

## EVERY DEALER MUST READ THIS

The Grand Rapids Dry Goods Co. distributors for one of the best and most popular Hair Nets in America—the Arrow Human Hair Net—is making the greatest Dealer proposition in their history.

"100% Profit to the Dealer"

Double Mesh — Cap Shape — ARROW Human Hair Net.

Special offer—\$9.00 PER GROSS.

You sell (2 Nets for 25c) netting you \$18.00 per gross. Your Profit 100%.

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

## ARROW HUMAN HAIR NETS

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

**Grand Rapids Dry Goods Co.**  
Grand Rapids, Mich.

Distributors for  
**KAUFMANN BROS., Importers**  
111 Fifth Avenue, N. Y.

## 100%

CLEAR PROFIT



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





## Citizens Long Distance Service



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

21,100 telephones in Grand Rapids.

Connection with 150,000 telephones in Detroit.

USE CITIZENS SERVICE

CITIZENS TELEPHONE COMPANY

### SCHOOL SUPPLIES

Pencils

Tablets

Paints

Ruled Papers, etc.

WRITE US FOR SAMPLES

The Dudley Paper Co.  
LANSING, MICH.

### GRAND RAPIDS KNITTING MILLS

Manufacturers  
of  
High Grade

Men's Union Suits  
at

Popular Prices

Write or Wire

Grand Rapids Knitting Mills  
Grand Rapids, Mich.

## WHITE HOUSE COFFEE



If You Happen to Know of the Splendid Quality of "White House," Why Not Pass the Good Word Along?

1-3-5 lb. Cartons

### The Security of the Package:

It is the wonder and despair of competitors—this Package shown. There couldn't possibly be a better one. It thoroughly and completely protects the coffee—in every way.

Distributed at Wholesale by

JUDSON GROCER CO.

GRAND RAPIDS, MICH.

## AIKMAN BAKERY COMPANY

PT. HURON

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

Samples sent on request.

Phone—Melrose 6929

Detroit Branch

3705 St. Aubin Ave.

Distributors wanted in open territory.

### WHAT IT DOES

In order to sell FLEISCHMANN'S YEAST most profitably, know what it will do for your customers.

This. It relieves constipation permanently.

Why? Because it gives the intestinal muscles the exercise they require. Lack of this exercise causes constipation.

Selling requires telling. Tell these facts and sell more Yeast.

THE FLEISCHMANN COMPANY

Yeast

Service

### 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.

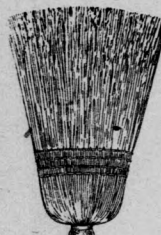
We furnish you with sketches, prices and operating cost for the asking.

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





# MICHIGAN TRADESMAN

Fortieth Year

GRAND RAPIDS, WEDNESDAY, MARCH 7, 1923

Number 2059

## MICHIGAN TRADESMAN

(Unlike any other paper.)

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

Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS  
OF BUSINESS MEN.

Published Weekly By

TRADESMAN COMPANY

Grand Rapids

E. A. STOWE, Editor.

### Subscription Price.

Three dollars per year, if paid strictly  
in advance.  
Four dollars per year, if not paid in  
advance.

Canadian subscriptions, \$4.04 per year,  
payable invariably in advance.  
Sample copies 10 cents each.

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

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

### Dry Goods Men in Convention.

The fifth annual convention of the  
Michigan Retail Dry Goods Association  
convened in this city yesterday.  
During the morning a meeting of the  
Board of Directors was held and  
members and guests were properly  
registered and assigned tickets for the  
entertainment features.

The convention proper was called to  
order at 1:30 p. m., when J. C. Toeller,  
of Battle Creek, read his annual ad-  
dress. This address will appear in  
full in next week's issue of the Michi-  
gan Tradesman.

Following the President's address  
came the report of the Secretary-  
Treasurer, Fred Cutler, of Ionia,  
which was as follows:

Receipts.	
Balance in Bank, Sept. 30, 1922	\$ 361.88
From Dues and Fees	
Membership dues	\$2,262.50
Membership fees	15.00
	\$2,277.50
From Miscellaneous Sources	
Banquet ticket sales	\$ 7.50
Traveling expense refunds	
(Grand Rapids Insurance	
Co. proportion)	156.24
Office space from sub-	
tenants	99.00
Clerical service & post.	216.82
Telep. & Teleg. service	18.05
Mich. Merchants Ass'n.	80.00
Refund-expense account	34.25
	609.86
Total funds to be accounted for	\$3,249.24
Disbursements.	
For Salaries	
Manager (including	
commissions)	\$877.37
Office assistant	505.00
Extra help	77.00
	1,459.37
Office Expenses	
Rent	\$175.00
Telephone and telegraph	102.68
Stationery and printing	85.50
Office supplies	78.94
Miscellaneous	58.65
	500.77
Publicity	
Postage	\$204.55
Traveling Expenses	530.88
Balance in the Bank	
March 3, 1923	553.69
	\$3,249.23

E. K. Pearce, of Quincy, then read  
a paper on Direct Mail Advertising  
for Small Stores, which is published  
in full elsewhere in this week's paper.

