent society of Red Jacket; and in religion he was a member of the A. L. Lutheran church, in which he had been a trustee of the congregation since 1888.

In 1876 he visited the old country, remaining there two years, during which time he was employed for a

year on sailing and steam vessels along the coast in herring fishing, and also for a time as a miner in the old Altens copper mines. Before leaving his native land he married Miss Albertine Paulson, a native of that country.



Isaac W. Frimodig.

Returning to America with his bride, he concluded to make the land of the Stars and Stripes his permanent home; and in this land of greater opportunity all his relatives, a large number, are also living, scattered in Michigan, Illinois, Minnesota, Tennessee and Washington State. In his family there are four sons and four daughters. Mrs. Frimodig died April 15, 1896.

Big Petroleum Stocks.

The case of petroleum is peculiar. While other basic industries were curtailing output and getting rid of surplus stocks, the production of crude petroleum attained a new high record, and imports in 1922 have also been at nearly record figures. Meanwhile consumption and exports have likewise touched a "new high," but they have been sufficient to offset the enormous gain in output and imports. As a result, the accumulation of stocks has been the greatest ever known. According to the Geological Survey, between 1918 and 1922 production increased 55 per cent., imports 229 per cent., exports 109 per cent., consumption 42 per cent., and stocks 106 per cent. Immediately after the armistice there was talk of a world scarcity of petroleum, just as there was talk of a scarcity of nearly everything else. There was vigorous prospecting for oil and the quest was eminently successful. The supply has outrun the demand, but in the case of the oil industry the supply is inelastic; that is, it cannot be readily adjusted to changing conditions of demand. A flowing oil well cannot be closed down when the market is glutted just as one would close down a coal mine or a steel mill, and the result has been a maladjustment of supply to demand, with consequent unsettlement in prices.

Our eugenic friend would destroy the tree because it has borne one bad apple.

To Protect Your Profits

we advertise

"K C BAKING POWDER

Same price for over 30 years

25 ounces for 25¢

The price is plainly shown on the package and in the advertising.

Your customers know that the price is right.

It never is necessary for you to reduce the selling price on K C Baking Powder and accept a loss.

In Selling

K C Baking Powder

Your Profits Are Protected

The government bought millions of pounds

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

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

Some of the Results of Capitalistic Ruthlessness.

Grandville, Feb. 13—Political action which hurts business isn't beneficial to the State.

Citizens in Wisconsin are already experiencing the luxury of bolstering the ideas of that sort of socialism advocated by La Follette and his followers. A company doing business in Kenosha of close on to \$20,000,000 a year has signified its intentions of getting out from under the shadow of LaFollettism, seeking a location in Chicago.

Making laws infringing on the rights of business will be found very unprofitable to those socialistic progressives of the LaFollette type. Wisconsin will need to look to its political fences if it would save itself from a drastic outflow of business concerns to other states.

When the people of a state learn from dear experience that it doesn't pay to lay heavy embargoes on trade, they will turn from their Bolshevik ideas and get quickly back on the sound platform of right dealing with their own business citizens. Too much LaFollettism will sicken Wisconsin in time of her late course of unsound dealing.

Laws should be for the whole people, not for classes or cliques.

LaFollette has always preached doctrines inimical to every sound principle of business known to sane men. He is a thorn in the side of fair dealing, a dangerous enemy to prosperous business dealings, and the sooner the electorate of the Badger State learns this fact and acts upon it the sooner will the sun of prosperity dawn upon that State.

Now is not a time to follow after false gods.

Get down to business and stay there. Keep the mills and factories humming. Open up new fields to American commerce and see to it that small fry demagogues are sat upon with sufficient force to squelch them.

There is such a thing as knowing when one is well off. Letting well enough alone counts for a good deal sometimes. Unnecessary meddling often throws the meddlers from the frying pan into the fire. The Wisconsin folks have certainly flopped into the flame with their LaFollettism, which drives great business firms out of the State in self defense.

Dear experience is the only school in which some people will learn. A burned child dreads the fire and after a spell of experimenting with business conditions in such a way as to banish the best of them from the State, like enough that school of experiment will not be tried again.

The most prosperous times in this country were when business pursued its way untrammelled by restricting laws that tended to obstruct and embarrass its best efforts for advancement.

Those political socialists who pose as business mentors know very little about business in any form and are a stumbling block in the way of advancement along business lines. These clogs to freedom of thought and action should be cast out as pestiferous enemies to the prosperity of the country.

Business will not thrive when it is not fairly treated. It will seek to escape oppressive laws when other fields are open. Luckily for the country, all states are not like Wisconsin, bound and hog-tied to the chariot wheels of LaFollettism. We have enough wild-eyed reformers who can see only capitalistic ruthlessness in any effort on the part of business firms to seek a fair deal and no favors.

There is even strong talk in Congress of again turning over the railroads to the Government. Heaven save the mark! Has not the experience of Government management of railroads taught us anything? Never in all the history of transportation lines has there been under private

ownership such bald blundering as while the roads were in charge of Uncle Sam.

Don't let us get back to that again if we value the business stability of the Nation as of any consequence whatever.

The fact is that business should be allowed a free hand wherever this can be done without trenching on the rights of any of our citizens. There were some things done, away back in the reign of Theodore Roosevelt, which would not bear the light of inspection, where big business was concerned, but that is of the past and has really no place in this article of today.

What we would insist on is the greatest freedom of action on the part of business firms consistent with the rights of all our citizens. It should be remembered that business men are not enemies, but friends to the United States of America, and that they are as deeply anxious for the country's prosperity as are any class of citizens within its borders.

Congress is at present engaged in making laws to please and aid, if possible, the farmers of the Nation. If Congress can do this by legislation, without infringing upon the rights of any other members of the great body politic, well and good. However, it is a chance if anything of great good will result from the legislation favoring farm blocs.

The farmer is a business man in one sense and it requires considerable business ability to succeed along that line. Some farmers are keen business men, and make small fortunes in the agricultural and horticultural lines. These are not the ones who are begging Congress to come to the rescue and save them lest they perish.

A business that has to have a Government subsidy in order to live may well be considered hardly worth the saving.

It was said of an American general in Revolutionary days that he prayed God to aid him against the enemy, but if He could not do that, to stand by and look on and He would see the blamest fight ever pulled off. That is the position of business as regards Government to-day. Old Timer.

Obstacles With Which Business Must Contend.

Business conditions are never just what we should like to have them be, because nothing into which the human factor enters is perfect. Gratifying as the progress has been towards full recovery there are still some obstacles to further improvement which have not been surmounted. First and foremost is the low purchasing power of Europe. Of that so much has been said and written that further comment at this time seems superfluous. Then there is the shortage of labor, which is becoming more serious with the revival of industrial activity. This is one of the factors contributing to the steady rise in costs of production, an advance which has not yet been reflected in prices to consumers, and the reaction of the latter to higher prices remains to be seen. In spite of the recent improvement in prices of staple farm products this advance has barely kept up with the average rise in wholesale prices, and the purchasing power of farmers as a class is only slightly higher than it was a year ago, being computed by the Bureau of Agricultural Economics of the Department of Agriculture as nearly a third below the pre-war level.

The country is growing more prosperous every day, but this growth has lacked uniformity, and its unevenness is being pointed to by business ob-

servers as reason for proceeding with caution. The Department of Agriculture estimates average prices for crops paid at the farm during 1922 as 13 per cent. above the 1913 level and average prices for live stock at 11 per cent. above that level. On the other hand, the index of the Bureau of Labor Statistics for wholesale prices of all commodities except farm and food products in 1922 was 63 per cent. above the pre-war level. In this matter of farm prices there would probably have been a still poorer showing if the industrial districts had not begun to feel the coming of prosperity. The improvement in the purchasing power of the factory laborer has undoubtedly helped the farmer, and there should be no resentment on the part of the latter when he sees urban conditions improving. The more money that the city wage earner has to spend the greater will be the demand for the farmer's wheat, cotton, potatoes, eggs, and poultry. At the same time, this greater industrial activity in the cities does tend to draw labor from the farm and to increase the farmer's operating costs, and the situation is not all one color.

Not only is there considerable variation in the well-being of agricultural and urban districts, but there is also wide variation in the economic status of different groups of farmers, in so far as this can be measured by price levels. Thus the farm prices of hay, potatoes, and eggs in December, 1922, were lower than they were twelve months before, while prices of wool cotton and corn made substantial gains during this period. The price of potatoes fell 45 per cent. during the year, while the price of wool rose 109 per cent. This means that the wool growers have become prosperous while producers of potatoes have their troubles. This comparison is between two extremes, but there is perhaps as much unevenness in the degree of well-being of different groups in the agricultural industry as there is in general business.

William O. Scroggs.

Rigid Rules Governing Charge Accounts.

Battle Creek, Feb. 13—I have formulated some rules governing charge accounts which have worked well in my store. They are as follows:

1. Terms, full payment 15th of the following month must be adhered to.
2. If special payments are arranged for, complete amount must be paid before new charges are added. Make this point clear before taking charge on payments.
3. Except where credit rating is exceptionally good or people have large assets, all payments on special payments must be arranged for by the week.
4. If weekly payments are not made as per agreement write at once calling attention to omission.
5. Cut off credit on all 15th of month accounts not paid by that date until old account is settled in full, then re-open only if buyer promises without question to pay by the 15th of the following month.
6. Rule 4 applies to all accounts except preferred list where special arrangements have been made due to illness, lack of work or other misfortune.
7. Always remember—merchandise is money—no sane person loans money without absolute assurance that it will be repaid. Merchandise is the loan

of money in another form. Why? Money is loaned at 7 per cent. interest on gilt edge security; since this store does not net 7 per cent. on its gross turnover it naturally follows that when charging goods we loan money at much less than 7 per cent. hence the necessity of extreme care. Aside from loaning money at much less than 7 per cent. we do not have mortgage security. Extreme care is necessary.

You must realize that goods on shelves is much preferable to bad accounts on the books.

True some people become angry when questioned. Questions must be asked so that the credit man may judge as to basis of credit. In cases of this kind politely inform the applicant we are opening no new accounts. Reasonable people will give desired information. We want only reasonable people on our books.

8. Never extend credit unless the basis for credit is such as would appeal to men who are "dealers in credit" and past masters in the art of making credit. I refer to the bankers.

9. Remember a past due account is the same as a past due note; both promises to pay at a certain definite time.

10. Because some other merchant carried past due accounts and continues to extend credit is no reason why we should do the same. Bankers who allow borrowers to pile loans upon loans go broke, also sometimes they go to jail.

11. Bad and past due accounts have "busted" many businesses and sent the owners, not to jail, but to the poor house.

12. Since we do not propose going broke or to the poor house our credits will be handled on the only sound basis known.

Ten Common Horse Sense Points...

1. There must be a basis for credit.
2. The moral risk must be AAA1.
3. The man of the family must have a record of steady employment.
4. Changing jobs often counts against the applicant for credit.
5. Past record of paying bills promptly and as agreed is big favorable point.
6. Owning a home or other property or purchasing a home on contract is a big asset and proves thrift. Thrifty people usually pay their bills.
7. Never extend credit where domestic difficulties exist in homes.
8. Cut off credit if domestic trouble develops.
9. A good job or position is not a basis for credit. Reference must report favorable.
10. Cut off accounts due unless sickness or other good reason is given. Just being hard up is a "rotten" reason and proves living beyond one's means and never charge to people living beyond their means. You are headed for the poor house if you do and a poor house is a "rotten" place to go.

J. C. Toeller.

Retailers Buying Sanely.

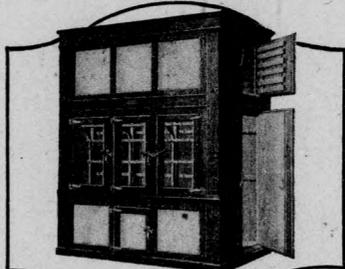
In commenting on the buying that retailers are doing, an executive of a leading concern yesterday said he found little of a speculative nature entering into it. "I think it is cause for congratulation," he said, "that, despite all of the recent talk about higher prices, possible shortages and so forth, the retailer has kept a sane head on his shoulders. He has purchased more liberally than was the case last year, but in so doing he has had only his immediate needs in view. There is no such headlong excitement as was responsible for the pernicious buying policy of retailers prior to the deflation period. There are many who never learn their lesson, but, taking the situation by and large, there is a very commendable spirit of restraint in evidence, which, to my mind, is a healthy sign."

McCRAY

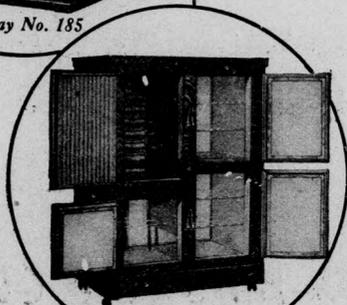
REFRIGERATORS
for ALL PURPOSES



McCray No. 1042



McCray No. 135



McCray No. 460

McCray Quality is Enduring Quality

Every McCray Refrigerator is built to last. It's record of service is unusually long. When you install a McCray you have definitely disposed of your refrigerator problem.

These are the reasons for McCray's enduring quality:

- every bit of material is carefully selected, of the highest grade, and proved to be the best possible kind for each particular purpose;
- all lumber is thoroughly seasoned, air-dried and cured in our own kilns, so that every part fits perfectly, doors close tightly and retain their shape permanently—there is no warping or sagging;
- the mineral wool insulation is so placed that it does not sag and leave some parts of the wall unprotected;
- every process of manufacture, every detail of construction down to the last hinge and door fastener, is given the care and devotion which McCray standards of quality demand.

Remember it has always been our steadfast purpose to build the best possible refrigerator. Your grocer friend who uses a McCray will tell you we have succeeded.

You can buy a McCray with the profit that it saves you. Ask about our easy payment plan.

Send the coupon now for further information. We'll gladly suggest specific equipment to meet your needs, without obligation.

McCray Refrigerator Co.

2344 Lake Street

Kendallville, Indiana

Salesrooms In All Principal Cities

Detroit Salesroom, 36 E. Elizabeth St.

McCray Refrigerator Co.,
2344 Lake Street, Kendallville, Ind.

Gentlemen: Please send information on refrigerators for

- () Grocers and Delicatessen stores
- () Hotels, Restaurants, Hospitals and Institutions
- () Meat Markets
- () Residences
- () Florists

NAME _____

ADDRESS _____



Michigan Retail Hardware Association.
President—Charles A. Sturmer, Port Huron.

Vice-President—J. Charles Ross, Kalamazoo.

Secretary—Arthur J. Scott, Marine City.
Treasurer—William Moore, Detroit.

Directors—R. G. Ferguson, Sault Ste. Marie; George W. Leslie, Marshall; Cassius L. Glasgow, Nashville; Lee E. Hardy, Detroit; George L. Gripton, Britton.

Dealers Should Make Full Use of Window Display.

Written for the Tradesman.

The hardware dealer can find no better form of advertising than a series of good window displays. Unless a merchant goes in for elaborate spectacular effects, there is very little outlay involved in making the window attractive.

This does not mean that the window display facilities cost the hardware dealer nothing. They represent a lot of money; though the dealer does not always appreciate that fact.

"My rent," said one dealer the other day, "is \$120 a month. I could get the same floor space on a side street for \$20. The \$100 difference represents the cost of a store front on the main street. It represents the circulation of that store front—in other words, the number of people who see it. I pay the extra \$100 a month just for that; and I have to see that it pays me profits in return."

A window display is a great business-getter; and with displays properly arranged and in systematic series, a great deal can be done to create demand. I know of a number of instances where dealers have absolutely educated their communities to buying a certain class of goods for which there was previously no demand at all. In fact, so important is the window display that most merchants, even where they close store at 6 o'clock, keep their windows lighted throughout the evenings.

A window which always looks effective and shows that careful attention is being paid to it, indicates a merchant who is keenly alive to all trade possibilities and on the lookout to secure business. People like to deal with a live store of this sort. There is a feeling, rightly or wrongly, that a dealer who puts on good displays will not handle old or inferior goods in his store. It is the same thing as in the case of an article covered with dust. Show a customer two stoves, one with the nickel parts dimmed, the other looking as bright as the proverbial pin. The bright stove will sell the quickest, every time.

It is the same with two windows, one looking well cared for, the other neglected. Even apart from the display itself, the general appearance has a psychological effect upon customers. It is not as though a window display

was difficult to put together or involved a great amount of cash outlay. The biggest part of the expense is in the rent account; and the dealer pays that anyway, whether he makes effective use of the window or not.

Any man with a little ingenuity and some idea of arrangement can, with his everyday stock, produce attractive window effects. Some hardware dealers used to take the view that it was all very well for the bigger dealers to go in for window display when they had plenty of money and plenty of help to produce spectacular effects; but as for the ordinary busy dealer—what could he do?

The answer to that is simple enough. Just tell the public, through your window, what you have to offer them.

It is seriously to be questioned if spectacular effects in window display bring much extra business. Such displays advertise the store in general way. People say to one another, "So-and-So has a wonderful display. Have a look at it when you go by." This advertises the store. But in itself it does not bring business.

But if a merchant takes the trouble to put on a spectacular display of, say, sporting goods, bringing out, particularly his line of guns, revolvers, knives or whatever he has to feature, then comment is made that "So-and-So has a fine display of guns." This interests the sportsman who wants a gun; and it brings business. The spectacular display, to be seriously effective, must be linked with some article the hardware dealer has to sell.

But a good many displays that are in no sense spectacular prove very effective as business-getters. All that is wanted to make a good window display is a little time, a little thought and a little effort; and these are commodities always at the command of every hardware dealer, irrespective of the number of clerks he employs or of the amount of trade he is doing. It is time, thought and effort well expended; one hour spent in decorating a window will bring in more revenue than seven hours spent in standing behind a counter waiting for customers.

Hardware dealers, nowadays, are greatly helped by the manufacturers. Cards, signs, window trims, small working models and all sorts of window display accessories can be obtained by the dealer. This is especially true in connection with paints. The hardware dealer should take advantage

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

A. B. KNOWLSON CO.
Grand Rapids Michigan



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.

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.

Foster, Stevens & Co.

Wholesale Hardware

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

Grand Rapids, Mich.

Michigan Hardware Company

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICH.

Exclusive Jobbers of Shelf Hardware,
Sporting Goods and
FISHING TACKLE

of these opportunities; though at the same time he should never allow his store to be lost sight of in the featuring of some special line of goods.

Prettiness is not an essential feature of display. Many merchants ignore their window opportunities because they think that the chief requirement of the successful window trim is to look pretty.

It is not essential for a window to look pretty just for the sake of beauty alone. A window display is for the purpose of selling goods; and if other points besides beauty or artistic display will sell more goods, then give beauty minor consideration.

There are lines of goods that are so homely and commonplace in appearance, most window trimmers entirely neglect them. These are lines that it pays to bring out. Their very homeliness arrests attention, instantly. They cannot, it is true, be made into handsome exhibits; but they can be made interesting to a lot of people, which is of far more importance.

It will generally be found good policy to give up more window space than is usually done to general utility goods. People like to look at enamelware displays just the same as they look at elaborate displays, say, of vacuum cleaners. Some merchants run strongly to sporting goods displays. These lines command a lot of attention, but all people are not sportsmen. It pays to feature quite frequently the lines that all people are compelled to buy; and to give attention to the staples in your window trims, as well as to the novelties.

As has been pointed out, the rent for a store is really based to a certain extent upon the number of people who normally pass the door each day. That means, the rent for the whole store is based largely on the value of the windows as advertising space. If the windows are neglected, the merchant is throwing away money. Neglect the window, and the passers-by will neglect the store. Keep the windows filled with goods and live show cards. Make these cards tell people the things they want to know about your goods. Use your windows to the utmost to attract the attention of passers-by, and bring them into the store.

It is a good thing to plan ahead for your window displays; and to outline the individual displays on paper before you begin to put them together. Also, have a special drawer or pigeon hole in your desk or a special folder in your vertical file devoted to display ideas; and as these are noted in trade papers, or come to mind at odd moments of the day's work, capture them and file them away for future reference.