Leon Rosacrans, of Tecumseh, read  
a paper on Some Experience with Col-

lection Agencies, which is also in  
this week's issue.

T. M. Sawyer, Secretary Board of  
Commerce, South Haven, read a paper  
on Co-operation Between Farmers and  
Retailers, which is published elsewhere  
in the Tradesman of this week.

E. E. Horner, Eaton Rapids, deliv-  
ered an address on Things the Retailer  
Should Know, which was very well  
received.

In the evening a complimentary  
luncheon was served to the members  
and store executives in the Rotary  
room of the Pantlind Hotel. Presi-  
dent Toeller presided. Mark D. But-  
ler, Lansing, sang a number of High-  
land Scotch songs in an acceptab'e  
manner and Community singing was  
indulged in by the audience under the  
leadership of Leo C. Cook, Jackson.  
A somewhat extended address of a  
practical character was made by Lew  
Hahn, Managing Director of the Na-  
tional Dry Goods Association, New  
York. The remainder of the evening  
was devoted to the reading of the  
queries placed in the question box and  
discussions tending to solve the prob-  
lems presented in the best possible  
manner.

### Gabby Gleanings From Grand Rapids.

Grand Rapids, Feb. 27—Owing to  
Saturday, March 3, being the annual  
meeting and election of officers of  
Grand Rapids Council, No. 131, United  
Commercial Travelers, the You-  
See-Tee Club at the noon luncheon  
entertained several guests: Mr. George  
F. Mackenzie, Vice-President of the  
Old National Bank; Walter D. Mur-  
phy, of Columbus, Supreme Secretary;  
H. D. Bullen, Lansing, Grand Coun-  
cilor, and Morris Heuman, Jackson,  
Grand Secretary. Each of these gen-  
tlemen in his own happy way came  
back with a few very pleasant re-  
marks, but it remained for the real  
entertainment of the meeting to be  
furnished by the little LaBlanc girls  
(Betty and Donna), who gave some  
very fine fancy dancing, winding up  
with turning cartwheels. The music  
for this luncheon was the best ever  
furnished. It consisted of a three  
piece orchestra and added very much  
to the pleasure of the event.

Jerry Logie, druggist at Bay City,  
has added new fixtures, supplied by  
the Hazeltine & Perkins Drug Co.

Zeno Schoolcraft, druggist at Bel-  
laire, has a new soda fountain,  
installed by the Hazeltine & Per-  
kins Drug Co. Ditto L. N. Storz, the  
North Coit avenue druggist, Grand  
Rapids.

### Boyer City Seeks Summer Normal School.

Boyer City, March 6—The steamer  
Griffin is being overhauled for the  
season's work under the supervision  
of Captain J. H. Gallagher. She will  
be equipped with a magnetic hoisting  
rig for hauling pig iron. Captain  
Gallagher anticipates a very busy  
season this year. It is our hope that  
he—and we—may not be disappointed.

The Michigan Iron and Chemical  
Works and the Charcoal Iron Co. of  
America are both shut down. The  
shut down is caused by the failure of

the wood supply, none having been  
cut during the season of 1921. This  
is a very unfortunate condition, as  
the products of both plants, iron and  
chemicals, are in great demand at  
good prices. They cannot start again,  
we are told, until May.

Our local organizations are busily  
engaged in trying to locate a summer  
normal school at this place. Every-  
thing is favorable to the selection of  
the place. We have a very excellent  
school equipment and commodious  
buildings, a very desirable location  
and good accommodations for the  
students. We hope we may attract  
this desirable activity. Maxy.

### Prepare For Invasion of Mid-West Buyers.

Detroit, March 6—"Spend at least  
one day in the Detroit market during  
the week of March 12 to 17," is the  
slogan of the houses co-operating in  
the big dry goods, furnishing goods,  
ready-to-wear, carpets, draperies and  
allied lines exposition to be held in  
that city.

Probably no more opportune time  
has ever presented itself to retail mer-  
chants to make a profitable trip to the  
market than the date set by these up-  
to-date Detroit wholesalers to stage  
their semi-annual buying event.