Planning, and outlining a display on paper, and having a mine of ideas constantly at hand, will reduce the work of window trimming by anywhere from 50 per cent. up. Also, it will help develop your own ideas to study the ideas of other merchants. Do not make your window trim a mere imitation of some other window trim you have seen or of which you have read; but enlarge upon it, adapt it to your facilities, improve if you can.

It is good policy, also, to have some

place to store display materials, such as fixtures, background material, special lighting equipment and display material supplied by the manufacturers. Such material represents money value; and you should get the most you can out of it.

Victor Lauriston.

Cutting the Convention Down To Two Days.

Lansing, Feb. 10—I am writing you a few lines concerning the coming convention to be held in Lansing Feb. 21 and 22, explaining to the readers of the Michigan Tradesman why the convention will be a two day convention instead of the usual three day affair, which I trust you will publish.

Since going to my first convention, which was held in Flint about twelve years ago, I have noticed that on the first day of the convention a very small number of the delegates would be registered. The evening of the first day and all day Wednesday and evening we have always had a large number of delegates registered; in fact, our large crowd would always be the second day and evening. Early Thursday morning many of the delegates would check out and leave for home.

After careful study and questioning many of the delegates regarding the situation, I found that many of them could not, for various reasons, leave their business for three days. Therefore, they would come only Wednesdays; and the officers of the State Association bearing this in mind have always made Wednesday the big day of the convention.

Last year being my first year as chairman of the convention and bearing this in mind, I wondered if it would be possible to have the work of the convention so well taken care of by Wednesday night that we could adjourn early Thursday morning, which we did. When Thursday came all we had to do was to elect officers and select the next place of meeting. Out of about 200 delegates registered, we had Thursday morning only about forty delegates left. The remainder had checked out and had left for home.

Bearing this in mind, I called the board of directors together in Lansing in June and asked them to make plans for a two day convention, in place of the usual three, and to make plans accordingly. Therefore, I am asking all delegates to come early Wednesday morning to register not later than 9 o'clock, after which we will visit the wholesale houses some of which are planning to serve coffee and a light lunch. Immediately after lunch at 10 o'clock the convention will call to order and the first two hours will be devoted to the usual routine business and appointment of committees. At 4 o'clock John A. Green will address the delegates. At 7 o'clock that evening the Lansing Association has made plans for a banquet and musical numbers of unusual interest. I can assure the members that this will not be long enough to be tiresome and yet long enough to be very interesting.

Thursday morning the convention will call to order very nearly at 9 o'clock. William R. Roach will address the delegates and at 11 o'clock Charles Myers, advertising manager of Morris & Co., a man who has always taken an active interest in National affairs, will address the delegates. Immediately after luncheon we will have the election of officers and select the next place of the convention, after which we will adjourn, which will give all who attend an opportunity to get home Thursday night or early Friday morning.

Mr. Bothwell will, in a few days, give you the complete programme to be published and I trust all your readers and members of the State Association will be on hand early Wednesday morning and help make this convention as successful as the ones in the past have been.

John Affeldt, Jr., Pres.

That Ton of Coal

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

Shredded Wheat Biscuit

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

MADE ONLY BY

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



Multigraphing, Addressing, Form Letters, Mailing Lists

WATKINS LETTER SHOP

Citz. 64989

112 Pearl St., N. W.

Bell M. 1433

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

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 Widdicombe Bldg.

Citz. 65440



Does the beauty of your store attract trade?

NOTE the attractiveness of the Wilmarth Show Cases and Wilmarth Interchangeable Sectional Unit Equipment in the above illustration—the main sales floor in the largest department store in Western Michigan.

Your store, too, can look like this. You can achieve for your store a beauty that creates new prestige, a merchandising efficiency that de-

velops increased sales without a corresponding increase in overhead. Furnish your store with Wilmarth Show Cases and Store Equipment, lay it out according to a Wilmarth Store Plan, and you will put your store on a higher profit making plane.

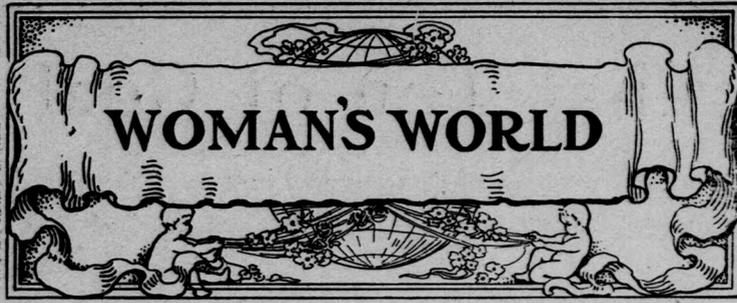
Get in touch with us today—you will not be obligated in any way.

WILMARTH SHOW CASE COMPANY

1542 Jefferson Avenue

Grand Rapids, Michigan

Made In Grand Rapids



WOMAN'S WORLD

Plain Bricks and One Small Child. Written for the Tradesman.

"Oh, my!" I never saw those before! When did they come? Won't I have fun!"

Such a glad look the little fellow gave me, with such a gasp of delight! If I had been given suddenly a diamond tiara or a great bundle of Government bonds I should not have expressed such happy abandon of perfect delight as that little five-year-old boy did as he ran from my side to begin immediately his immensely important business—with a pile of bricks in a corner of the yard.

A pile of plain, red bricks, "and it was nothing more"—to me.

The contractor had had them dumped there, to be laid out in a garden walk. There were to be a thousand of them. My own first reaction was suspicion; it didn't look to me like more than 500 at the outside. Not all contractors are honest; even if this one told his man to deliver 1,000 maybe the man got tired of counting and just guessed or cheated in favor of his employer.

"You ordered a thousand—do I look like as many as that?" the pile of bricks said to me.

That is not what the pile of bricks said to the little boy. To him it was a mountain of sheer joy—infinite possibilities for the creation of wonderful things.

When lunch time came he was still busy with the bricks, and it was hard to drag him away from them. I began to see what the pile meant to him. He was designer, architect, contractor, builder—his creative instinct had carried him into realms hitherto unexplored, perhaps undreamed of.

There before me was a well conceived, well designed, well constructed garage; not large, to be sure—the boy was not large, either—with room for four cars, and his toy automobile in one of the stalls. Bricks on edge outlined a long curving driveway, with places where two cars could pass safely on the way to and from the house (which was beginning to take form). The house, he explained, was where the chauffeur was to live; but it was evident that to him the wonderful automobiles were more important than the chauffeur. No, there was no provision for any "master's house"—in his philosophy, his kingdom, there was no place for any mere ruler.

I was weak minded enough to delay my own construction with the bricks to give the boy a few days more of building, which somehow seemed to me more important than mine.

"These are real blocks," he said to me. "My wooden ones are only play-things."

Even his sandpile, with which he had been having so much fun, gave place to the bricks. I could sense the difference in his mind between the playthings, the pretend things, and the real things. There was a certain tense concentration in his work with these bricks that one could not fail to observe.

I wondered how many other little boys were just hungry for real bricks. One hundred in a city backyard would furnish material for solid enjoyment for more than one boy. These cost me in money less than three cents apiece, and for days I saw them affording great educational influence, as well as solid happiness—I caught myself wondering whether the two were not very much the same thing.

The educational value of this building—planning and construction—is beyond question, even if there were no value in the mere fun of play. Every child ought to have a sandpile and a goodly number of real bricks. No, it is not question of their size or material; I think the magic lies in the sense of reality as contrasted with the necessity for pretending. The child gets a thrill from the fact that the bricks are the same as the grown-ups use in their work.

Last fall I watched a group of children across the city street, playing with a pile of bricks and another of sand, put there for the construction of a house. It was pathetic to see the children gather as soon as the workmen went away, hang around until dark, and snatch chances to play in the absence of the watchman, who kept driving them away. Some of their work looked to me as marvelous as that which the masons and carpenters did. With scraps of iron, sticks, or whatever they could find, the children made bridges, tunnels, houses, laid out farms—and never seemed to get used to the fact that every day the workmen destroyed what they had built and they had to begin all over again. It made my blood boil to hear the watchman snarl:

"Get away from here and let those things alone!"

You could see in the children's faces the perplexity:

"Why does this ogre want me to leave my precious house that I have built myself without hurting anything or anybody and run away to the empty streets, doing nothing, playing nothing, making nothing? He won't even let me help him do what he wants to do himself."

This was all in the look they gave the man, as they went away, like whipped dogs.

To know the mind of a child, to understand its needs, to share with joy the life of a child—this is the Gate of the Kingdom!

Prudence Bradish.
(Copyrighted, 1923.)

demand



People ask for Carnation Milk. This demand is growing all the time. It pays to be the Carnation Milkman. For sale by all jobbers.

CARNATION MILK PRODUCTS COMPANY
233 Consumers Building, Chicago
333 Stuart Building, Seattle

Carnation
Milk

"From Contented Cows"



Henry Smith
FLORIST
139-141 Michigan St.
Both Phones
GRAND RAPIDS, MICH.

NATIONAL DETECTIVE BUREAU Investigators

A progressive organization, managed and personally conducted, by two widely known investigators, that renders invaluable service and information to individuals, stores, factories and business houses.

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GRAND RAPIDS, MICHIGAN

Fieglers

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

TAKING INVENTORY

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

We carry a
full line of

Arcady Baby Chick Feed

Arcady Chick Feed

Arcady Developing Feed

Arcady Growing Mash

Arcady Egg Mash

JUDSON GROCER COMPANY

GRAND RAPIDS,

MICHIGAN

MEN OF MARK.

J. C. Ross, Manager Edwards & Chamberlin Hardware Co.

J. Charles Ross was born Feb. 12 1872, at Woodstock, Ontario, his antecedents being Scotch on both sides. When he was 5 years old his father died, leaving a family of five children, of which Charles was the youngest. He attended the public schools until 16 years of age, the last two or three years of which time he worked Saturdays and during vacations for the C. P. R. Telegraph Co. and Dominion Express Co., and acted as local correspondent and agent for the Detroit Sunday papers. He then accepted a position with D. B. Phillips, in the Bee Hive department store, where he remained four years, continuing to represent the Detroit papers. He then took a course in the Woodstock Business College, working Saturdays at the Bee Hive. After graduating from the business school he worked some time as special agent for the Dominion Life Assurance Co., of Waterloo, Ont. In the spring of 1893 he accepted a position in the hardware store of W. H. Byrne, of Detroit, believing that the United States offered greater opportunities for the young man than Canada. He remained with this establishment until 1895, when he applied for a position with Standart Bros., Ltd., wholesale dealers in hardware and sporting goods. His application was accepted and he began working in the order room, where he remained about eight months, when he was given charge of the silverware and cutlery department and also assisted the salesmen on the floor. He remained in this capacity one and one-half years, when he was given a position on the road, his territory covering the Michigan Central from Kalamazoo to Michigan City, Ind., the G. R. & I. from Kalamazoo to Ludington and the towns between these points and Lake Michigan. He continued in this position ten years, when he resigned to engage in the hardware business at Waseon, Ohio, under the style of Ross & Hamlin. Four years later he sold out at Waseon to take charge of the retail department of the Edwards & Chamberlin Hardware Co., Kalamazoo. At the same time he purchased stock in the corporation. Three years later he was elected to act as assistant to President A. K. Edwards. A year later he was elected Secretary. On the death of Mr. Edwards—in April, 1915—he was elected manager, a position he still holds, with credit to himself and with satisfaction to the stockholders and the patrons of the establishment.

Mr. Ross is a devoted adherent of the Christian Science denomination and is held in high esteem by the leaders of that organization. He is a member of the masonic order and A. O. F. He has served the Michigan Retail Hardware Association three or four years as exhibition manager and three years ago he was elected to serve on the executive board. A year ago he was elected Vice-President and last week he was elected President at the twenty-ninth annual convention, held at Grand Rapids.

Mr. Ross was married July 22, 1902, to Miss Esther Evans Davis, of Grand Haven. They have one child, a daughter 19 years old, who is now in her first year at Kalamazoo college. The family reside in their own home at 123 Catherine street.



J. Charles Ross.

Mr. Ross does not care for baseball, foot ball, fishing or hunting, preferring to spend his spare moments with his family. He is a lover of nature and enjoys a quiet day in the woods or on the water.

Mr. Ross attributes his success to having been honest with all people with whom he has had dealings, and to the fact that he has always lived up to the adage that it is better to wear out than to rust out.

Christ forgave much and many, but he would not forgive the man who hid his talent in a napkin.

Bankruptcy Sale

In the District Court of the United States for the Western District of Michigan Southern Division.

In the matter of
PACKAGE MACHINERY COMPANY
a Corporation,
Bankrupt.

In Bankruptcy—2213.

To the Creditors of said Bankrupt:
PLEASE TAKE NOTICE

That pursuant to the order of the court heretofore made in this matter, I will order for sale, at public auction, to the highest bidder, all of certain described assets of said bankrupt estate, consisting of machinery, belting, shafting, equipment, dies, jigs, office furniture and fixtures, goods, in the process of construction, steel, nuts, bolts, etc., which are inventoried and appraised at the sum of \$5,636.25.

Said sale will be held at the factory of the bankrupt, at the foot of Langley hill and Pearl street, in the city of St. Joseph, Michigan, in said District, at 10 o'clock in the forenoon on Tuesday, the 20th day of February, A. D., 1923. Said sale will be for cash, subject to the approval of the court, and notice is hereby given that said sale will be confirmed within five days after the filing of the Trustee's report of sale with the Referee. The Trustee reserves the right to reject any and all bids deemed by him insufficient.

Dated this 8th day of February, A. D., 1923.

RAYMOND K. ST. CLAIR,
Trustee,
St. Joseph, Michigan.

THE SIGN OF QUALITY
For Your Protection

Lily White

"The Flour the Best Cooks Use"

Milled of Finest Wheats

A GOOD RECIPE FOR BAKING POWDER BISCUITS

1 cup Lily White Flour, 2 level teaspoons baking powder, 1 tablespoon fat, 1 teaspoon salt. Sift dry material together. Mix fat into flour with fork or knife. Make into soft dough with sweet milk. Use hand to mould in shape; cut with biscuit cutter or knife and bake in quick oven.

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

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

Why You Should Use Lily White
REASON No. 25
Good Looking Bread as well as Nutritious

Even new cooks are delighted with their Lily White baking successes. Try Lily White the next time you bake—no matter what kind of white bread you wish to prepare. Read our guarantee and call your grocer.

VALLEY CITY MILLING COMPANY
GRAND RAPIDS, MICHIGAN
"Millers for Sixty Years"

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

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.



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.

Fall Clothing Conditions.

More and more attention is being directed in clothing manufacturing circles to the Fall season. Actual operations await the delivery of sample pieces by the mills. The late opening of these will prevent any very early showing by the clothiers, and it seems doubtful whether there will be any large number of men on the road until after Easter. Meanwhile, there is a sub-surface feeling of more or less hesitancy due to the higher prices of woollens, which, coupled with the fact that shop labor shows no reduction, are deemed to make higher clothing prices practically inevitable. It is feared that the already narrow margin of profit under which many clothiers have been operating will shrink still more when the attempt is made to meet retailers' views by naming close prices. From current indications, manufacturers' production may be forced toward both ends of the price range, with the medium grade suit the sufferer. Retailers in turn, may have to adopt a similar policy, which was generally followed about two years ago.

Higher Shirt Prices.

When shirt salesmen go on the road for Fall in the course of the next two or three months they will have to quote substantially higher prices on the lines they offer, according to the statements of manufacturers here yesterday. Price advances in percales, silks and other fabrics which the shirt-makers use have been notable of late, and they will be reflected in the higher costs to retailers. The low-end merchandise will have to stand a large percentage of the prospective advance it was said, with increases mentioned of \$2 to \$3 per dozen on this grade of shirts. In the case of silks, one manufacturer of a well-known and high-grade line said he was paying \$1.35 per yard for silk for which he formerly paid \$1.20, and \$2.10 for another kind that used to cost him \$1.85. Increases in the finished silk shirts, it is claimed, will figure out from \$3 to \$6 per dozen. The quotations made refer to the better quality merchandise in both instances. It is thought that the advances will spur production of shirts at a price.

Styles of Apron Dresses.

Apron dresses take the place of the old bungalow apron and are more in the nature of a dress. The technical

difference between the apron and the dress is that the former is a slip-on and does not have set-in sleeves. The dresses are pretty and gay. One in checked imported gingham has white transparent organdy in a V in the front, in the belt and edging the sleeves. A little flower in color is set on. Pink and green are the colors that go well. Plain chambray is combined with checked gingham, and a pale green chambray has set-ins of orange-flowered cretonne. The apron dress also comes in black satine with rick-rack braid in contrasting colors finishing necks and sleeves. The dresses are made to retail at 79 cents each for the domestic gingham, and up.

The Why of Nose Veils.

Nose veils for women are new, pretty and economical. They are small, in half moon shape, to be worn with small hats. The straight line goes around the hat and the curved part comes just under the nose or possibly just covers the lips. They suggest the small mask of other days which figures in many romantic stories, and are piquant. They come in some simple mesh with a little border around the curved edge and in different shades of brown, in gray and in black. There are a few which come with a more elaborate all-over design. Being small, they take little material and are, therefore, less costly, retailing from 75 cents up.

Fruits in Millinery.

This is to be another fruit year in millinery. Bright yellow oranges, half as large as life, come with a spray of orange blossoms and leaves and show to advantage on a pale green felt hat with a gauze rim. A pretty rosette-like cluster of white cherry blossoms repeats the colors, having a bunch of yellow cherries in the center. There are all shades of red cherries, luscious in size and color, and berries of different kinds and seed pods. Fruits of many kinds, including grapes and peaches, appear upon the handsome ribbons, some of them with a metal thread.

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.

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.

DON'T DELAY

Get the pick of patterns and assortments for Spring and Fall by placing your order NOW.

And in addition you may make a considerable saving in price, because with cotton, wool, and silk scarce, and tending higher, and with labor asking 29% increase in wages, everything points to the suggestion that Dry Goods are bound to be higher later on—and the chances for lower prices are slim.

Our salesmen are carrying complete lines for immediate delivery, and Spring and Fall, and we solicit your business on the basis of **best quality merchandise at lowest prices.**

GRAND RAPIDS DRY GOODS CO. WHOLESALE ONLY

Here is a good number for men

HEARTHSTONE HOSE

Number F160/1, Black or Cord.

@

\$2.15 per doz.

Double Combed. 200 needle. Triple heel and toe.

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

THIS WEEK'S SPECIALS

Bundle Ginghams

26 in. Hazel, 10/20, Assorted Fancy Patterns, Yard	11 1/2c
27 in. Everett Classics, 10/20, Assorted Fancy Patterns, Yard	13 1/2c
27 in. Brentwood, 10/20, Assorted Fancy Patterns, Yard	16 1/2c
32 in. Victory, 10/20, Assorted Fancy Patterns, Yard	18 1/2c
32 in. Yomac, 10/20, Assorted Fancy Patterns, Yard	21c
32 in. Berwick—Remnants, 2/10's, Plain Colors, Yard	14 1/2c
27 in. Guardian—Remnants, 2/10's, Plain Colors, Yard	12 1/2c
32 in. Pomona Cloth, 10/20, Assorted Patterns	19 1/2c

Be sure to visit the
GRAND RAPIDS AUTO SHOW
 Week of February 19th.

Visitors cordially invited to make our store your meeting place. Leave your parcels with us.

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

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 3/4, 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, Juilliard Poplar Cloth -- 42 1/2, Danilards Novelty Checks & Plaids 1 85, 54 in. All Wool Coating -- 1 50@2 00

Linings. 30 in. Black Satine -- 13 1/4, 36 in. Satine, black & colors 30@37 1/4, 36 in. Percaline -- 16 1/4, Windsor Cambric -- 12, 36 in. Radiant Charmeuse -- 48 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 c yard more.

Ginghams and Wash Goods. 27 in. Plain Colors -- 15@17 1/4, 27 in. Checks & Plaids -- 17 1/4, 32 in. Checks & Plaids -- 19 1/4, 32 in. Checks & Plaids, better quality from -- 23 1/4@32 1/4, 22 in. Tissues -- 35@45, 32/40 in. Voiles -- 18 1/2@37 1/4, 40 in. Organdies, all colors -- 42 1/4, 32 in. Romper Cloth -- 22 1/2, 27 in. Apron Ginghams -- 12 1/4@14 1/4, 27 in. Chevots -- 17 1/2, Plisse & Serp. Crepe -- 20@27 1/2, 36 in. Challies -- 15 1/2, 32 in. Madras -- 25, 32 in. Suitings, from -- 22 1/4@35, 36 in. Chiffon, from -- 32 1/4@42 1/4, 27 in. Poptins -- 32 1/2, 36 in. Poptins, from -- 27 1/4@42 1/4

Percales. 36 in. 64x60 -- Lights 16, Darks 17, 36 in. 68x72 -- Lights 16 1/2, Darks 17 1/2, 36 in. 80x80 -- Lights 21 1/2, Darks 22 1/2

Crashes. 18 in. P. Bleached -- 22, 18 in. P. Brown -- 31, Other grades accordingly and less 10%, 16 in. Irish Imp. Br. Linen Crash -- 16 1/4, 15 in. Bleached Toweling -- 9 1/4, 17 in. Glass Toweling, Red Stripe -- 12 1/4, 18 in. Absorbent Toweling -- 15 1/4, 16 in. Blea. Linen Crash, from 20 to 25

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

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

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

Towels & Wash Cloths. Turkish Towels from \$2.25 to \$9.00 depending on size and quality, and whether plain or fancy. Huck Towels from 62 1/2c to \$6.00 per doz. depending on size and quality and whether part linen, hemstitched, etc. Wash Cloths from 45c per doz. to \$1.50 depending on size and quality and whether plain or fancy. Bath Sets from 75c to \$1.30 each.

Draperies. 32 in. Cretonnes -- 16 1/4, Harmony Art Cretonne -- 25, Normandy Silkoline -- 19 1/4, 36 in. Better Grades Cretonnes from 25c @62c, depending on quality. Scrims & Etamines, from -- 10 1/4@19 1/4, 36 in. Plain & Fancy Marquisettes from 16 1/4c to 32 1/4c, depending on quality. Curtain Nets from 25c to 62 1/4c, depending on width and quality.

Blankets. 45x72 Cotton Felted Blankets -- 1 07 1/4, 50x72 Cotton Felted Blankets -- 1 20, 54x74 Cotton Felted Blankets -- 1 55, 60x76 Cotton Felted Blankets -- 1 75, 64x76 Cotton Felted Blankets -- 1 85, 68x80 Cotton Felted Blankets -- 2 20, 72x80 Cotton Felted Blankets -- 2 50, Seconds about 5 to 10% less. Singles and Single 2nds proportionately. 64x76 Barlan Heather Plaid -- 2 30, 72x80 Barlan Heather Plaid -- 2 90, Seconds about 5 to 10% less. Singles and Single 2nds proportionately. 60x76 Plain Woolnaps -- 2 30, 64x76 Plain Woolnaps -- 2 55, 68x80 Woolnap Plaids -- 3 35, 72x84 Woolnap Plaids -- 3 70, Seconds about 5 to 10% less. Singles and Single 2nds proportionately. 60x76 Woolnap Plaids -- 2 50, 64x80 Woolnap Plaids -- 2 65, 66x84 Woolnap Plaids -- 3 70, 72x84 Woolnap Plaids -- 4 15, Seconds about 5 to 10% less. Singles and Single 2nds proportionately.

Comfortables, Indian Blankets & Bath Robe Blankets. 64x78 Blanket Comfortables -- 2 60, 66x80 Comfortables -- 3 10, 72x80 Comfortables -- 3 25, 64x78 Comfortables -- 3 00, 66x80 Comfortables -- 3 50, 66x84 Two in one -- 3 50@3 75, 72x90 Bath Robe Blankets with Cords, Tassels & Frogs -- 4 00

Crib Blankets. 30x40 Stitched -- 72 1/2, 30x40 Scalloped -- 77 1/2, 36x50 Stitched -- 1 00, 36x50 Scalloped -- 1 10, 36x50 Bound -- 1 40

Camp Blankets. Camp Blankets -- 2 50 up, Auto Robes -- 2 80

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

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

Sheets. 63x90 Pequot -- 15 95, 63x99 Pequot -- 17 35, 72x90 Pequot -- 17 35, 72x99 Pequot -- 19 00, 81x90 Pequot -- 18 85, 81x99 Pequot -- 20 65, 63x90 Peppereil -- 13 45, 63x99 Peppereil -- 14 71, 72x90 Peppereil -- 15 50, 72x99 Peppereil -- 16 86, 81x90 Peppereil -- 16 45, 81x99 Peppereil -- 18 01, 72x90 Lockwood -- 15 25, 72x99 Lockwood -- 16 69, 81x90 Lockwood -- 16 75, 81x99 Lockwood -- 18 34, Cheap Seamless Sheets -- 13 60, Cheap Seamed Sheets -- 9 00

Pillow Cases. 42x36 Pequot -- 4 32, 45x36 Pequot -- 4 58, 42x36 Peppereil -- 3 90, 45x36 Peppereil -- 4 14, 42x36 Lockwood -- 3 96, 45x36 Lockwood -- 4 20, Cheap Pillow Cases -- 2 25

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

Carpet Warp. White Peerless -- 50, Colors Peerless -- 56

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

Batts. 3 lb. Quilted Cot. Batts -- 83 per batt, 3 lb. Plain Cotton Batt -- 75 per batt, 3 oz. Small Cotton Batt -- 10 1/4 per batt, 10 oz. Small Cotton Batt -- 12 per batt, 12 oz. Small Cotton Batt -- 16 per batt, 1 lb. Wool Batts -- 1 45 per batt, 2 lb. Wool Batts -- 2 50 per batt

Wide Sheetings. 7-4 Pequot Bleached -- 50, 8-4 Pequot Bleached -- 55, 9-4 Pequot Bleached -- 60, 10-4 Pequot Bleached -- 65, 7-4 Pequot Brown -- 44, 8-4 Pequot Brown -- 50, 9-4 Pequot Brown -- 55, 10-4 Pequot Brown -- 60, 7-4 Peppereil Bleached -- 42, 8-4 Peppereil Bleached -- 47, 9-4 Peppereil Bleached -- 52, 10-4 Peppereil Bleached -- 56, 8-4 Peppereil Brown -- 42, 9-4 Peppereil Brown -- 47, 10-4 Peppereil Brown -- 52, 7-4 Lockwood Bleached -- 43, 8-4 Lockwood Bleached -- 48, 9-4 Lockwood Bleached -- 53, 10-4 Lockwood Bleached -- 58, 8-4 Lockwood Brown -- 43, 9-4 Lockwood Brown -- 48, 10-4 Lockwood Brown -- 53

Tubings. 42 in. Peppereil -- 30, 45 in. Peppereil -- 31 1/4, 42 in. Pequot -- 36, 45 in. Pequot -- 38, 42 in. Cabot -- 30, 45 in. Cabot -- 31 1/4

4-4 Bleached Cottons. Lonsdale -- 18, Hope -- 17, Cabot -- 17 1/2, Fruit of the Loom -- 21, Auto -- 17 1/2, Big Injun -- 15

4-4 Brown Cottons. Black Rock -- 16, Velvet -- 15, Giant -- 14, Cheaper Cottons -- 10 1/4@11

Cambrics & Nainsooks. Knights -- 21, Berkley, 60 -- 21, Old Glory, 60 -- 19 1/4, Diamond Hill -- 16

Ticking. Straw Ticking -- 17, Feather Tickings from -- 28 1/4@30, Fancy Satine Tickings from -- 29 1/4@35, 36 in. Imp. Hol. Ticking -- 37 1/2

Denim. 220 -- 25, 240 -- 23, 260 -- 21 1/2

Prints. In Various colors -- 11 1/4

Cheese Cloth. 36 in. Bleached Curly Gauze -- 07, Better Grades -- 07 1/4@08 1/4@10

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

Napped Goods. 25 in. White Shaker -- 12 1/4, 27 in. White & Twill Shaker 12 1/4@14 1/4, Cashmere Twill -- 16 1/4, 27 in. Light Outings -- 13 1/4@14 1/4, 27 in. Dark Outings -- 14 1/4@15 1/4, 36 in. Light Outings -- 16 1/4@17 1/4, 36 in. Dark Outings -- 17 1/4@18 1/4

Notions. Star Snaps, gro. -- 60, Kohinore 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 1/4, Steel Pins S. C., #300, per box -- 43, Steel Pins M. C., 300, per box -- 45, Brass Pins S. S., 160, per box -- 43, Brass Pins S. C., 300, per box -- 75, Brass Pins M. C., 300, per box -- 80, Coats Thread, doz. -- 69, Clarke M. E. Thread, doz. -- 58, J. J. Clarke Thread, doz. -- 56, Balding Silk, 50 yd., doz. -- 90, Cobro Silk net with elastic, gro. -- 4 50, Gainsborough Hair Nets -- 80, Single Strand -- 1 00, Double Strand -- 1 00, Wolverine nets, gro. -- 9 00, R. M. C. Crochet Cotton, per box -- 75, B-4 O. N. T. Cro. Cotton, per box -- 90, Silken Crochet Cotton, per box -- 90, Sansilk Crochet Cotton, per box -- 55, M & K or Dexters Knit. Cot., white, per box -- 1 50, Black and colors -- 1 75, Allies Yarn, bundle -- 1 50, Fleishers Knitting Worsted Skeins -- 2 30, Fleishers Spanish worsted balls -- 2 60, Fleishers Germant'n Zepher Balls -- 3 70, Fleishers Saxony Balls -- 3 70, Fleishers Knitting Worsted Balls -- 2 60, Fleishers Scotch & Heather Balls -- 2 90, 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 35, Mercerized Lisle Hose, Cashmere Silk Hl. & toe, 60% Wool Hose 4 12 1/4, Silk & Wool Hose -- 6 12 1/4

Children's Hosiery. BS No. 1 Cotton Hose -- 2 22 1/4, R. & F. 07 1/4, 2 Thread 200 Needle, 3 lbs. on 9 2 50/8, R. 10 F. .05, Misses 300 Needle Combed Yarn Hose -- 2 25/7, R. 10 F. .05, Misses Cot. 28 oz. Dou. card. Hose 1 35/7, R. & F. .05, Misses Merc. 344 Needle Hose -- 3 85/7, R. 10 F. .05

Ladies' Cotton & Silk Hosiery. 176 Needle Cotton Hose -- 1 25, 220 Needle Cotton Hose -- 1 35, 220 Nee. Co. Yarn, seam back Hose 2 50, 232 "Burson" rib top -- 4 25, 232 "Burson" rib top, out size Hose 4 50, 520 "Burson" split sole Hose -- 4 25, 220 Needle Mercerized Hose -- 4 00, Pmt. 100, lisle, hem top -- 4 00, 460 Needle Top full Mercerized -- 4 62 1/4, Fibre Silk Hose -- 12 00, 12 Strand Pure Silk Hose -- 12 00, Pmt. 110 Silk & Fibre -- 8 50, 260 N'die 18 in fibre boot mock sm. 6 75, 10 Strand 18 in. Boot Silk -- 9 00, Ladies' Full Fash., 42 Gauge, all Silk Hose -- 19 50

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

Men's Hosiery. E. & F. Hose Cotton -- 1 50, Record, med. weight Cotton -- 1 90, R. & D. Heavy Cotton Hose -- 1 60, Needle Cotton Hose -- 1 35, 200 Needle Combed Yarn Hose -- 2 15, 200 needle full mercerized Hose -- 3 00, 240 needle fibre plated Hose -- 4 75, Pure Thread Silk Hose -- 6 00, Nelson's Rockford socks, bdl. -- 1 50, Nelson's Rockford socks, bdl. -- 1 70, Nelson's Rockford socks, bdl. -- 1 90, 2 1/2 lb. Wool Sox -- 3 25, 3 lb. Wool Sox -- 3 50@3 75

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

Boys' Underwear. Fleece Union Suits, Heavy -- 7 00/2, Rise .75, Egypt Ribbed Union Suits -- 4 25/20, Rise .62 1/4, "Hanes" No. 958 Ribbed U. S. -- 6 00/20, Rise .62 1/4, Part Wool Union Suits, all sizes -- 12 00, 50% Wool Union Suits -- 13 00/20, Rise .75, Heavy Fleece Vests & Pants -- 3 00/18, Rise .37 1/2, Part Wool Vests & Pants -- 5 50/18, Rise of .50

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

Misses' Underwear. Vellastic Vests & Pants -- 3 00/16, Rise .37 1/2, Heavy Fleece Union Suits -- 6 50/2, Rise .62 1/4, Med. Weight Fleece Union Suits 5 50/2, Rise .50, Part Wool Union Suits -- 13 50/2, Rise 1 00, Vellastic Fleece Union Suits -- 7 00/2, Rise .75

Spring. Misses Gauze 12 cut Union Suits -- 4 25, LSS1 "Sealpar" 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 -- Reg. 15 00, Ex. 16 50, Med. Wt. 8 lb. Ribbed U. S. -- Reg. 8 00, Ex. 9 00, 11 lb. Brush Back Union Suits, Reg. -- 12.25, Ex. 13.50, Silkateen & Wool U. S. -- Reg. 23 00, Ex. 25 00, Mer. & Wool Union Suits -- Reg. 25 00, Ex. 25 00

Spring. 1x1 rib, 12 cut Vests, Dou. extra -- 3 00, 1x1 rib Bodice Top Vests -- Reg. 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 -- 13 50, Part Wool Union Suits -- 36 00, Mer. & Wool Union Suits -- 34 50, 100% Wool Union Suits -- 48 00

Spring. Lawrence Shirts & Drawers 7 00@7 50, Bal vigan Shirts & Drawers -- 4 25, Balbriggan Ecu Union Suits -- 8 00, Ribbed, Ecu Union Suits -- 8 75, 64x80 pin check nainsook, Ath. S. 5 37 1/4, 72x80 pin check nains. Ath. Suits 6 25, Fancy striped nainsook -- 8 00, B. V. D. Athletic Suits -- 12 50, Fancy Strip Madris -- 9 00

Bathing Suits for Spring Delivery. Men's all pure worsted, plain -- 22 50, All pure worsted with chest stripes -- 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, "Liline" Collars, per box -- 35, "Challenge" cleanable, doz. -- 2 75, 64x60 percale dress shirts -- 8 00, 68x72 percale dress shirts -- 9 50, Fancy Madras Dress Shirts 13 50@21 00, Silk & Satin Strl. 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, Piece dyed work shirts -- 7.62 1/2, Best Quality work shirts -- 9 00@16 50

Boys' Furnishings. Knickerbocker -- 6 00@15 00, Mackinaws, each -- 4 25@ 8 50, Overalls, Brownies, etc. -- 6 50@ 9 00, Youths' overall, 265 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 fan., each 4 90, Tricollette Overblouses, each -- 3 25, 64x60 Percale aprons, Lights -- 2 50, 64x60 Percale aprons, Indigo -- 9 50



Michigan Butter Contest To Be Held at Kalamazoo.

Secretary Frary, of the Michigan Association of Creamery Owners and Managers, sends out the general rules governing the butter contests to take place in connection with the convention of Michigan Allied Dairy Association at Kalamazoo, Feb. 20-23.

Two classes are provided for the exhibit; Class A for buttermakers is under the auspices of the Allied Dairy Association; Class B is under the auspices of the Association of Creamery Owners and Managers.

The following general rules shall prevail in each class:

1. A one dollar entrance fee must accompany entry blank and butter shall be sent parcel post or express prepaid.

2. A ten-pound tub or over must be exhibited and owner hereby agrees to permit the butter if needed, to be used in the butter judging class.

3. Butter must be made from regular stock of farm skimmed cream received from at least ten herds and churned in a regular licensed creamery. Factory skimmed cream is not eligible in these classes.

4. Your entry blank will bear a serial number. Copy this number plainly on the bottom of your tub, also tack on the bottom of tub the identification card. (This will be removed on receipt of the butter at Kalamazoo.) Make out the requested information on entry blank and mail to R. F. Frary, secretary, care of Armory building, Kalamazoo, together with paid express receipt. Butter to be shipped to the same address and must arrive not later than Tuesday morning, Feb. 20. It can be shipped to arrive any time the week previous and will be cared for.

5. Butter will be returned or sold at auction and remitted for according to your instructions.

6. The prizes in each class will be awarded for first, second and third best score, based on a Chicago commercial scoring by an out-of-state butter expert; providing, however, that ten or more entries are received in each class. If less than this number are entered in either class, the second prize will go to the first winner, and the third prize to the second winner. In each class suitable and attractive diplomas will be awarded to all butter scoring 90 points or above. Two beautiful large silver cups are being held awaiting the winners of first prize in each class.

Class A.

For Buttermakers—Auspices Allied Dairy Association.

Any buttermaker within the State irrespective of Association member-

ship shall be eligible to enter in this class, providing he has complied with the foregoing general rules and instructions. This class is for buttermakers; not to the creameries. Butter from out of State may be entered in this class for complimentary score only.

Class B.

For Creameries—Auspices Creamery Owners and Managers' Association

Any creamery, who is a member of the above association whose dues are paid to date, is eligible to compete in this class providing they have complied with the foregoing general rules. The awards in this class will be made strictly to the creamery and not the buttermaker. There is nothing, however, to prohibit the maker in these plants from exhibiting a separate tub in Class "A."

Butter Scoring Class.

A butter scoring class will be conducted Wednesday after the afternoon program. If interested bring your trier.

H. J. Credicott, Freeport, Ill., for several years the official Government butter judge on the Chicago market will do our official scoring.

The Program.

A very elaborate program covering the sessions of the convention has been prepared.

General Sessions.

The Allied Dairy Association will hold its opening session at the Armory at noon on Feb. 20 with an address by the Mayor, official reports and pertinent addresses by J. Kindleberger and M. L. Noon.

On Wednesday afternoon, Feb. 21, addresses will be given at the general session by A. P. Holly, secretary of Indiana Manufacturers of Dairy Products and by Dr. David Friday, of the Michigan Agricultural College.

Thursday afternoon's meeting will be addressed by E. K. Slater and by Hon. John M. Kelley of New York. Winners in the butter contest will be announced and the election of officers will be held at this meeting.

A sight-seeing party for the ladies will be conducted during this meeting and on Thursday evening there will be a theater party for the ladies and a smoker for the men.

Friday morning at the Armory will be devoted to a "Buy-it" session for placing orders with exhibitors. Friday noon the Association will be guests of the Kalamazoo Chamber of Commerce at luncheon.

Moseley Brothers

GRAND RAPIDS, MICH

Jobbers of Farm Produce.

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

NUCOA

"The Wholesome Spread for Bread"

I. VAN WESTENBRUGGE
Carload Distributor

GRAND RAPIDS

MUSKEGON

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.

Other Events.

A "Washington Birthday party" will be given under the auspices of Michigan Dairy Boosters at the Masonic Temple on Wednesday evening, Feb. 21.

On Wednesday morning Feb. 21, unit sessions of Michigan Ice Cream Manufacturers Association will be held at Burdick Hotel, of Michigan Association of Creamery Owners and Managers at the Armory, and of Michigan Dairy Boosters at Park-American Hotel.

Lack of Canning in the South.

The canning industry is not developing in the Southern tier of states of the United States as it should. The production of vegetables and fruits in Florida, Alabama, Georgia, Mississippi and Louisiana is enormous, as is proven by shipments out of those states as reported by the Department of Agriculture, which also records the annual production.

In tomatoes, sweet potatoes, okra, stringless beans, grape fruit, oranges, figs, the canning industry is already established there in a small way, but the producers find such a ready and profitable market for their products when shipped fresh in frost-proof cars that they have not yet found it essential to install canning factories to any extent.

But little attention seems to be given to the growing of apples, peaches or pears, but there is an enormous production of strawberries in all the states mentioned, although raspberries are but little cultivated. The blackberry and dewberry has its home in these states and is of heavy natural or wild growth.