With stocks of spring and summer  
goods at their peak, advancing prices  
in all cotton, wool and allied products  
and a decided shortage in many lines  
of staple merchandise, it, undoubtedly,  
will prove good judgment on the part  
of merchants to complete all spring  
and summer purchases before the  
jobbers are obliged to place reorders  
at the new market costs. The March  
date gives these buyers this oppor-  
tunity.

The diversity of the Detroit market  
has developed during the last few  
years by leaps and bounds. Many  
lines not found in this market twelve  
months ago are now represented here  
by several firms. While new acqui-  
sitions to this market include special  
carpet and rug houses, women's ready-  
to-wear firms and other specialty  
houses the older concerns have also  
kept pace with the wonderful growth  
of the city and State.

Questionnaires sent to salesmen rep-  
resenting the eleven firms participat-  
ing in the Detroit market boosting  
week assure them that hundreds of  
buyers from Michigan, Ohio and In-  
diana points will invade the city dur-  
ing the exposition dates. Broad-sides  
and other advertising literature sent  
through the mails will bring thou-  
sands of buyers into the city from all  
points who will take advantage of the  
big stocks and present prices that  
are now offered.

### Death of Frank T. Miller.

After an extended illness Frank T.  
Miller, 46, Secretary-Treasurer and  
General Manager of the Miller-Michi-  
gan Potato Co. and one of the most  
widely known potato merchants in the  
State, died of heart disease in his  
home, 727 South College avenue yes-  
terday.

Operating fifty-four buying stations  
in Northwestern Michigan, Mr. Miller  
was well known not only to the far-  
mers and business men of the great  
potato growing area of Michigan, but  
probably he had a greater circle of

personal friends in the trade in all of  
the marketing centers than any other  
Michigan shipper.

Mr. Miller was born and educated  
in Chicago and resided there until  
about 17 years ago, when he moved  
to Albion, N. Y., where he was en-  
gaged in potato and produce buying.  
He remained there seven years, com-  
ing to Grand Rapids late in 1913 to  
take charge of the H. E. Mosely Co.,  
which was later changed to the Miller-  
Michigan Potato Co.

Always insisting on a square deal  
for both the grower and the consignee,  
Mr. Miller's code of business ethics  
did much to put the potato shipping  
business in Michigan on a high plane.  
Numbered among the staunchest  
friends were his keenest competitors.  
His corporation became the second  
largest of its kind in Michigan and  
with the Albert Miller Potato Co., of  
Chicago, with which it is affiliated, is  
one of the ranking produce concerns  
in the country.

Surviving are the widow, and two  
daughters, Evelyn and Barbara Miller;  
one brother, E. Percy Miller, of Chi-  
cago, and one sister, Miss Agnes R.  
Miller, of Jacksonville, Fla.

Mr. Miller was a member of the B.  
P. O. Elks of Albion, N. Y.

Funeral services will be held at the  
residence at 3 p. m. Thursday. Rev.  
George P. T. Sargent, rector of Grace  
Episcopal church, will officiate.

### Canned Foods Week Instructs Public.

This week, all week, is National  
Canned Foods Week and is being pro-  
moted earnestly throughout the Uni-  
ted States. The possibilities of the can-  
ned food industry are almost without  
limit and are bounded only by the  
earth's power of production, the in-  
crease of the earth's population and  
the education of the people to use  
canned foods.

We frequently hear the argument  
used to the effect that the canning of  
foods is expensive and that fresh  
foods are far less costly. That is  
based on false information, for canned  
foods, quantity for quantity, are cheap-  
er than fresh or raw foods from the  
markets, and moreover they are pre-  
pared, almost ready for immediate use.  
They are fresher than the open market  
fruits and vegetables, for the canneries  
are located where the products are  
grown and are thoroughly washed and  
put into the cans within a few hours  
of the time they are gathered.

As persons learn of these conditions  
in relation to canned foods, from the  
campaign of education which now is  
in progress, the great canning indus-  
try will grow vastly in importance and  
usefulness. The canning industry is  
a boon to all humanity. Those who  
decry it through ignorance or unin-  
formed prejudices in against one of  
the world's conservative forces.



## DIRECT MAIL ADVERTISING.

## How It Can Be Adapted To Country Stores.\*

Some merchants advertise because they think they have to; some because their competitors do and some because they think they have to support their local paper.

Advertising has an unlimited field, but the subject which has been allotted me is Direct Advertising for Small Stores.

If I were to address you from a theoretical standpoint I would be a failure. No one, not knowing your local conditions, can sit in an office in Chicago or New York and write an advertisement for you, or dictate a letter suitable for distribution in your territory. I am not going to stand before you and tell you how to run your business. What I am going to tell you are plain facts—something practical—something which has worked out to success and brought returns which I am positive can be traced to direct mail advertising.