The canning of oysters is well represented on the Gulf and Atlantic coasts of the Southern states, but the sale of cove or cooked canned oysters is declining as the shipments of refrigerated fresh oysters to all parts of the United States have largely superseded the canning of cove oysters.

The canning of shrimps on the Gulf and Atlantic coasts of the Southern states has grown to considerable importance, but the shrimp catching is so frequently interfered with by storms and unsuitable weather that the canning of shrimps is a very uncertain and precarious business.

Altogether the Southern tier of states furnishes a great empire for the extension of the canning industry almost boundless in its possibilities. There is plenty of cheap negro labor and most crops of vegetables are continuous, yielding from two to three crops annually. There are no cold winters to expensively guard against, and the housing and living for labor is cheap. What is needed is, canning plants and machinery and capital, but before these are established the growers must be found and organized to grow the crops. To depend upon the production of the small negro truck farmers would be wholly impracticable and disastrous. John A. Lee.

A small thing frequently throws a shadow out of all proportion to its size. Most of our grievances are merely shadows that seem wholly insignificant when traced to their causes.

Grape Fruit Being Canned in Florida.

The canning of grapefruit in Florida is attracting the attention of the trade. A cannery has been established at Eagle Lake, Polk county, Florida, one of the great citrus growing counties of the State.

It is owned and operated by the Citrus Exchanges of Bartow, Winter Haven, Eagle Lake, Florence Villa, Lucerne Park and Auburndale. The output is sold through the Citrus Exchange of Tampa, and is oversold for some time.

The management is arranging to work both a day and night shift and the output of about 300 cases a day of 24 No. 2 cans will then be doubled. About 150 men and women are employed, most of them having been brought from the peach canning districts of Georgia. They are housed in tents of board floor, of sanitary construction, and the tent village is under the charge and supervision of a Y. M. C. A. worker.

There is a mess hall, dining tent and kitchen and there are bath houses for men and for women. The camp is kept under discipline as to cleanliness. The tents are comfortable, as the temperature seldom goes below 70 and seldom above 85, and social entertainment is provided for the workers.

Nearly all of the product so far has gone to the Pacific Coast, though there are enquiries from all parts of the States.

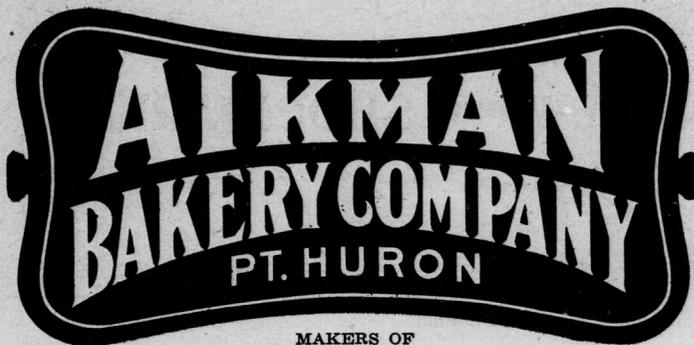
Two grades are being canned, one with, and the other without, sugar, which consumers can sweeten to their own tastes.

The fruit used is perfectly sound, but the small sizes and the very large sizes are used, and some of the fruit that is of dark color is used. These grades of fruit are all sound and of as fine flavor as the fruit which is bright, which is carefully graded as to uniformity of size and shipped fresh in crates to the markets of the world.

Several other canning establishments for grape fruit are being organized in Florida and soon will be in operation. John A. Lee.

As to the best method of advertising, one dealer has said: Circulars may be useful at times, but are they going to be read with the same care that your weekly newspaper will? That will depend somewhat on the newspaper, but a good one will get more attention than any circular. Then a newspaper advertisement is an open challenge to your competitor, while a circular may contain some statement inclined to exaggeration. Billboards and circulars can only be an addition to newspaper advertising. There should be a definite plan and space taken for a year. Use a special style and get your printer to give you different type than to other advertisers, to give your advertisements a distinctive tone. High class literary style is not necessary, if the advertisement has the right ring. If you sell goods on price only you do not need to advertise. If you sell on a quality basis, you must advertise.

A kiss may be heard, but should never be seen.



AIKMAN BAKERY COMPANY
PT. HURON

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

Samples sent on request. Detroit Branch
Phone—Melrose 6929 3705 St. Aubin Ave.

Watson-Higgins Milling Co.
GRAND RAPIDS, MICH.

NEW PERFECTION
The best all purpose flour.

RED ARROW
The best bread flour.

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

Western Michigan's Largest Feed Distributors.

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

HEAD LETTUCE
The Perfect Salad

We receive a fresh supply daily of the best Imperial Valley quality. The price is reasonable now.

MAIL US YOUR ORDERS

The Vinkemulder Company
GRAND RAPIDS, MICHIGAN

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

Receivers and Shippers of All

Seasonable
Fruits and Vegetables



Two Vital Points of Shoe Salesmanship.

You have noticed the difference between the easy telling work of a great actor, and the uninspired efforts of average theatrical people having little talent. Probably you have observed the same thing in books, pictures, music, magazine covers, the decorations of a room—anything calling for art.

Under the easy work of the great artist, invariably, lies a world of study, attention to detail, practice. There may be genius to begin with, but genius has been defined as the capacity to take great pains with details. The sculptor first builds a skeleton for his statue, then clothes it with muscles, then flesh. In the finished statue all are concealed, yet without them proportion, action and the feeling of life would be lacking.

It is said that a woman once rented a summer cottage next to Paderewski in Switzerland, hoping that she would hear the pianist play great compositions at his daily practice. But according to the story, Paderewski simply practiced one difficult passage over and over again, hour after hour.

A good many efforts have been made to find a royal road to selling. But the royal road is through practice. No matter what his liking for salesmanship, his talent—even genius—this salesman must conceal his art, put the skeleton into his statue and make it invisible after it is there.

Selling calls for two kinds of practice, both unremitting and full of detail. One is knowledge of goods, and the other knowledge of people. These are the vital points of "inside salesmanship." In the hands of the practiced salesman, a customer moves through a pleasant episode, his or her temperament gauged, accommodation made to it, the right suggestions offered. Without knowledge of both merchandise and people, the effect would be like bad acting or poor piano playing. The customer does not suspect the hard work, practice and art behind it all—in fact, that is none of its affair.

Take knowledge of goods, for example. How many people holding sales jobs, particularly in retail lines really know their goods?

Some years ago in the suggestion box of an Eastern clothing store, a salesman advocated a standard arrangement of stock so that the same model suits would always be found in the same place. He complained that stock was shifted too frequently, and that it was often necessary to ask "head of stock" where a certain model had been placed.

The comment of his boss upon this suggestion was very interesting:

"One reason for shifting stock is this: Salesmen take a fancy to a certain pattern or two, and will make an effort to sell only their favorite patterns. Because each man likes certain patterns, he likes to clothe everybody in them, talks them better, and seldom shows others. He goes only to the place where these patterns are to be found. By shifting stock we compel him to grow familiar with other patterns. Any salesman can find the goods he wants if he takes ten minutes each morning to look through stock and locate himself."

A Bible publisher once told the writer that this partiality extended even to his line—a book salesman will usually show and sell customers the kind of Bible he likes himself, the one most pleasing to him in size, type, binding. It is a problem to persuade him to really study the whole line.

The same artlessness is often found in knowing people. Many excellent things have been written about the psychology of the customer—how to size up people by their appearance, manner and so forth, and adapt one's methods to different temperaments. But without constant study of people and practice, psychology is of little value.

A woman entered a man's shop one day not long ago. She talked in a loud voice, and seemed dissatisfied with everything shown her by the young clerk trying to please her. A grizzled veteran with "Belfast training," stepped up, took charge of his customer, and almost in a moment her voice dropped to a pleasant feminine tone, and she was buying goods delightedly. Probably this veteran never took a course in psychology. As a finished sales artist, however, with the technique of people at his finger ends through long practice, he knew that the woman was simply embarrassed in a man's store. Shyness and timidity in shopping are more frequent than is generally recognized, among men and women. It arises from a feeling that they are not well-informed about merchandise, fashions or behavior, that the necessity for economy will make them seem "cheap," and so forth.

Other customers are overbearing in manner, slow and cautious in making their purchases, or quick and heedless. Some require patient handling, others subject the salesman to cross-examination, and still others are impressionistic, quickly buying what appeals to love of novelty or color.

The sales record of an Eastern department store salesman disclosed an odd fact—that he sold most goods during the last two or three hours of the day.

"It is very simple," he said, when

Michigan's Shoe Lights

Grief Defying

Rouge Rex

For Work

Style Expressing

More Mileage

For Dress

If it's more and better Shoe Business
you are after, cash in on our shoes.

Hirth-Krause Co.

Shoe Mfgs. and Tanners

Grand Rapids, Mich.

Herold-Bertsch Shoes

Michigan  Made



Year after year—
Michigan farmers demand them

H-B Hard Pans DO wear like iron. Thousands of Michigan farmers and outdoor men know this. The soles are made from the best part of the hide. Uppers are specially re-tanned to resist water. Chocolate uppers tanned to resist destructive barnyard acids. Advertise H-B Hard Pans with cuts we furnish to hook up with our Michigan farm paper advertising.

HEROLD-BERTSCH SHOE CO., Grand Rapids.

Our spring oxfords are made to retail at \$5 to \$6 with
good profit to you.

questioned. "Most salespeople are apt to 'let down' at that time. They are tired. But customers are tired, too, and not able to put forth the same resistance or objections to a salesman's arguments. Without forcing goods upon them, it is then possible to sell what they ought to have with the least difficulty."

One mistake the finished salesman, secure in his knowledge of merchandise and people, never makes. That is the error of quizzing customers instead of giving them something to look at.

"Something in shoes? Yes, sir—high or low shoes? Black or tan? About what price? Something for dress—or an outing shoe?"

Such enquiries are artless, showing the framework of the statue that should be concealed. The salesman who has mastered the technique of his art glances at his shoes, for suggestions, and draws upon his knowledge of merchandise for something appropriate to show immediately. The customer is wearing a low shoe in midwinter, an indication that he likes that style all year around. He is wearing black high shoes, but summer is coming on—a low tan shoe may be a wholesome change. His clothes are obviously tailored—nothing under \$100 will buy a suit like that. So style or comfort come before price. Or he is probably an outdoor man, and wants sturdy footwear. Needless questions make the sale an abstract discussion, while concrete merchandise set before him would bring the answers automatically, speed the sale, and make it pleasant for customer and salesman.

Art is defined as "the skillful and systematic arrangement for adaptation of means for the attainment of some desired end; practical application of knowledge or natural ability; skill in accomplishing a purpose." That salesmanship is an art, there can be little question—though not all salesmen are artists, by any means. As the great artist in literature, sculpture, music, may be entirely original in his methods and results, so the salesman-artist may develop along his own individual lines. But development of natural ability and practical application of knowledge calls for pains, drill, work—the development of fundamentals in his art which, when most effective, will be out of sight.

James H. Collins.

Good For Hair Nets.

Long hair is here to stay, according to the latest Parisian style books. This is a most promising announcement to the importers of hair nets, to whom have come rumors in recent months that long tresses were only temporary and that they would have to be bobbed again if American women wanted to keep up with the French styles. Parisian periodicals are showing high coiffures in the back and a lot of hair, artificial and natural, all over the head. The net market is firm in China, and excellent business is said to be carried on here in both single and double meshes. Although double meshes have become popular almost all over the country, the New England States are still skeptical and purchase more of the single strands.

Code of Ethics For Furnishing Goods Men.

At a meeting soon to be held, members of the National Wholesale Men's Furnishings Association will consider approval of a code of ethics which has been drawn up by a special committee headed by Charles S. Merton, President of the Association. It will cover the relations of 160 manufacturers and jobbers of men's furnishings with each other, their employes and the retail trade. The gross production of these manufacturers last year, it is estimated, was close to \$600,000,000.

The code comprises eight sections, each devoted to some special phase of manufacturing or selling ethics. The first section is given over to manufacturers' relations with employes. It is laid down as the first rule that "members shall not advocate aid, or assist in any movement which seeks as its object any other than square dealings with their employes." Personal interest on the part of manufacturers in their employes is stressed, and it is provided that wages paid and promotions shall depend solely on merit.

Relations of manufacturers with those from whom they make purchases are covered in the second section. This provides that courtesy shall be extended to all salesmen and their time should not needlessly be wasted. No misleading statements shall be made to secure lower prices from salesmen, nor shall prices of competitive firms be shown to each other. It is declared unethical to decline goods on delayed delivery if no loss has resulted from such delay. It is also stated to be a breach of ethics to cancel an order placed and accepted in good faith if it is manufactured and delivered in accordance with the terms of sale. Redress in adjustment should not be obtained by threats to discontinue business relations. Errors in purchasing are not to be corrected by rejection or non-acceptance of goods on invented falsities while no gratuities or other indirect profit shall be taken by manufacturers or purchasing agents in connection with any purchase.

The third section deals with the manufacturers' relations with competitors, and it is set forth that no false or disparaging statements, either written or oral, shall be made. Circulation of harmful rumors respecting a competitor's product, his selling prices, his business or financial or personal standing is banned. It is also provided "that there will be no simulation of the trademark, trade name, cartons, slogans or the advertising matter of competitors." Cancellation of or the acceptance of orders previously placed with competitors is forbidden, these to be regarded as "closed incidents."

In manufacturers' relations to the retailers the outstanding feature is that "retailers shall not be knowingly overloaded with goods nor shall they be permitted to select merchandise not suitable for their stores without a diplomatic word of caution from the salesman."

Buying Better Garments.

Conditions in the women's ready-to-wear field are very satisfactory at present, and orders for Spring are substantially ahead of last year, ac-

ording to Max Ruderfer, Secretary of William Fishman, Inc. "There seems no question but that business is distinctly on the mend, both from the retailers' and manufacturers' standpoint," he added, "and while comparison with last year is good, it is flattering when the conditions which prevailed two years ago are considered.

"Retail merchants in this field have cleaned up their Fall stocks nicely and there has been no carry-over, and this is one of the best indications of the retailer's condition. Industry throughout the country is improving, with production being stimulated in many lines, which means more money to be spent in retail channels. Production is still far behind actual demand, and it does not seem probable that over-production will be felt before the end of the year.

"One of the things that has impressed me, perhaps, more than any other is the marked trend to the better class of merchandise. Buyers from even small towns ranging up to 30,-

000 and 40,000 population have come to the local market and bought some of the finest garments to be had. It would seem that the American woman is demanding better and better merchandise each year as the result of the educative steps which have been taken in this direction.

"It also seems evident that merchants have to an encouraging extent thrown off the feeling of restraint which has restricted their activities. This is not to say that buyers are excessively liberal in their commitments. They are operating very sanely, and, despite the talk of higher prices, shortages and other possibilities, are not losing their heads, but are covering their needs intelligently. There seems little of the speculative feeling in their ranks, for which both retailers and manufacturers are to be congratulated."

Life's battles don't always go
To the stronger or faster man,
But soon or late the man who wins,
Is the one who thinks he can.

Citizens' Mutual Auto Insurance Company of Howell Makes State Record

Now starting its ninth season of success.

One year from the date of organization the company had 12,000 members.

The company has increased its cash surplus at the end of each year.

In 1922 the company made a state record of handling auto insurance to the extent of \$671,227.09.

The company has paid since organization \$1,261,697.99 in claims and starts the new year with total assets of \$226,499.45.

The liability claims of the company are looked after by an experienced attorney at the home office or experienced investigators look after the policy holders' welfare. An agent or attorney is employed in practically every county seat in the state. For eight seasons we have given our policy holders protection, no liability claim exceeding the size of the policy.

We are prepared to give insurance at cost plus safety in 1923. If you desire a broad policy with an established company, call on the local agent or write to

THE CITIZENS' MUTUAL AUTOMOBILE INSURANCE
COMPANY
Howell, Michigan

Pull more sales with Better Window Displays

Free Information
through our service department.

We had the most attractive booth at the Hardware Show. We'll tell you how to attract more trade, through your window displays.

WINDOW TRIMMING MATERIALS.

WINDOW DISPLAY ADVERTISING SERVICE CO.
McMullen Bldg. Grand Rapids, Mich.



Ten Rules For Guidance of Country Hotels.

Grand Rapids, Feb. 13—John A. Anderson, former assistant manager of the Statler Hotel, Detroit, has taken charge of the Hotel Harrington, Port Huron, as operating manager, and the traveling public who have occasion to visit Port Huron are certainly subject for congratulation.

Mr. Anderson is a thorough hotel man and a genial host as well and will proceed at once to complete the improvements already begun in the Harrington, which comprise running water in all rooms and baths in many. The rooms at the Harrington are very spacious, more so than in most hotels in the State, and with the improvements mentioned will certainly be attractive.

Possessing, as he does, the acquaintance of thousands of hotel patrons who have been visiting Detroit for years, we predict that the Harrington's new management will enjoy unbounded prosperity.

The Greeters of Michigan, Charter No. 29, gave Mr. Anderson a God-speed banquet at the Hotel Fort Shelby, Detroit, on Friday evening last, which was largely attended and a most interesting occasion.

Mr. and Mrs. Roy Hinkley, of the Hartford House, Hartford, who are spending the winter in Honolulu, were accorded a somewhat stirring reception upon arrival at the Hawaiian port, the earthquake and tidal wave we have been reading about occurring within a few hours after arrival. There were no casualties, however.

Recently I took occasion to make the statement that a good hotel is a tangible asset for any town. A poor hotel, with slouchy, indifferent management, poorly cooked meals and dirty beds, is the greatest handicap under which a community can labor.

I have known several traveling men who have taken the position that they would rather give up their jobs than be subjected to the discomforts and ill treatment offered them in many towns, and having knowledge of the circumstances from personal inspection, I must say that I cannot blame them for taking this position. I have often heard them say how they suffered at various hotels where indifferent attention, poorly cooked food swimming in grease, soiled linen and dirty rooms leave a feeling of resentment, not only against the hotel, but the community in which it is located. The science of successful hotel operation is the science of pleasing your patrons.

Some very clever advice to hotel men is contained in the following ten commandments, promulgated by the manager of the leading hotel at Reidsville, S. C.:

1. Meet your guest with a smile, a handshake and a friendly greeting, calling him by name whenever possible. Learn to read the register upside down and don't employ a clerk who cannot do it. Desk service is even more important than dining room or upstairs service, because a gracious, hospitable reception places your guest also in a receptive mood to appreciate the further advantages which your house has to offer.

2. At table give him a cold glass of water with ice in it. Most travel-

ers are city folks, accustomed to beginning the meal with a generous swallow of ice water.

3. Make a point of serving the best bread or rolls you can supply, accompanied by a generous pat of butter on an individual plate. If the rolls are hot serve them on a plate with a napkin over them.

4. Give your guest a cup of coffee—the best that money can buy. He will expect the worst, because that is the kind of (five pounds for a dollar) that is served in too many of the moderate priced hotels. The difference of coffee selling for 40c a pound and 20c a pound is not more than half a cent per cup. The small additional cost means a satisfied customer, instead of a disgusted one. Remember this coffee business is vital. Good coffee must be carefully made and served with rich cream—not the canned variety. If your dealer sells you coffee "just as good" for half-price, there's a nigger in the woodpile some where, for it can't be done, and your hotel suffers.

5. Don't try to serve too many things for 75 cents, if running a medium priced hotel. Too many hotels try to serve or cut a wide swath by serving eight or ten dabs of as many kinds of food as the chef's book will recommend. Cut down the number of dishes and serve a few liberally and of good quality. The sensible man's idea of a good meal is a well seasoned soup, one meat, two vegetables, coffee and dessert. Don't let your chef get into a rut, and serve the same cut-and-dried meal eternally. Few people like to have grease used too freely. Fried potatoes, carefully prepared, are well received, but alternate by offering baked ones rightly done.

6. Science and gastronomy are agreed that a sweet of some kind is needed in a well-balanced meal. Breakfast particularly should be accompanied by hot cakes or waffles, with syrup, and some kind of palatable fruit. Bacon or ham and eggs, chipped beef in cream, with rolls or toast and coffee will prove an acceptable offering. Potatoes are not an essential for breakfast, but fruit certainly is. The same suggestion applies to dinner and supper. Dessert should be included in the later meals, but simplicity should prevail at all of them.

7. See that your bed rooms are kept clean and well aired. Be particular about mirrors and provide clean lavatories, or bowls and pitchers as the case may be. Every individual should have the use of two good sized towels—not postage stamps. Cleanliness is of the greatest importance in hotel operation.

8. Good service is just as essential as good food and comfortable beds. Don't allow your employees to become indifferent to the requirements of your guests. This applies particularly to your dining room help. Freshness in apparel is commendable, but not desirable in manners. Guests are willing to make allowances for simple errors in serving but have not use for forwardness.

9. Provide a comfortable writing room, with neat stationery, good pens and clean ink. No traveler wants to write his house on inferior stationery as it gives out the impression that he

is stopping at some cheap joint. Above all things see that toilet rooms are kept in a clean and sanitary condition. If you cannot provide clean textile towels, use a good quality of the paper variety.

Above all things avoid the use of paper napkins on your tables. I know of many hotels, deserving in all other particulars, who are cheating themselves out of much trade by using the paper napkin. They may not realize this, but if they could hear the talk indulged in by travelers, when a few of them are holding a symposium, they would soon discover that good cooking is handicapped by being served in conjunction with the paper napkin.

Many country hotels are operated exclusively by members of the landlord's family, and in some of these you will find the meals acceptable and the rooms immaculate, but accompanied by a dingy office and detestable toilet. All of which clearly proves that while the housewife accredits herself acceptably in her own departments, the lord of creation is careless and shiftless and fails to hold up his end. It has been necessary in too many instances to apply to the State Board of Health to have these abuses remedied, with the necessary attendant embarrassment. Such conditions are a violation of the State laws and patrons are clearly within their rights when they report them to the proper authorities.

In fact, there are now on our statute books various enactments providing penalties for such abuses and most of them would be speedily remedied if guests would take the trouble to report them. Frank S. Verbeck.

Two Imported Novelities.

The interest which has been created throughout the country in the exploration of the tomb of Tut-ankh-amen is expected to become profitable to importers of gorgeously carved brass caskets, a number of which have just arrived here from Germany. The boxes are of all shapes and descriptions, and are handsomely designed by true artisans. Those who have them believe that even the ancient Egyptian artificers could not have achieved greater results than the present German workmen. Another recent importation, which shows signs of popularity, is a "double decker" wooden tray, each shelf being 20 inches by 13 inches. It stands two feet high and sells, in case lots only, at \$2.50 a piece, wholesale. There are said to be many advantages in having two shelves to a tray.

A man only begins to live when he ceases to exist.

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.

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.

Beach's Restaurant

Four doors from Tradesman office

QUALITY THE BEST



CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.50 and up

EDWARD R. SWETT, Mgr.

Muskegon Michigan

HOTEL WHITCOMB

St. Joseph, Mich.

European Plan

Headquarters for Commercial Men making the Twin Cities of

ST. JOSEPH AND BENTON HARBOR

Remodeled, refurbished and redecorated throughout.

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

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

J. T. TOWNSEND, Manager.

The Center of Social and Business Activities THE PANTLIND HOTEL

Everything that a Modern Hotel should be.

Rooms \$2.00 and up.

With Bath \$2.50 and up.

HOTEL ROWE

GRAND RAPIDS NEWEST HOTEL

350 Rooms—350 Servitors—250 Baths
Rates \$2.00 to \$2.50 with Shower \$2.75 to \$4.50 with Bath

HOLDEN HOTEL CO., C. L. Holden, Mgr.

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

Gabby Gleanings From Grand Rapids.

Grand Rapids, Feb. 13—The banquet committee is well pleased with the way members are making reservations for the twenty-first anniversary of Grand Rapids Council, to be held in the Pantlind Saturday evening, March 3. This is the only event during the entire year which is exclusively for members of the United Travelers and immediate members of their families.

A large department store has recently discovered that most errors in additions occur in combining the figures 6 and 8, while errors in subtraction are most frequent when 9 is deducted from 15.

During each January the turnover in salesmen averages 1,500 per day. In other words, that many either lose their jobs or quit before the month's end. It is estimated that only 60 per cent. of those selling hardware during the war are holding the same places to-day. One automobile concern reports that out of twenty salesmen only four have been on the payroll over six months.

It is easy to drift with the tide and to let "well enough" alone. Far better it is to pause now and then for the purpose of checking up. Scientists say that the average man is but 10 per cent. efficient. If this is true, some big firms are paying for a lot of unnecessary car fare.

The wise salesman will ask himself each day, "Am I getting more business from regular customers this year than last?" "How is my average on new accounts?" "What of the credit man?" "Has he faith in my judgment?" and always this, "What is my standing with the house I represent?"

No man is so reticent that he will not talk of the things nearest his heart. Every buyer worth while has either a hobby or an ideal. It may be anything from golf balls to home brew. Learn what it is, but keep off yourself. Let the other fellow ride. Be content to look on.

When the prospective customer hesitates to sign on the dotted line and falls back on the argument that he hasn't the money, the wise salesman will recognize that he is not more than half sold. A purchaser thoroughly sold will get the money somewhere and before the account is past due.

The days of "good fellow" salesmen are passing. Present day buyers are more serious than they once were. Competition has made them so. Not so much your competition as theirs.

Engineering means solving problems. So, now we have the sales engineer as well as the sales manager. It is but a new title for the super-salesman, the fellow who learns his customer's problems and helps to solve them quickly and correctly. The order will naturally take care of itself.

The stockholders of the Jennings Manufacturing Co. have voted to increase the capital stock from \$50,000 to \$100,000. One-half of the new stock will be divided among the old stockholders in the form of a 50 per cent. stock dividend. The remainder of the new stock is offered to the public at par. All but about \$10,000 had been subscribed at last accounts.

David Drummond (Brown & Sehler Co.) insists that the best 50 cent evening meal in the State is served by V. A. Sage, manager of the dining room in the union depot at Durand. The menu always includes stewed chicken with biscuit and the entire programme looks very appetizing.

In every way on every Saturday the You-See-See luncheons are getting better and better. Saturday, Feb. 10, saw a good bunch of the old faces at the tables, as well as many new faces. The entertainment committee were very fortunate in having a special offering in the person of A. Hazenberg, who rendered four baritone solos in a way that was highly appreciated by all. A rising vote of thanks was given Mr. Hazenberg at the close of the meeting.

Saturday evening, Feb. 13, the Bag-

man of Bagdad will hold a dancing party in the ball room of the Pantlind Hotel. A great many tickets have been sold by the committee and, without a doubt, the crowd will tax the dancing capacity of the Pantlind ball room.

Edward C. Winchester (Worden Grocer Company) left Saturday for New York, whence he sails Thursday on the Ecuador, of the Pacific Mail Steamship Co., for Los Angeles, via the Panama Canal. Several stops will be made at Guatemalan and Mexican ports on the Pacific Ocean. Mr. Winchester will spend a couple of weeks with his sister, Mrs. Morrison, at La Jolla, Calif., returning to his desk about April 15.

W. R. Roach has suffered a relapse and is again confined to his home. He has withdrawn his acceptance of an invitation to talk at the State grocers' convention at Lansing next Thursday. The vacancy will be filled by Guy W. Rouse, who has consented to step into the breach and give the members a talk along jobbing lines.

Charlevoix Setting the House in Order for Visitors.

Boyne City, Feb. 13—Frank House, who has just finished his six year term as County Road Commissioner for Charlevoix county, and who has been working on Charlevoix county roads for the past ten years, gave an outline of the county road situation at the Rotary Club last Monday which should interest Grand Rapids people, inasmuch as many spend a portion of their summers in this part of the playground of Michigan.

Charlevoix county has within its borders 120 miles of finished paved roads. Comprised in this are the two portions of M 11 and M 13 which cross the county—M 11 at the West end and M 13 which crosses the county along the line of the Pennsylvania Railroad through Boyne Falls—each of which is about one-half completed; also M 57, leaving M 11 at Boyne Falls through Boyne City and Walloon Lake, returning to M 11 one mile East of the latter town.

The program for the coming season contemplates thirty-three and one-half miles of new road. Ten miles on M 11 South of Charlevoix, eight miles of which will be concrete. Seven and one-half miles South of Boyne Falls on M 13, all two course gravel. The latter is all new road, cutting out all railroad grade crossings. M 57 will be completed from Boyne City to Walloon Lake. Mr. House emphasized the fact that the detours provided to take care of this construction are all good roads, an assurance that will relieve the minds of prospective drivers.

Fourteen miles will be added to the county road system—two miles South of Charlevoix, five miles from East Jordan to Advance on Pine Lake, and two and one-half miles on the South shore road on Pine Lake from Advance to Ironton Ferry.

In his talk, Mr. House laid particular stress on the necessity of widening the county roads already built to accommodate the increased traffic. When the construction of the roads was begun about eight years ago, an eight foot track was plenty wide enough, but now a twenty foot road is none too wide. Also, as the main highways are practically all built, the County Board will give attention to cutting out the numerous short curves that were part of the original layout.

Charlevoix county is inclined to be chesty about its county roads, the result of less than eight years of work, six years of which Mr. House has been an important, if not dominant, factor in the development.

At the conclusion of his term as County Road Commissioner, Mr. House received the appointment of Superintendent of Maintenance of the county from the County Road Commissioners and State Highway Board. Maxy.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Feb. 12—Gordan H. Rudd, one of our highly respected business men, died suddenly last Tuesday. He will be greatly missed by all who knew him. Mr. Rudd came here three years ago from Cedarville, where he was engaged in the confectionery business. The remains were taken to Cedarville, the old home, for interment. The family has the sympathy of their many friends.

Don M. Hecox was the fortunate candidate to be appointed city clerk to succeed A. J. Eaton, who resigned recently to take a position at the First National Bank. Mr. Hecox is well qualified for the place, having had several years' experience in clerical work. For the past few years he has been office manager for the Wynn Auto Sales Co. Mr. Hecox is the son of Clyde Hecox, well-known publisher of the St. Ignace Enterprise.

"So live that when the time comes you can retire instead of giving up."

R. L. Murphy, local representative of the Minnesota Life Mutual Insurance Co., and also the Detroit Life Insurance Co., left last Tuesday for Detroit where he expects to remain indefinitely.

F. A. Fawcett, purchasing agent for the Pittsburg Steamship Co., of Cleveland, was a business visitor here last week, getting things lined up for the spring opening of navigation which is expected to be one of the best years in history from every indication. The Pittsburgh Steamship Co. expects to finish filling their Ice house in about a week. When the work is completed there will be quite a few men out of work, but as there is a scarcity of help in other lines no ill effects will be felt.

The Soo Handle & Enamel Co. held its annual meeting of stockholders last week. From all accounts the factory is progressing very satisfactorily. Several orders have been received in advance for several months. The sales office at Chicago will undoubtedly keep the plant running to full capacity and make it a satisfactory investment for local stockholders.

Business in lower Michigan seems to be better than it is in the North just at present. Prosperity seems to be heading Northward, but the South is in the lead. However, the summer season promises to be a very successful one if anticipated developments are realized.

Great preparations are being made for the summer tourist season and with the new lumber and chemical plant in operation and the building of the new Pea Factory we are looking forward to a prosperous summer.

"A wise man lives by the experience for which others have paid the price."
William G. Tapert.

Dietary Value of Canned Foods Seen.

The dietary value of canned foods should receive more consideration from the medical profession than it has. When the food supply is reduced in most parts of the earth, especially where long winters prevail, to a meat and bread basis, then the value of canned foods, vegetables, fruit and fish is shown.

The prejudices which some physicians have shown toward the use of canned foods are based largely upon a lack of knowledge as to how they are prepared and the scientific and sanitary care taken in their packing.

When a doctor was in doubt several years ago as to the diagnosis of a case and did not know what ailed his patient, it was customary to ask the afflicted person if he ever had eaten any canned foods and, if the answer was affirmative, to pronounce the complaint ptomaine poisoning. Now that

the National Canners' Association takes up such cases immediately and has scientific analyses made and without exception almost, finds the diagnosis wrong, we hear of few such cases.

Recently some scientists have concluded that the processing of canned foods destroys the vitamins. Evidently these men have not considered that nearly all foods must be cooked, and that cooking them in the open air is much more likely to destroy vitamins than processing or cooking them in an air tight tin can.

There is no change in the general market of canned foods. Prices of nearly all items are firm and spot stocks are cleaning up fast. The salmon market is firm, especially on the low grades, and chums are virtually gone. Sales, by both wholesalers and retailers, should show an increase on salmon shortly, as Lent is approaching and there is a lot of salmon consumed during that period. John A. Lee.

Death of W. N. Fuller.

Warren N. Fuller died at his home in this city Feb. 13. He had been ill for several months, but the end came quietly and peacefully, in keeping with the character of the man.

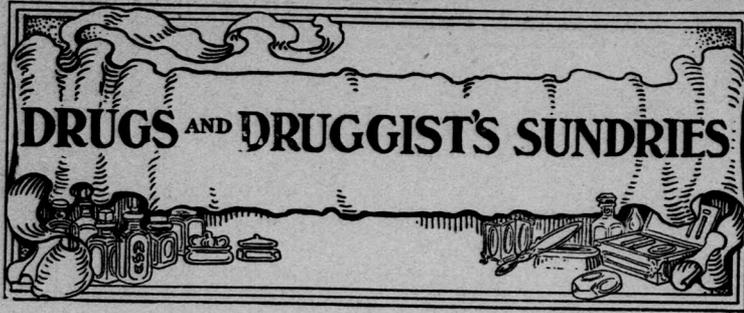
Mr. Fuller was connected with the Tradesman Company as the head of its engraving department about thirty-five years, during which time he made every patron of that department his personal friend. He was a skilled workman, being one of the last wood engravers left in the United States. The change from wood engraving to process plates—such as halftones and zinc etchings—about thirty years ago would have discouraged a less resolute man, but Mr. Fuller rapidly acquired a thorough knowledge of the new methods and gave them the same painstaking care and artistic oversight which had characterized his career as one of the foremost wood engravers in the country.

Mr. Fuller was an occasional contributor to the Tradesman for more than thirty years. His work in this field was more a pastime than an occupation. A constant reader of good books and standard magazines, he kept in close touch with all the progressive movements in scientific and mechanical directions and aimed to keep the readers of the Tradesman familiar with the progress made along those lines.

Mr. Fuller acquired the engraving department of the Tradesman about five years ago to establish himself and son in the business under the style of the Fuller Engraving Co.

Thoroughly candid and sincere in everything he ever undertook to do, truthful and honest in every walk of life, faithful to every trust, loyal to himself, his family and his associates, earnestly striving to do his best at all times and under all circumstances. Mr. Fuller leaves a rich heritage to his relatives and friends as the result of a well-spent life.

H. Jaffe, dealer in general merchandise at Boyne Falls, renews his subscription to the Tradesman and says: "It is the best \$3 we ever invested."



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

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

Fountain Facts That Create Profits.

We ought to do well in February with hot soda. If we are ever going to get business it ought to show up then. Coffee is the big leader. We can't change that fact. Chocolate, the king of cold soda drinks, has never gotten within hailing distance of coffee in the hot soda department. A great deal of coffee's popularity is due to the fact that people drank it before they ever heard of hot soda. For many years it has been a headliner at the breakfast table. In transferring it to the soda counter we cannot improve on it—we merely show it amid other surroundings. But it behooves us not to serve a poorer product than is found on the average breakfast table, as otherwise unfortunate comparisons must inevitably be drawn.

In short, you have to get on your toes to make coffee.

The rewards are great.

The coffee drinkers know what they want and nothing else will satisfy them. When a man says to a friend: "I am going to take you where you can get a good cup of coffee," he expects to make good. If he does make good, his friend will probably become a booster for that establishment. If the coffee stands out, he won't forget it. He can't forget. Good coffee does not gush from the faucet of every coffee urn.

Years ago we tried hard to serve a good cup of coffee for five cents, and succeeded. This was for the sake of having a tried and popular leader.

Three things are necessary to please the average customer:

Standard coffee, sugar and cream.

And yet some customers will drink it without cream, and a few will drink it without either sugar or cream. Under these circumstances, of course, the coffee must be the real thing.

To my mind coffee is greatly improved by cream, nor can you use a substitute for cream. Cream adds a stiff percentage to the cost. The best way to serve it is in little individual pitchers. Serve a liberal portion, but serve it in a small container. Otherwise your costs will run away with you. Deluging the coffee with cream

will not improve it, either, so serving unlimited quantities of cream will leave nobody the gainer.

Sugar you may let the customer add to suit his taste. If he wants to make a syrup of his coffee, you can't prevent him. I believe this is the custom in Morocco. Fortunately not many of our customers will wish to do this, or we would have to ration sugar.

At current costs, ten cents per cup is a reasonable selling price. Be very "fussy" about making and serving your coffee, and let the customers see that you are "fussy." This is not a complicated drink, but as the headliner on the winter bill it deserves some advertising.

A druggist, very successful with luncheonette features, dispensed tea in this fashion. From a tea house he bought little tea bags, that is, each tiny bag held enough tea to make one cup of the beverage. Each customer was served with a cup and saucer, a slice of lemon cut very thin, a tea bag, and a pot of boiling water. In the old days all this service could be furnished for five cents and still show a profit, and that was a lot of service for five cents. The customer being served dips the tea bag in a cup of boiling water until the infusion reaches what the customer considers the proper strength.

Tea at its best has a light straw color. When it begins to turn dark it has an acrid taste. I doubt if anybody really likes it dark. A dash of lemon adds to the flavor. The Moors like to crown the pot with mint and they serve it rosy with sugar.

I would not object to mint, but to my mind cream ruins a cup of tea both as regards taste and looks. The drink served clear with a slice of lemon has a beautiful appearance. Of course, some people demand cream. The use of the tea bag affords a pleasant mechanical process which people seem to like. It gives them something to play with. You can hear a group of ladies chattering:

"I think mine is about right."

"I like mine a trifle stronger."

"Give the bag another dip."

And so on.

The tea ball is largely used in homes and can be used for dispensing purposes if it is so desired.

Of course, hot water is cheap and you can serve it in large quantities without adding to your overhead. Give them plenty of it. This is good advertising. In many expensive hotels you have to ask for hot water. In tea sets you can pick out a distinctive pattern. Ladies will remember dainty china, and men, too, for that matter. An attractive design will linger in the memory. If you have the right loca-

tion you can make quite a feature of afternoon tea.

"Five o'clock tea" is well known to story and song.

You can start at two o'clock in the afternoon in the shopping district and keep going until the last shoppers are starting for home.

To sum up some of the points I have made about luncheonette business in previous articles, I will put in a few words certain of my own conclusions. I have seen a city druggist build up a luncheonette business of \$5000 per month. This called for a cooking department. I do not consider his location exceptional, although it was fairly central. There were better locations in the same city. His menu consisted of soups, a few baked dishes, a few hot specialties, salads, a good line of sandwiches, pastry, cake, custards, ice cream, and the usual hot drinks. He started without any knowledge of luncheonette business and reached the figures I have mentioned. If he could do it, I don't see why others can't do it. His menu comprised about 65 items and was not especially elastic. That is, he stuck to the same dishes year in and year out.

A block away another druggist told me he did not care to "bother" with luncheonette business. Surely his location was good enough to show results.

Of course, location cuts a big figure. So does floor space. If you have very little space and can't make any more, your opportunities are naturally restricted. A hotel man once said to me: "Never run a small hotel. You have considerable overhead, and when a big convention comes to town, you still have a small hotel. You get little of the velvet."

I am not a hotel man and merely quote his words. I do not advocate installing a cook unless you have a down town location and a good one at that. Conditions in general should be favorable. Even then I do not advocate installing a cook unless you have floor space and are sure you can get a good cook. In fact, I prefer to leave the question of a cookery department to the druggist's own best judgment. I do say that you can experiment with sandwiches in a down town location without incurring much expense or taking much risk. A man might easily start with a dozen sandwiches. If they sell rapidly, he can proceed to build. One can start in a small way with cuts of pie and cake, pastry, and custards. Pastry includes eclaires, cream puffs, turnovers, and the popular charlotte russe. Ice cream you already have, and this enables you to feature that best seller, pie a la mode.

Next you can add a few cold salads, then hot soups, and finally hot special

dishes. Many good ones may be prepared off the premises.

You know your own neighborhood better than I do. Will these things sell in your neighborhood?

Too often I have seen a young dealer insist on plunging. He sees somebody doing a big business and thinks he can start on the same scale. He disregards all advice to "go slow." Often the financial loss is not serious. The real loss lies in the fact that he loses interest in a proposition which might have worked out nicely if started on a small scale.

A poultry expert had this to say to me: "Start with 36 fowls. Do not attempt to add to this flock for a year. By that time you will have learned much about their ways, their diseases, the chances for loss and the chances for profit. If you lose the whole flock it won't hurt your bankroll. I started with 1000 fowls, and my losses gave me a bad setback."

In these few words we find a deal of wisdom. We might apply this man's conclusions to many lines we contemplate starting. A new line requires study. You must learn through



VAN DAM

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 TUNIS JOHNSON CIGAR CO.
 GRAND RAPIDS, MICHIGAN

Grand Rapids Calendar Co.

572-584
 Division Ave., S.

Publishers Grand Rapids,
 Michigan
 ADVERTISING SPECIALTIES

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

Oats
Corn
Feed

DECLINED

AMMONIA
Arctic Brand
16 oz., 2 doz. in carton, per doz. 1.75

Rich & France Brands
Special 8 00
No. 24 Good Value 8 50

Beef, No. 1/2 Rose Sli. 1 75
Beef, No. 1/4 Qu. Sli. 2 10
Beef, No. 1, Qu. sli. 3 15

AXLE GREASE
Standard Oil Co.



BRUSHES
Scrub
Solid Back, 8 in. 1 50

Baked Beans
Beechnut, 16 oz. 1 30
Campbells 1 15

BUTTER COLOR
Dandelion, 25c size 2 85

Canned Vegetables
Aparagus, No. 1, Green tips 3 90

BUTTER SUBSTITUTES
NUCOA



48, 1 lb. 4 25
24, 3 lb. 5 50

1. VAN WESTENBRUGGE
Carload Distributor

Beef, No. 1/2 Rose Sli. 1 75
Beef, No. 1/4 Qu. Sli. 2 10

BAKING POWDERS
Calumet, 4 oz., doz. 95

CANDLES
Electric Light, 40 lbs. 12.1

Beef, No. 1, B'nut sli. 5 10
Beef, No. 1/2, B'nut sli. 2 80

Calumet, 16 oz., doz. 3 35

Paraffine, 6s 14 1/2

Beefsteak & Onions, s 3 15

Calumet, 5 lb., doz. 12 75

Paraffine, 12s 14 1/2

Chili Con Ca., 1s 1 35@1 45

K. C., 10c doz. 92 1/2

Wicking 40

Deviled Ham, 1/2s 2 20

K. C., 15c doz. 1 37 1/2

Tudor, 6s, per box 30

Hamburg Steak & Onions, No. 1 3 15

K. C., 20c doz. 1 80

Apples, 3 lb. Standard 1 75

Potted Beef, 4 oz. 1 40

K. C., 25c doz. 2 30

Apples, No. 10 4 25@4 50

Potted Meat, 1/2 Libby 50

K. C., 50c doz. 4 40

Apricots, No. 1 1 90@2 00

Potted Meat, 1/2 Rose 80

K. C., 80c doz. 6 85

Apricots, No. 2 2 25

Potted Ham, Gen. 1/2 2 15

K. C., 10 lb. doz. 13 50

Apricots, No. 2 2 25

Vienna Saus., No. 1/2 1 35

Queen Flake, 6 oz. 1 25

Apricots, No. 2 2 25

Veal Loaf, Medium 2 30

Queen Flake, 16 oz. 2 25

Apricots, No. 10 9 00@13 50

Beechnut, 16 oz. 1 30

Queen Flake, 100 lb. keg 11

Apricots, No. 10 9 00

Campbells 1 15

Queen Flake, 25 lb. keg 14

Blueberries, No. 2, 1-75@2 50

Climatic Gem, 18 oz. 95

Royal, 10c, doz. 95

Blueberries, No. 10 11 50

Fremont, No. 2 1 15

Royal, 6 oz., doz. 2 70

Cherries, No. 2 3 00@3 50

Snider, No. 2 1 35

Royal, 12 oz., doz. 5 20

Cherries, No. 2 1/2 4 00@4 95

Van Camp, Small 95

Royal, 5 lb. 31 20

Cherries, No. 10 11 50@12 00

Van Camp, Med. 1 15

Rumford, 10c, doz. 95

Loganberries, No. 10 11 50

Beef, No. 1/2 Rose Sli. 1 75

Rumford, 8 oz., doz. 1 85

Loganberries, No. 2 3 00

Beef, No. 1/4 Qu. Sli. 2 10

Rumford, 12 oz., doz. 2 40

Peas, No. 1 1 90@2 10

Beef, No. 1, Qu. sli. 3 15

Rumford, 5 lb., doz. 12 50

Peas, No. 2 2 75

Beefsteak & Onions, s 3 15

Ryzon, 4 oz., doz. 1 35

Peas, No. 2 1/2, Mich 3 25

Chili Con Ca., 1s 1 35@1 45

Ryzon, 8 oz., doz. 2 25

Peas, No. 2 1/2, Cal. 3 00@3 75

Deviled Ham, 1/2s 2 20

Ryzon, 16 oz., doz. 4 05

Peas, No. 10, Cal. 10 75

Hamburg Steak & Onions, No. 1 3 15

Ryzon, 5 lb. 18 00

Peas, No. 10, Mich 7 50

Vienna Saus., No. 1/2 1 35

Rocket, 16 oz., doz. 1 25

Peas, No. 10, Cal. 10 75

Veal Loaf, Medium 2 30

Beeman's Pepsin 65
Beechnut 70
Doublemint 65
Juicy Fruit 65

Worden Grocer Co. Brands
Harvester Line.
Kiddies, 100s 37 50

TOBACCO—FINE CUT.
Liggett & Myers Brands
Hiawatha, 10c, doz. 96

CHOCOLATE.
Baker, Caracas, 1/4s 35
Baker, Caracas, 1/2s 33

The La Azora Line.
Agreement, 50s 58 00
Washington, 50s 75 00

Scotten Dillon & Co. Brand
Dan Patch, 10c, doz. 90
Dan Patch, 16 oz., dz. 7 50

COCOA.
Baker's 1/4s 40
Baker's 1/2s 36

A. S. Valentine Brands.
Little Valentines, 100 37 50
Victory, 50, Wood 75 00

P. Lorillard Brands.
Pioneer, 10c, doz. 96
Tiger, 10c, doz. 96

COCOANUT.
Baker's 1/4s 40
Baker's 1/2s 36

Ignacia Haya
Extra Fancy Clear Havana
Made in Tampa, Fla.

PLUG TOBACCO.
American Tobacco Co. Brands.
Amer. Navy, 10c doz. 99

CLOTHES LINE.
Hemp, 50 ft. 2 00
Twisted Cotton, 50 ft. 1 75

Starlight Bros.
La Rose De Paris Line
Caballeros, 50s 55 00

Our Nickel Brands
Thona, 100 32 00
New Currency, 50s 35 00

COFFEE ROASTED
Bulk
Rio 16 1/2
Santos 23@24

Union Made Brands
Ology, 50s 58 00

Liggett & Myers Brands.
Clipper, per plug 56
Chops, 10c, doz. 96

MILK COMPOUND
Hebe, Tall, 4 doz. 4 50
Hebe, Baby, 8 doz. 4 40

Stogies
Home Run, 50, Tin 13 50
Dry Slitz, 100s 26 50

Stogies
Home Run, 50, Tin 13 50
Dry Slitz, 100s 26 50

EVAPORATED MILK
Blue Grass, Tall, 48 5 00
Blue Grass, Baby, 72 3 75

CIGARETTES
One Eleven, 15 in pkg. 96
Beechnut, 20, Plain 6 00

P. Lorillard Brands.
Climax, 10c tins, doz. 96
Climax Smooth, plug 72

Blue Grass, Tall, 48 5 00
Blue Grass, Baby, 72 3 75
Carnation, Tall, 4 doz. 5 25

Stogies
Home Run, 50, Tin 13 50
Dry Slitz, 100s 26 50

R. J. Reynolds Tobacco Co. Brands.
Apple, 5 lb. Butt, lb. 72
Caramel Twist, per lb. 34

Blue Grass, Tall, 48 5 00
Blue Grass, Baby, 72 3 75
Carnation, Tall, 4 doz. 5 25

Stogies
Home Run, 50, Tin 13 50
Dry Slitz, 100s 26 50

SMOKING TOBACCO.
American Tobacco Co. Brands.
Banner, L., 10c, dz. 99

Blue Grass, Tall, 48 5 00
Blue Grass, Baby, 72 3 75
Carnation, Tall, 4 doz. 5 25

Stogies
Home Run, 50, Tin 13 50
Dry Slitz, 100s 26 50

Stogies
Home Run, 50, Tin 13 50
Dry Slitz, 100s 26 50

Blue Grass, Tall, 48 5 00
Blue Grass, Baby, 72 3 75
Carnation, Tall, 4 doz. 5 25

Stogies
Home Run, 50, Tin 13 50
Dry Slitz, 100s 26 50

Stogies
Home Run, 50, Tin 13 50
Dry Slitz, 100s 26 50

Blue Grass, Tall, 48 5 00
Blue Grass, Baby, 72 3 75
Carnation, Tall, 4 doz. 5 25

Stogies
Home Run, 50, Tin 13 50
Dry Slitz, 100s 26 50

Stogies
Home Run, 50, Tin 13 50
Dry Slitz, 100s 26 50

Liggett & Meyers Brands. Briar Pipe, doz. 96. Cuban Star, L. C., 10c 96. Cuban Star, Pails, dz. 6 90. Corn Cake, Gran. 5c 46. Corn Cake, Gran., 10c 96. Corn Cake, Gran., 25c 2 40. Corn Cake, Gran., 50c 4 80. Duke's Mixture, 10c 96. Glad Hand, L. C., 10c 96. Growler, L. C., 10c 96. Growler, L. C., 25c 2 50. Growler, L. C., 50c 5 00. La Turka, Plug C, 15c 1 44. Noon Hour L. C., 10c 96. O. U., Gr. Cut P., 10c 96. O. U., C. P., 90c jars 9 00. Pilot, Long Cut, 25c 2 50. Plow Boy, 10c, doz. 96. Plow Boy, 70c Pails, 7 40. Summertime, 10c, doz. 96. Summertime, 30c, doz. 2 90. Summertime, 65c Pails 6 50. Sweet Tip, 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 tin 9 60. Union Leader, 10c, doz. 96. Union Leader, 15c, doz. 1 44. War Path, 35c, doz. 3 35.

Scotten Dillon Co. Brands. Dan Patch, 10c, doz. 96. Dillon's Mixture, 10c 96. G. O. P., 35c, doz. 3 00. G. O. P., 10c, doz. 96. Loredo, 10c, doz. 96. Peachy, Do. Cut, 10c 96. Peachy Scrap, 10c, doz. 96. Peninsular, 10c, doz. 96. Peninsular, 8 oz., doz. 3 00. Reel Cut Plug, 10c, doz. 96. Union Workman Scrap, 10c, doz. 96. Way Up, 10c, doz. 96. Way Up, 8 oz., doz. 3 25. Way Up, 16 oz., doz. 7 10. Way Up, 16 oz. pails 7 40. Yankee Girl scrap, 10c 86.

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

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

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

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

R. J. Reynolds Tobacco Co. Brands. George Washington, 10c, doz. 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.

Superba Tobacco Co. Brands. Sammy Boy Scrap, dz. 96. Cigar Clippings. Havana Blossom, 10c 96. Havana Blossom, 40c 3 95. Knickerbocker, 6 oz. 3 00. Lieberman, 10c, doz. 96. W. O. W., 6 oz., doz. 3 00. Royal Major, 6 oz., doz. 96. Royal Major, 14 oz., dz 7 20.

Larus & Bro. Co.'s Brands. Edgeworth Ready Rubbed, 17c tins 1 62. Edgeworth Ready Rubbed, 16 oz. tins, dz. 7 00. Edgeworth Sliced Plug, 17c tins, doz. 1 62. Edgeworth Sliced Plug, 35c tins, doz. 3 55.

United States Tobacco Co. Brands. Central Union, 15c, dz. 1 44. Shag, 15c Tins, doz. 1 44. Shag, 15c Papers, doz. 1 44. Dill's Best, 16c, doz. 1 48. Dill's Best Gran., 16c 1 48. Dill's Best, 17c Tins 1 48.

Confectionery. Stick Candy Pails. Standard 15. 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. Bittersweets, Ass'ted 1 75. Choc. Marshmallow Dp 1 60. Milk Chocolate A. A. 1 95. Nibble Sticks 2 00. Primrose Choc. 1 25. No. 12 Choc. 1 60. Chocolate Nut Rolls 1 90.

Gum Drops Pails. Anise Gums 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. Heart Lozenges 18. Mott's 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.

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 bbis. 06 1/2. Armour's, 2 doz., 8 oz. 1 80. Fould's, 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.

HAND CLEANER. U.S. GOVT. STANDARD FOR USE IN ALL CLIMATES. BELASHI. ANTISEPTIC AND DISINFECTANT. HOUSE AND HAND CLEANER. QUICKER AND BETTER THAN SOAP.

10c size, 4 doz. 3 60. 15c size, 3 doz. 3 60. 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 2 15. Pure 7 oz. Asst., doz. 1 20. Buckeye, 22 oz., doz. 2 00. O. B., 15 oz., per doz. 1 40.

JELLY GLASSES. 8 oz., per doz. 35.

MATCHES. Blue Ribbon, 144 box. 7 55. Searchlight, 144 box. 8 00. Safe Home, 144 boxes 8 00. Red Stick, 720 lb. boxes 5 50. Red Diamond, 144 lb 5 75.

OLD PAK MATCHES. THE CLEVELAND MATCH CO.

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.

Shelled. Almonds 55. Peanuts, Spanish, 125 lb. bags 13 1/2. Filberts 50. Pecans 95. Walnuts 65.

OLIVES. Bulk, 2 gal. keg 3 40. Bulk, 3 gal. keg 5 00. Bulk, 5 gal. keg 7 75. Quart, jars, dozen 5 25. 4 1/2 oz. Jar, plain, dz. 1 35. 5 1/2 oz. Jar, pl., doz. 1 60. 10 oz. Jar, plain, doz. 2 35. 16 1/2 oz. Jar, Pl. doz. 3 50. 3 1/2 oz. Jar, stuffed 1 75. 8 oz. Jar, Stu. doz. 3 40. 9 oz. Jar, Stuffed, doz. 3 80. 12 oz. Jar, Stuffed, dz. 4 50.

PEANUT BUTTER. BEL CAR-MO BRAND. GUARANTEED PURE. BEL CAR-MO BRAND PEANUT BUTTER.

Bel Car-Mo Brand. 8 oz. 2 doz. in case 3 00. 24 1 lb. pails 5 15. 12 2 lb. pails 4 95. 5 lb. pails 6 in crate 5 50. 15 lb. pails 16 1/2. 25 lb. pails 16 1/2. 50 lb. tins 15 1/2.

PETROLEUM PRODUCTS. Iron Barrels. Perfection Kerosine 12.6. Red Crown Gasoline, Tank Wagon 20.3. Gas Machine Gasoline 37.2. V. M. & P. Naphtha 23.2. Capitol Cylinder 42.2. Atlantic Red Engine 23.2. Winter Black 13.7.

Polarine. IRON BARRELS. Medium Light 57.2. Medium heavy 59.2. Heavy 62.2. Extra heavy 67.2. Transmission Oil 57.2. Pinol, 4 oz. cans, doz. 1.40. Pinol, 8 oz. cans, doz. 1.90. Parowax, 100, 1 lb. 7.2. Parowax, 40, 1 lb. 7.4. Parowax, 20, 1 lb. 7.6.

SENDAC LIQUID GLOSS. A SUPERIOR POLISH FOR ALL WOODS AND METALS. SENDAC LIQUID GLOSS.

Sendac, 12 pt. cans 2 85. Sendac, 12 qt. cans 4 35.

PICKLES. Medium Sour. Barrel, 1,200 count 16 00. Blue Ribbon, 600 count 9 00. 10 gallon kegs 6 75.

Sweet Small. 30 gallon, 2400 33 00. 15 gallon, 2000 17 50. 10 gallon, 800 12 75.

Heavy hogs 08. Medium hogs 11 1/2. Light hogs 11 1/2. Loins 16. Butts 15. Shoulders 13. Hams 16. Spareribs 12. Neck bones 05.

PROVISIONS. Barreled Pork. Clear Back 23 00@24 00. Short Cut Clear 22 00@23 00. Clear Family 27 00@28 00.

Dry Salt Meats. S P Bellies 16 00@18 00.

Lard. 80 lb. tubs 1/2 advance 1/4. Pure in tierces 13 1/2@14. Compound Lard 13@13 1/2. 69 lb. tubs 1/2 advance 1/4. 50 lb. tubs 1/2 advance 1/4. 20 lb. pails 1/2 advance 1/4. 10 lb. pails 1/2 advance 1/4. 5 lb. pails 1/2 advance 1/4. 3 lb. pails 1/2 advance 1/4.

Sausages. Bologna 12. Liver 12. Frankfort 16. Pork 18@20. Veal 11. Tongue 11. Headcheese 14.

Smoked Meats. Hams, 14-16, lb. 20 @22. Hams, 16-18, lb. 20 @22. Ham, dried beef sets 38 @39. California Hams 12 @13. Picnic Boiled Hams 30 @32. Boiled Hams 32 @35. Minced Hams 14 @15. Bacon 22 @36.

Beef. Boneless 23 00@24 00. Rump, new 23 00@24 00. Mince Meat. Condensed No. 1 car. 2 00. Condensed Bakers brick 81. Moist in glass 8 00.

Pig's Feet. 1/2 bbls. 2 15. 1/4 bbls., 35 lbs. 4 00. 1/2 bbls. 7 00. 1 bbl. 14 15.

Tripe. Kits, 15 lbs. 90. 1/4 bbls., 40 lbs. 1 60. 1/2 bbls., 80 lbs. 3 00.

Casings. Hogs, per lb. @42. Beef, round set 14@26. Beef, middles, set 25@30. Sheep, a skain 1 75@2 00.

RICE. Fancy Head 08. Blue Rose 5 1/2@6. Broken 03 1/2.

ROLLED OATS. Steel Cut, 100 lb. sks. 4 75. Silver Flake, 10 Fam. 1 90. Quaker, 13 Regular 1 80. Quaker, 12s Family 2 70. Mothers, 25s, 11lb. 4 40. Silver Flake, 13 Reg. 1 45. Sacks, 90 lb. Jute 3 00. Sacks, 90 lb. Cotton 3 15.

SALERATUS. Arm and Hammer 3 75.

SAL SODA. Granulated, bbls. 2 00. Granulated, 100 lbs cs 2 25. Granulated, 36 2 1/2 lb. packages 2 50.

COD FISH. Middles 15. Tablets, 1 lb. Pure 22. Tablets, 1/2 lb. Pure, doz. 1 40. Wood boxes, Pure 24. Whole Cod 12.

Holland Herring. Milkers, kegs 1 10. Y. M. Kegs 1 00. Y. M. Half bbls. 8 50. Y. M. bbls. 16 50.

Herring. K K K K, Norway 20 00. 8 lb. pails 1 40. Cut Lunch 1 00. Boned, 10 lb. boxes 16 1/2.

Lake Herring. 1/2 bbl., 100 lbs. 6 00.

Mackerel. Tubs, 50 lb. fancy fat 9 25. Tubs, 60 count 5 75.

White Fish. Med. Fancy, 100 lb. 13 00.

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

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

SALT

Table listing various salt products including Colonial 24, 2 lb., Med. No. 1, 100 lb. bag, Farmer Spec., 70 lb., Packers Meat, 56 lb., etc.



Per case, 24 2 lbs. --- 2 40
Five case lots --- 2 30

SOAP

Table listing soap products such as Am. Family, 100 box, Export, 120 box, Flake White, 100 box, etc.

Proctor & Gamble.

Table listing soap products from Proctor & Gamble, including Ivory, 100, 6 oz., Ivory Soap Flks., 100s, etc.

CLEANSERS.

KITCHEN KLENZER



80 can cases, \$4.80 per case

WASHING POWDERS.

Table listing washing powder products like Bon Ami Pd, 3 dz. bx, Bon Ami Cake, 3 dz., etc.

SPICES.

Table listing whole spices such as Allspice, Jamaica, Cloves, Zanzibar, Cassia, Canton, etc.

Pure Ground in Bulk

Table listing pure ground spices like Allspice, Jamaica, Cloves, Zanzibar, etc.

Seasoning

Table listing seasoning products such as Chili Powder, Celery Salt, Sage, Onion Salt, etc.

STARCH

Table listing starch products like Kingsford, 40 lbs., Powdered, bags, Argo, 48 1 lb. pkgs., etc.

Gloss

Table listing gloss products such as Argo, 48 1 lb. pkgs., Argo, 12 3 lb. pkgs., etc.

CORN SYRUP.



Penick Syrup GOLDEN-CRYSTAL-WHITE-MAPLE

Penick Golden Syrup

Table listing Penick Golden Syrup products in various can sizes and weights.

Crystal White Syrup

Table listing Crystal White Syrup products in various can sizes and weights.

Penick Maple-Like Syrup

Table listing Penick Maple-Like Syrup products in various can sizes and weights.

Maple and Cane

Table listing Maple and Cane products like Kanuck, per gal., Sugar Bird, 2 1/2 lb., etc.

Johnson Purity, Gal.

Table listing Johnson Purity products in various quantities.

TABLE SAUCES.

Table listing table sauce products like Lea & Perrin, large, Lea & Perrin, small, etc.

TEA.

Table listing tea products from Japan, including Medium, Choice, Fancy, etc.

Gunpowder

Table listing Gunpowder products like Choice, Fancy.

Ceylon

Table listing Ceylon tea products like Pekoe, medium, Melrose, fancy.

English Breakfast

Table listing English Breakfast tea products like Congou, Medium, Congou, Choice, etc.

Oolong

Table listing Oolong tea products like Medium, Choice, Fancy.

TWINE

Table listing twine products like Cotton, 3 ply cone, Cotton, 3 ply balls, etc.

VINEGAR

Table listing vinegar products like Cider, 40 Grain, White Wine, 40 grain, etc.

Oakland Vinegar & Pickle Co.'s Brands.

Table listing Oakland Vinegar & Pickle Co. products like Oakland Apple Cider, Blue Ribbon Corn, etc.

WICKING

Table listing wicking products like No. 0, per gross, No. 1, per gross, etc.

WOODENWARE

Table listing woodenware products like Bushels, narrow band, wire handles, etc.

Churns.

Table listing churn products like Barrel, 5 gal., Barrel, 10 gal., etc.

Egg Cases.

Table listing egg case products like No. 1, Star Carrier, No. 2, Star Carrier, etc.

Mop Sticks

Table listing mop stick products like Trojan spring, Eclipse patent spring, etc.

Pails

Table listing pail products like 10 qt. Galvanized, 12 qt. Galvanized, etc.

Traps

Table listing trap products like Mouse, wood, 4 holes, Mouse, wood, 6 holes, etc.

Tubs

Table listing tub products like Large Galvanized, Medium Galvanized, etc.

Washboards

Table listing washboard products like Banner Globe, Brass, Single, etc.

Window Cleaners

Table listing window cleaner products like 12 in., 14 in., 16 in., etc.

Wood Bowls

Table listing wood bowl products like 13 in. Butter, 15 in. Butter, etc.

WRAPPING PAPER

Table listing wrapping paper products like Fibre, Manila, white, No. 1 Fibre, etc.

YEAST CAKE

Table listing yeast cake products like Magic, 3 doz., Sunlight, 3 doz., etc.

YEAST-COMPRESSED

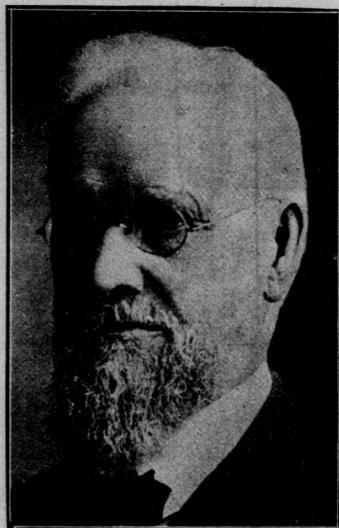
Table listing yeast-compressed products like Fleischman, per doz.

GONE TO HIS REWARD.

Death of Pioneer Banker of Carson City.

Carson City, Feb. 12—Carson City mourns the loss of another of its pioneers in the death of E. C. Cummings at St. Petersburg, Fla., Feb. 7, whither he and Mrs. Cummings had gone to avoid the rigorous winter blasts of Michigan.

Edward C. Cummings was born April 16, 1838, in the town of Collins, Erie county, New York, and was of Scotch origin, his great grandfather having been born in Scotland. His father, James Cummings, was a Pennsylvanian by birth, while his mother, Mary Davis, was a resident of Erie county, Pa. He spent the winter of 1860-61 in Oil Creek, where he witnessed the first great fire in the oil regions. Following this came the firing on Fort Sumpter and he answered his country's call by enlisting in Co. E., 83rd., Regiment, Pa. Infantry to serve three months and was



E. C. Cummings.

mustered out at the end of enlistment. This regiment saw no active service. Following his marriage in 1862 he returned to Oil Creek, where for a short time he had charge of an oil refinery. Owing to the ill health of his wife, he went to Pennsylvania and located near Erie and engaged in shipping poultry and butter to Eastern markets and chestnuts to Western points. This venture was not profitable and he again went back to the Creek and engaged in transporting oil to the railroads with teams, at times by the roads, then upstream in boats, the horses following the creek beds. Hard work and exposure caused his health to fail and for the third time he left the Creek, much against his wishes, as the prospects were better at that time for gaining wealth than ever before or since. Later his health having improved, he drove a wholesale wagon for Barmer & Burgess, of Erie, Pa., through the Northern part of that State and Western Ohio and Western New York. In the fall of 1866 he came to Ithaca, Gratiot county, entering into partnership with B. F. Shepherd in the mercantile business. Disposing of this in 1870 Mr. Cummings spent a summer in Colorado and Wyoming in search of health and in the spring of 1871 he came to Carson City, when the present village was in its infancy, and opened a general store. The following January he took his half brother, the late George A. Thayer, into partnership and the business was enlarged and continued until 1875 when Mr. Cummings sold out to his partner and, going to St. Johns, learned some of the ins and outs of the banking business. In September, 1875, he started the first bank in Carson City and having been

appointed postmaster that same fall, he continued to look after both interests until 1881. At the same time he also owned two-thirds interest in the grist mill here.

In 1887 his private bank was granted a charter and was placed on the list of State banks in Michigan. About the same time the Carson City Savings Bank was organized and this institution was taken over by the State Bank four years later and moved to its present location at the corner of Main and Division streets. To this day the bank has enjoyed the utmost confidence of the surrounding community, due to Mr. Cummings' indefatigable efforts to build upon a foundation that was safe. He has been President, director and cashier with the exception of a few years, until 1913, when he was re-elected President and held the office until his passing. This flourishing institution has withstood all the trying financial times which have swept the country and stands as a monument to the memory of his sterling qualities as a shrewd, prosperous and influential business man and citizen.

Mr. Cummings was by politics an ardent Republican and stood for whatever he deemed the best interests of the community and had served his village as President. He was also instrumental in securing the first electric plant here and the creamery, which at the time of its operation was a boon to the farmers. Jan. 9, 1862 he was married to Miss Huldah Ann Parsons, of Summit township, Erie county, Pa., and three children, a daughter and two sons came to bless them. The wife and mother was called home Jan. 13, 1870, and on April 12, 1871, he was united in marriage to Miss Laura H. Barton, of Gratiot county. One son and two daughters joined this home circle.

Mr. Cummings was extensively engaged in agriculture, at one time having 250 acres of Montcalm and Gratiot county land under cultivation, much of which was devoted to the culture of alfalfa, on which subject he was considered an authority. In December, 1922, Mr. and Mrs. Cummings went to Florida, where they have spent the winters for several years, in the hope that his health would be benefited, but he was unable to combat the results of the long journey and his son Ira, of this place, was summoned to his bedside Jan. 2, where he remained until the arrival of the daughter, Mrs. R. Covert, of Billings, Montana, who assisted her mother until the final summons came and the remains were brought to the home in Carson City, Feb. 9. The large concourse of friends and citizens of other towns who attended the services at the Congregational church Sunday afternoon at 2 o'clock bespoke the commercial and social standing of the deceased. Rev. E. H. Humphrey, pastor of the deceased, had charge of the last rites.

Surviving besides the widow are five children, Mrs. Carrie Granger and Mrs. Don R. Bennett, of Detroit; M. P. Cummings, of Los Angeles, Cal.; Mrs. R. J. Covert, of Billings, Montana and Ira Cummings, cashier of the bank his father established; eleven grandchildren, a sister, Mrs. Julia Sisson, of Silver Creek, N. Y., and a half brother, E. E. Hibbard, of Presque Isle, Maine. One son, Bert, died a few years ago in Erie, Pa.

Growth of Our Silk Industry.

The expansion of the silk industry in the United States is indicated by the increase in raw silk imports from 196,000 bales in 1913 to 390,000 bales in 1922. With the receipts of raw material being practically doubled in the last decade, production has naturally expanded and the sales channels have widened. Statistics of silk manufacturers are available only in terms of values, and the significance of these

is affected by price fluctuations. Between 1914 and 1919 the value of silk manufacturers in this country increased 171 per cent. The textile division of the Department of Commerce calls attention to the fact that the growth of the exports of manufactured silks has been relatively even more rapid than that of domestic production. The value of silk manufactures exported in 1922 was approximately \$12,000,000, or about five times that of 1913. The gain has been especially pronounced in broad silks and silk hosiery, notwithstanding the fact that the latter article meets with severe competition from exports of artificial silk hosiery. About two-thirds of the exports of broad silks go to Canada, while Argentina and Mexico are also large consumers. About a third of the exports of silk hosiery goes to Great Britain, while British South Africa, Argentina, and Canada come next in importance as buyers of this line of merchandise.

Herb Growing Recommended as Hobby.

Kalamazoo, Feb. 13—It would pay the Government to collect and study the herbs of the East as well as those of our own country, and investigate the healing power of herbs. The peasantry of France understand the importance of herbs, and keep themselves well and strong by using them. They seldom call in a doctor, and when they do he orders an herb mixture of some kind. In England, too, herbs are used extensively by the country folk with the same beneficial results. Many titled people also have herb gardens and testify to their usefulness. India has some remarkable herbs. I have seen one, which my Indian maid brought from the jungle, give instant relief to a sufferer from sciatica, after all the English doctor's remedies had failed. Another will cure the worst cases of anaemia, and do it quickly, because those herbs are not only medicines, they are foods as well. America seems to be the only country where no attention is paid to this important branch of medicine. It would pay to have an herb plantation in America that would grow not alone the European varieties but those of the East and West as well. I recommend it as a hobby for some philanthropist. At St. Albans, in England, there are large herb gardens and stores, and they send quantities of herbs all over the country. Can't we have something of the same sort in America? And can we not, while we are trying everything else, try the herb cure for cancer? It cannot do harm, even if it did not heal, but it will.

Interest in Art Needlework.

Retailers are said to be showing greatly increased interest in art needlework supplies. It was pointed out recently by one of the leading wholesalers of this goods that, until recently, many stores did not do so much in this merchandise, which they more or less neglected in favor of staple goods. Through this attitude, it is said, much business has been lost, as retailers now are appreciating. It is urged that special departments of this goods be created, either large or small. One of the manufacturers has a sample department to show visiting retailers just how it can be worked out. The leading concern in the field says its orders for art needlework supplies is larger than for five years, during which time the demand has been steadily growing. Stamped goods, worsted yarns, artificial embroidery silk and cottons are

the leading items. Package goods containing ready-made garments ready to embroider together with instruction sheets, to retail at \$1.50, are featured.

Uncertainties in Hosiery.

A number of hosiery buyers, while expressing satisfaction with conditions for Spring, claim that it is impossible at this time to give consideration to proposals on Fall merchandise. Full fashioned hosiery, according to the current news bulletin of the National Association of Underwear and Hosiery Manufacturers, is still in an unsatisfactory condition from a market standpoint, with manufacturers working under high prices for raw silk, while the finished goods are not commanding as firm a price as they did six months ago. Jobbers are not finding an active demand for wool or silk and wool lines, and salesmen report that retailers are trying to move this merchandise by means of price reductions to the consumer. The range of colors being ordered is considerably shortened, tending toward browns and blacks. Clocks are in less demand and fancy colors are finding little favor.

"Spanish" Shawls From China.

Fine "Spanish" shawls, which are among the most beautiful embroidered articles for women's wear, represent one of the new industries of China. The work is done largely by men, and there are groups of from fifty to sixty of these workers in villages just outside Canton. These shawls find a market not only in America but in France, New Zealand and Central America, including Panama. New York women traveling pick up the shawls in Mexico, feeling that they are getting an almost home-made article, but it is the same Chinese shawl and they pay \$500 for the thing sold in New York City for \$250. The work is elaborate, on Canton crepe or silk, with flowers in soft pinks on white, brilliant colors harmoniously combined on either black or white, and, to meet the demands of Western taste, the shawls come in American Beauty shades.

Corporations Wound Up.

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

- Island Transportation Co., Mackinaw City.
- Manjen Co., Inc., Detroit.
- Modern Aircrafts Co., Broadway, Menominee.
- Adrian Knitting Co., Adrian.
- Nelson Motor Truck Co., Saginaw.
- Erbert Realty Co., Detroit.
- Miller Real Estate Exchange, Detroit.
- Crooksville Mining Co., Jackson, Mich.
- Crooksville, Ohio.
- Paper Distributing Co., Detroit.
- Manistique Cooperae Co., Manistique.
- Flushing Farmers' Cooperative Elevator Co., Flushing.
- Acme Chemical Co., Detroit.
- Lincoln Land Co., Detroit.
- Peerless Casket & Case Co., Detroit.
- Yeomans Manufacturing Co., Detroit.
- George H. Smith Construction Co., Detroit.
- Annex Block Co., Battle Creek.
- Kessell & Dickinson, Pontiac.
- Original Sauk's Head Mine, Ltd., Marquette.

Young ladies who desire red cheeks may obtain them much cheaper over the kitchen stove than at the rouge counter at the drug store.

Once in a while a man is too proud to beg and too honest to steal, and then he goes to work.

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 60 cents. Small display advertisements in this department, \$3 per inch. Payment with order is required, as amounts are too small to open accounts.

FOR SALE—\$35,000 MONEY-MAKING DRY goods and ready-to-wear store; small grocery department. W. C. Weisel, Wisconsin Rapids, Wisconsin. 56

For Sale—Stock general merchandise, store building, and dwelling; or will trade for farm and equipment of about equal value, \$9,500. Address No. 57 care Michigan Tradesman. 57

For Sale—Nicest garage in the county. Have whole county agency for popular car. A money maker. Address No. 58, care Michigan Tradesman. 58

FOR SALE—Regent theater, 300 seats, and opera house, 650 seats, Charlotte, Mich. Equipment latest and new. Other business, \$6,000 handles. J. B. Hunter, Charlotte, Mich. 59

LANSING offers a rich field for high-class apartment buildings. We offer for sale an ideal site, close in. LOVEDAY, realtor, Lansing, Mich. 60

HIGH-CLASS confectionery and ice cream business, centrally located in Lansing; 5 year lease. Poor health; will sell. Address Box 42, Lansing, Mich. 61

FOR SALE—2,500 acres improved coal land, in tracts, \$35 per acre. Has several seams. Top drift; adjacent railroad; mines, gas and oil. Write J. CAVANAGH, McAlester, Okla. 62

For Sale—Because of age (70) and continued sickness, I offer my store building and stock of dry goods, shoes, ladies' and men's clothing and furnishings at 50 cents on the dollar. The store building is located opposite the post office in one of the finest resort villages in the Grand Traverse fruit region. Will trade for paying real estate, not farm; or will sell and give attractive terms to purchaser. Address No. 63, care Michigan Tradesman. 63

For Sale—Good general store in Central Michigan. Doing good business; only one other store in town. Stock about \$1,800. Reason for selling, other business. Write or phone. Act quick. E. L. Howard, Cedar Lake, Mich. 64

Wanted—First-class grocery man, grocery department big country department store. Money maker for right man. Must be hustler, furnish best reference. Salary based on sales and profit. Also teach help. Box 37, Pigeon, Mich. 65

Wanted—Store fixtures. What have you in fixtures you want to cash? Write A. L. Redman, Olney, Ill. 43

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

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

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

CASH For Your Merchandise!

Will buy your entire stock or part of stock of shoes, dry goods, clothing, furnishings, bazaar novelties, furniture, etc. LOUIS LEVINSON, Saginaw, Mich.

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 1250 Burlingame Ave., Detroit, Mich. 566

For Sale—Stock of general merchandise consisting of dry goods, notions, shoes, hardware, groceries. Located on G. R. & I. R. R. north of Cadillac. Good town to live in and good farming country. Cheap rent, good volume business. Only general stock in town. Stock in fine shape, about all winter goods cleaned up. Will discount to parties who will continue business here. Address No. 37, care Tradesman. 37

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

REBUILT CASH REGISTER CO., Inc.

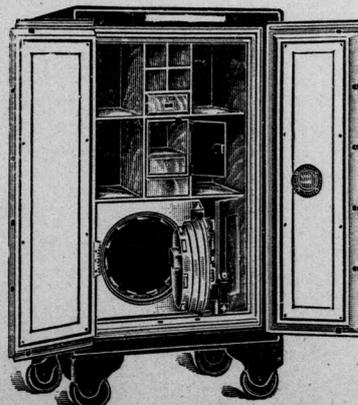
Cash Registers, Computing Scales, Adding Machines, Typewriters And Other Store and Office Specialties. 122 N. Washington, SAGINAW, Mich. Repairs and Supplies for all makes.

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—Good money-making restaurant, everything new and complete. Will pay for itself in year. Address No. 46, care Michigan Tradesman. 46

GRAND RAPIDS SAFE CO.



Dealer in

Fire and Burglar Proof Safes

Vault Doors and Time Locks

Largest Stock in the State.

Grand Rapids Safe Co.
Grand Rapids, Mich.

Proceedings of Grand Rapids Bankruptcy Court.

Grand Rapids, Feb. 6.—On this day were received the order of reference and adjudication in bankruptcy in the matter of Skillman Lumber Co., Bankrupt No. 2222. The matter is an involuntary and no schedules have been filed as yet. The schedules have been ordered filed. The bankrupt is a corporation residing at Grand Rapids, and operating a lumber yard. When the schedules of the bankrupt have been filed, the first meeting of creditors will be called and note of the same made here, together with a list of the creditors of the bankrupt.

On this day also were received the order of reference and adjudication in bankruptcy in the matter of Lawton L. Skillman, Bankrupt No. 2224. The bankrupt is the founder of the Skillman Lumber Co., above referred to, and this bankruptcy is an individual one. The case is involuntary and the schedules have not been filed. When schedules have been furnished the first meeting will be called and a list of the creditors given here, together with the date for the first meeting.

On this day also were received the schedules, order of reference and adjudication in bankruptcy in the matter of George A. Reynolds, Bankrupt No. 2230. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of Stanwood, Mecosta county. The schedules filed do not name the occupation of the bankrupt. The assets of the bankrupt are such that the court has demanded that the bankrupt file indemnity for expense before the first meeting is called. Upon filing of the expense money the first meeting will be called and note of the same made here. A list of the creditors of the bankrupt is as follows:

State of Michigan	\$ 13.51
Stanwood State Bank, Stanwood	750.00
Morley Garage, Morley	335.00
Big Rapids Savings Bank, Big R.	117.00
W. B. Jarvis, Grand Rapids	623.00
Michigan Trust Co., Grand Rapids	44.00
Mossman-Yarnelle, Ft. Wayne	44.00
Fort Wayne Iron Store, Ft. Wayne	74.00
Hood Rubber Co., Grand Rapids	89.00
Central Rubber Co., Chicago	90.00
Capwell Horseshoe Nail Co., Hartford, Conn.	20.20
H. E. Turner, Middleville	774.00
Fred Gogo, Big Rapids	25.05
Sam Rorick, Stanwood	6.00
William Wilbur, Stanwood	17.70

Feb. 6. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Clarence J. Collar, Bankrupt No. 2229. 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 village of Lowell, and is a dry goods merchant. The schedules of the bankrupt list assets in the sum of \$3,775.06, of which the sum of \$500 is claimed as exempt to the bankrupt, and liabilities in the sum of \$5,629.52. The first meeting of creditors has been called for Feb. 19. A list of the creditors of the bankrupt is as follows:

Township of Lowell, Lowell	\$269.12
Cortecelli Silk Co., Chicago	96.12
Carson, Pirie, Scott Co., Chicago	385.15
Marshall-Field & Co., Chicago	367.76
Kabo Corset Co., Chicago	45.08
U. S. Robe Co., Corunna	38.31
Stephenson Underwear Co., South Bend	3.35
Lorraine Waist Co., Chicago	34.18
A. F. Hoffmeister Co., Cincinnati	71.35
Holeproof Hosiery Co., Milwaukee	331.82
Sel-Plus Service Co., New York	65.00
Munisingwear Corporation, Minneapolis	103.17
A. S. Rosenberg, New York	4.75
Hand Knit Hosiery Co., Sheboygan, Wis.	112.68
Penn Rivet Corporation, Philadelphia	42.75
Des Moines Hosiery Co., Des Moines	24.20
Cooper, Wells & Co., St. Joseph	187.25
E. M. Shalmer Fischel Co., Cleveland	105.00
Naco Corset Co., Kalamazoo	31.77
Detroit Auto Top Co., Birmingham	18.00
Goll & Frank, Milwaukee	6.11
Hanseman & Johnson, Cincinnati	64.69
D. Patton & Co., Grand Rapids	69.55
Cleveland Carpet Co., Cleveland	12.26
Pet Garment Co., Bryan, Ohio	38.75
Kunstader Bros., Chicago	1.08
Colleen Linen Co., Wyandotte	78.93
Betty Brown Co., Peoria	19.00
Aususta Knitting Corp., Utica	88.44
Pictorial Review Co., New York	2.52
Ros Kriger, New York	11.13
Gellener Messing Co., Cleveland	41.04
S. Damon & Son, Dayton	24.82
Maid Rite Garment Co., Detroit	43.31
La Resitta Corset Co., Bridgeport	1.53
J. A. Coates & Son, East Orange, N. Y.	7.20

Rock River Batting Co., Janesville, Wis.	33.60
William Hildebrand Co., Chicago	8.50
A. W. Weeks & Son, Lowell	51.46
Lydia A. Collar, Lowell	2,408.25
Lowell Granite Co., Lowell	100.00
Phil Krom, Lowell	2.00
Mange Tallor Ins. Agency, Lowell	4.20
Municipal Lighting Plant, Lowell	30.53
R. E. Springett, Lowell	26.23
Atkin Motors Sales Co., Lowell	41.00
Sam Rice, Lowell	40.65
Yeiter & Co., Lowell	22.50

Feb. 9. On this day were received the schedules in the matter of Napoleon Motors Corporation, Bankrupt No. 2137. A list of the creditors of the bankrupt is as follows: Sub-totals are given in all cases where the same appear in the schedules: United States of America \$2,480.93 City Treasurer, Traverse City 3,015.58 The following creditors are those holding securities:

Peoples Savings Bank, Traverse City	\$14,000.00
First Nat. Bank, Traverse City	22,000.00
J. E. Cameron, Traverse City	1,000.00
W. J. Chase, Traverse City	1,000.00
R. Floy Clinch, Chicago	2,000.00
Henry W. & Lottie Johnson, Benzonia	500.00
L. D. Peet, Kalamazoo	1,000.00
H. Quakenbush, Hart	600.00
A. W. Rickard, Traverse City	1,352.00
A. Rorabacker, Traverse City	2,960.40
A. E. Thomas, Traverse City	581.00
Frank Trude, Traverse City	1,000.00

The following claims are unsecured and evidenced by notes of the bankrupt: Blood Bros. Mfg. Co., Allegan \$ 400.00 Electric Light & Power Co., Traverse City 90.00

Bowen Steel Products Co., Cleveland	475.00
Capper Pub. Co., Topeka	900.00
H. C. Carter, Traverse City	800.00
Caskery-De Free Mfg. Co., Marietta, Ohio	275.00
Chamber of Commerce, Traverse City	2,519.29
Class Journal Co., New York	4,300.00
Climax Motor Devices Co., Chargin Falls, Ohio	225.00
Dawson & Henderson, Trav. City	75.00
Firestone Steel Products Co., Akron	400.00
Foster, Stevens & Co., Grand R.	250.00
Iowa Contracting & Equipment Co., Chicago	4,800.00
Huff Stockler Lumber Co., South Bend	1,000.00
Jewell & Smith, Alma	1,611.60
A. N. Johnson Machine Co., Manistee	5.00
Ladine Geer Co., Milwaukee	75.00
Lima Sheet Metal Prod. Co., Lima	500.00
Manistee Steel & Products Co., Manistee	450.00
F. C. Mason Co., St. Johns	540.00
Mather Spring Co., Toledo	450.00
McMullen Machinery Co., Grand Rapids	75.00
Morley Bros., Saginaw	50.00
Northern Wheel Co., Alma	249.75
Royer Wheel Co., Aurora	200.00
Saul Bros., Chicago	3,630.00
Simmons Hdwe. Co., St. Louis	150.00
Fish-Hine Co., Grand Rapids	200.00
Tite Flex Metal Hose Corp.	100.00
Torbenson Axle Co., Cleveland	2,200.00
Traverse City State Bank, Traverse City	525.00
Western Metal Specialty Co., Milwaukee	360.00
Wheeler-Schebler Carburetor Co., Indianapolis	300.00
Whitaker Mfg. Co.	50.00

The following accounts payable are not represented by notes:

Auto Journal Pub. Co., Pawtauket	25.00
American Bosch Magneto Co., Detroit	17.00
American Multigraph Sales Co., Cleveland	107.12
Arco Co., Cleveland	58.00
Arms & Cole, Traverse City	5.20
Automotive Parts Co., Indianapolis	158.76
Automobile Trade Directory, New Lork	95.00
Auto Trimmers Supply Co., Detroit	101.30
Harry Astrup, Traverse City	55.34
Bayne & Miller, Traverse City	184.26
Transfer Warehouse, Denver	276.00
Elec. Lt. & Power Co., Trav. City	.25
Bradstreet Co., Grand Rapids	175.00
Frank Brooker, Hart	245.00
Bowen Roller Bearing Co., Detroit	31.80
Campbell Folding Crate Co., Cadillac	37.00
Capper Engraving Co., Topeka	193.78
Cargill Co., Grand Rapids	162.85
Carolus Mfg. Co., Sterling, Ill.	4.74
Caske Du Pree Co., Coldwater	130.00
M. Castle, Chicago	1,650.49
Century Carbon & Ribbon Co., Detroit	7.50
Chicago Machinery Exchange, Chicago	4.49
Chilton Co., Philadelphia	360.00
Citizens Tel. Co., Traverse City	48.04
City Book Store, Traverse City	80.00
City Light & Power Co., Traverse City	489.70
Clark Equipment Co., Buchanan	4.80
Climax Motor Devices Co., Chargin Falls, Ohio	2.62
Cole Storage Battery Co., Chicago	152.57
Commercial Vehicle, New York	17.00
Consolidated Tire & Rubber Co., Traverse City	15.12
Dawson & Henderson, Trav. City	28.25
De Villbiss Mfg. Co., Toledo	4.28
William P. Druier, Grand Rapids	87.65
R. E. Dietz & Co., New York	45.00
Ebner Bros., Traverse City	117.81
Elsman Mag. Co., Detroit	450.00
El Autovl Americano, New York	40.00
Elite Mfg. Co., Ashland, Ohio	10.00
S. Fair & Son, Saginaw	20.00
Federal Rubber Co., Cudahy	1,737.42
Ferris Welding Co., Traverse City	3.50
Firestone Tire & Rubber Co., Akron	4,061.71
Firestone Steel Products Co., Akron	121.35
Filler & Sons Mfg. Co., Kalamazoo	95.76
Gillette Motor Products Co.,	

Howard City	400.00
W. G. Goode, Traverse City	10.97
Goodyear Tire & Rub. Co., Akron	167.64
Grand Traverse Auto Co., Traverse City	.35
Grand Traverse Bond & Mortgage Co., Traverse City	.46
Grand & Davis, Boston	22.05
Greaves-Clusman Co., Cincinnati	92.00
Hannah & Lay Mercantile Co., Traverse City	38.88
Hastings Ins. Co., Traverse City	2,954.41
Herschell-Spillman Motor Co., North Tonawanda	162.00
Contracting & Equipment Co., Chicago	177.49
Hilo Varnish Co., Chicago	1.75
Hotel Ford, Traverse City	14.00
Huff-Stickler Lumber Co., South Bend	249.19
Jewell & Smith, Grand Rapids	275.68
Joe Joer, Fife Lake	.10
Lavine Gear Co., Milwaukee	22.19
Lime Sheet Steel Co., Lima	1.91
Line Air Products Co., New York	12.90
Engineers & Fireman's Assn., Traverse City	25.00
Mackinaw Trail Garage, Tustin	12.50
Manistee Steel Products Co., Manistee	6.90
Pioneer Tribune, Manistique	.30
Manufacturers & Shippers Guide, New York	25.00
F. C. Mason Co., St. Johns	1.43
Mather Spring Co., Toledo	155.70
Merchants Transfer Co., Oklahoma City	444.00
Michigan Lubricator Co., Detroit	165.00
Michigan Mutual Auto Ins. Co., Traverse City	30.00
Journal, Minneapolis	4.16
Mossman-Yarnelle Co., Ft. Wayne	9.35
Motor Age, Chicago	44.00
Motor West, Los Angeles	118.00
Muncie Gear Works, Muncie	11.25
McMullen Machinery Co., Grand Rapids	35.43
National Gauge Equipment Co., La Crosse	8.50
No. Michigan Contracting Co., Traverse City	13.80
Northwestern Michigan Fair, Traverse City	10.00
Patchin & Duncan, Traverse City	118.76
Peoples Savings Bank, Traverse City	1,933.63
Presto Lite Corporation, New York	2.94
Providence Body Co., Providence	40.32
Reed Foundry & Machine Co., Kalamazoo	18.00
Reliable Vulcanizing Co., Traverse City	19.66
C. W. Reemston, Benzonia	9.00
Rennie Auto Sales Co., Traverse City	77.82
Rokos Bros., Traverse City	1.50
Sam's Battery Shop, Trav. City	68.00
Saul Bros. & A. Stryker, Chicago	632.28
L. P. Schuiden, Traverse City	21.25
Seldman & Seldman, Grand Rap.	800.00
Shabolt & Boyd Iron Co., Milwaukee	12.00
Slaby Bros., Traverse City	.42
Splitford Electrical Co., Chicago	86.42
Standard Oil Co., Traverse City	116.25
Chas. Strellinger Co., Detroit	.43
Switchman's Union, Bay City	50.00
Three L's Electric Co., Trav. City	171.78
Towsey Varnish Co., Chicago	85.00
Traverse City Battery Co., Traverse City	4.13
Traverse City State Bank, Traverse City	3.50
Traverse City Steam Laundry, Traverse City	6.50
Frank Trude, Traverse City	186.01
Turbine Muffler Co., Trav. City	30.00
A. J. Tower Co., Boston	25.22
Valley Forge Steel & Tool Co., Chicago	.33
Ralph Viscochil, Traverse City	42.25
Vlchek Tool Co., Cleveland	27.50
F. Votruba Harness Shop, Traverse City	22.00
E. T. Walling Service Co., Detroit	60.00
Western Metal Spec. Co., Milwaukee	.29
Wheeler-Schebler Carburetor Co., Indianapolis	2.63
Zapon Leather Cloth Co., New York	28.00

The following are accounts payable incurred through dealers:

H. P. Conrad Motor Co., St. Paul	\$ 100.00
Federal Motor Sales Co., Denver	100.00
W. F. Knight, Waukau, Okla.	100.00
Masch Bros., Portsmouth, Ohio	128.19
Master Motor Sales Co., Clovis, N. M.	189.47
Napoleon Truck Co., Amrilla, Texas	150.00
Napoleon Truck Sales Co., Sioux City	302.22
Norris Motor Co., Enid, Okla.	135.27
National Motor Sales Co.	99.31
Petty Carpenter Motor Corp., Richmond	393.91
W. O. Sanders, Evansville	100.00
Whitcomb Auto Co., Minneapolis	94.19
I. Fieldman Exporter, New York	380.00

The following are accounts to employees: G. M. Ferris, Traverse City \$ 224.68 C. D. Peet, Kalamazoo 1,713.24 W. A. Smaltz, Chicago 2,597.69 Ed Spooner, Detroit 2,522.62 Chamber of Commerce, Traverse City, for accrued insurance 1,141.34 Feb. 9. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Louis E. Carpenter, Bankrupt No. 2232. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of East Grand Rapids and is a plumber. The sched-

ules of the bankrupt list assets in the sum of \$219, of which the sum of \$175 is claimed as exempt to the bankrupt, and liabilities in the sum of \$1,833.27. From the fact that the assets of the estate are of doubtful value, the court has written for funds for the first meeting of creditors; upon the arrival of which the first meeting of creditors will be held. A list of the creditors of the bankrupt is as follows:

Al Bultems, Grand Rapids	\$ 20.00
Richard Mfg. Co., Grand Rapids	1,376.19
Crane Co., Grand Rapids	239.78
G. R. Steel & Supply Co., Grand Rapids	17.54
H. F. Wells, Grand Rapids	31.10
Best Mfg. Co., Cleveland	51.16
Dr. T. W. Hammond, Grand Rap.	37.50
Chas. Fasoldt, Grand Rapids	60.00

Feb. 10. On this day was held the final meeting of creditors in the matter of Alfonso L. Pant and Cliff Pant, individually and as A. L. Pant & Son, Bankrupts No. 2105. The bankrupts were not present or represented. The trustee was not present in person. Dilley, Souther & Dilley present as attorneys for the trustee. Additional claims were proved and allowed against the estate of the bankrupt. An order was made for the payment of a supplemental first and a final dividend to creditors, as well as for the payment of administration expenses. The trustee's final report and account was approved and allowed. There was no objection to the discharge of the bankrupts. The final meeting was then adjourned no date. The case will now be closed and returned to the district court.

On this day also was held the first meeting of creditors in the matter of Winfield Maynard, Bankrupt No. 2215. The bankrupt was present in person. No others present or represented. No claims were proved and allowed. The bankrupt was sworn and examined by the referee without a reporter. It appeared from the examination of the bankrupt that there was no property in the estate over and above exemptions, therefore no trustee was elected. The exemptions claimed were confirmed to the bankrupt and the first meeting closed without date. The case will now be returned.

Feb. 12. On this day was held the first meeting of creditors in the matter of William M. Carter, Bankrupt No. 2225. The bankrupt was present in person. One creditor was present in person. Several claims were proved and allowed against the estate of the bankrupt. The bankrupt was sworn and examined without a reporter. C. C. Wolrid was appointed trustee by the referee and the amount of his bond placed at \$100. The trustee was directed to investigate the value of the assets over and above the secured claims against them, and upon investigation it was found that they were not worth the amount of the secured claims against them and were therefore abandoned. The first meeting was then closed without date, and the files of the case closed and returned to the clerk of the court.

On this day also was held the first meeting of creditors in the matter of Talcott R. Reader, Bankrupt No. 2227. The bankrupt was present in person and was represented by R. J. Cleland for Robert Quail, attorney. Claims were proved and allowed against the estate of the bankrupt. Frank V. Blakely, of Grand Rapids was elected trustee and the amount of his bond fixed by the referee at \$500. The appraisal taken by the receiver was considered and approved. The bankrupt was then sworn and examined without a reporter. Before the close of the meeting an offer was received for the assets of the bankrupt, over and above exemptions. The offer was made by James Rodman, of Alma, in the sum of \$500. The goods for which this sum is offered inventory and are appraised at the sum of \$889.48. The date of sale has been fixed by the court at Feb. 23. All interested should be present at the office of the referee in Grand Rapids on this date. The stock is a general stock of dry goods.

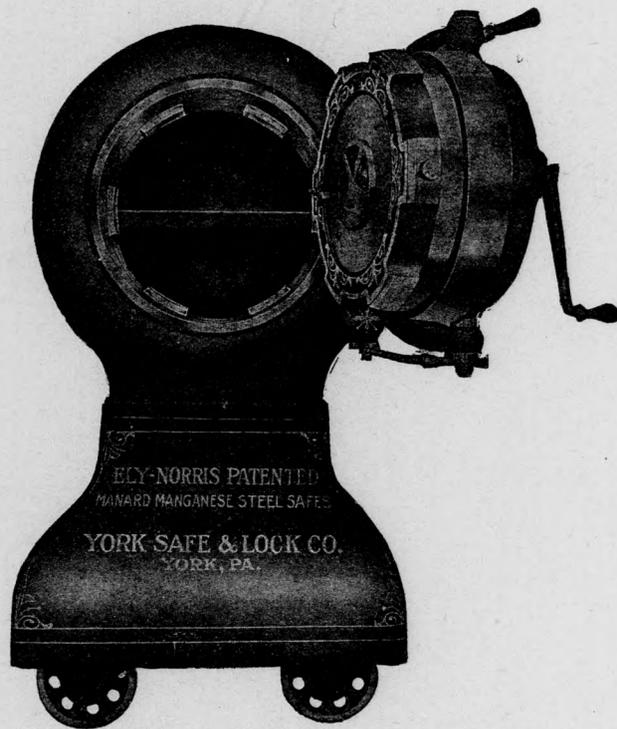
On this day also was held the sale of assets in the matter of William Mandel, Bankrupt No. 2214. The bankrupt was not present or represented. The trustee was present in person. Various bids were present in person. The stock and fixtures were sold to Grand Rapids Store Fixture Co. for \$1,225. An order confirming the sale has been made. A first dividend to creditors will now be paid to creditors in all probability. The special meeting and sale was then adjourned no date.

Feb. 13. On this day was held the final meeting of creditors in the matter of Charles F. Bartlett Co., Bankrupt No. 1939. The bankrupt was not present, but represented by William Landman, attorney. The trustee was present in person. Various creditors were present in person. Additional claims were proved and allowed against the estate. The trustee's final report and account was considered and the same approved and allowed. The bills of the attorneys were considered and approved. An order for the payment of administration expenses and the declaration and payment of a first and final dividend to creditors was entered. The first meeting was then adjourned without date. The case will now be closed and returned to the district court.

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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.

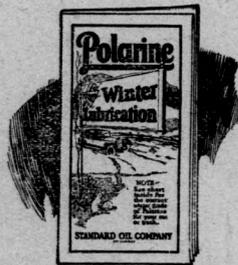
Heavy oil congeals in cold weather and does not flow easily through the lubricating system. Unless the correct winter grade of oil is used, some parts of your engine may operate without oil until the heat from the engine causes it to flow readily. Scored cylinders, burned bearings and a host of other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

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



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