I am going to divide this subject into three parts:

1. Why I adopted direct mail advertising.
2. How?
3. The results which I will tell you in dollars and cents.

I want you to follow me closely and you will see the reason why.

I am going to take you back to 1900.

Some of you were not in business at that period. Some possibly were in high school. Some were at it as we were.

At that time you will remember farmers took a day off, usually on Thursday or Saturday, bringing the good housewife to town by horse and buggy. She would do her weekly trading, buying sheetings by the bolt, hosiery by the dozen and so on. She went to the postoffice and got the weekly paper. Then at home there would be a scrap in the family who should read the paper first. Those were the days when we had to sweep the horse manure from our gutters every morning outside our stores and the man who had the biggest pile was supposed to have had the biggest trade.

In those days our local paper had a circulation of about 1,500 and the rate of advertising was 8 and 10 cents per inch. Everybody took the weekly paper. All were anxious to read it and paid particular attention to the advertising. Pearce at that time was a great believer in printer's ink and I want to say right here that it is this which founded his business and built up a wonderful trading place in my territory.

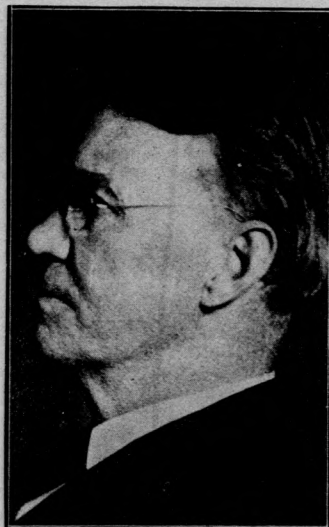
In 1902 the first two rural routes going out of Quincy were established. Everybody said it would be the ruination to the small town merchant. The farmers would receive their mail delivered at their doors, receive all the advertising from the mail order concerns and stay at home, buying all their goods from the mail order houses. Pearce did not have this pessimistic idea of these conditions.

\*Paper read at annual convention Michigan Retail Dry Goods Association by E. K. Pearce, of Quincy.

but pegged away; in fact, did more advertising than ever.

In 1907-8 three more routes were established and those cold footed merchants said that business would go to h— sure.

About this time shares were sold to promote an interurban railway through our town, running from Adrian to Hillsdale, Quincy, Coldwater and further on West. In fact, it developed so far that a road was built. Again merchants squealed, saying all the trade would go to Hillsdale to the East and to Coldwater to the West. One of our merchants at that time came to me and said,



E. K. Pearce.

"Pearce what's the use of staying in Quincy? All the trade will go to Coldwater, the county seat, as soon as the street cars start running?" And he actually moved to Coldwater, bag and baggage, opened up a store there and died a natural death. But we kept on advertising right and left, increasing our business every year.

Now let us go on to 1914, the war period.

That was the time when merchants were kept on the job. It was a test time—a time to find out whether we were merchants or store-keepers. During this time and up to 1915-16 roads commenced to improve, automobiles became popular and distance was nothing compared to the horse and buggy traveling.

In 1915-16 one of the most disastrous things happened for a small town merchant. It was again a test time for a merchant doing business in a small town. It was a time to take an inventory of himself and wake up to the situation of doing business himself or let the big fellow in larger towns eat him up.

The publishers of daily papers issued within a radius of forty miles of my territory sent out solicitors offering premiums varying from a package of needles to a map in order that they might increase the circulation of their papers.

This changed the farmer from being interested in reading a weekly newspaper. I believe it placed the farmer in line with city folks in getting the news daily instead of a week old. It gave him the markets and to-day the farmer is posted on things of the out-

side world as well as the city folks. He is no more a hayseed. He is a reader.

Think of the vast increase of daily papers during the past ten years. Just a few weeks ago one daily paper published this statement: "The increase of this paper for the past ten years has been 545,732." Other dailies have increased in proportion. Who gets these daily papers It is your trade and mine.

You merchants from cities of 2,000 have the same conditions to contend with as we have, because the daily papers which are distributed in your territory contain advertisements from merchants carrying larger stocks than yours, offering inducements to your trade to come to their city and do their trading.

Listen to this: About a couple of weeks ago a well-dressed and cultured lady of fine personality representing a well-known dry goods store in Toledo was sent to a certain city, a population of about 5000, not far from my town, going from house to house, soliciting the ladies to open a charge account with that Toledo store and stating that if they needed any dry goods a very efficient mail order department was at their disposal, where orders were sent out the same day they were received.

It will also pay you merchants to keep tab on what is going on in your city and be on the job and send your trade a personal letter quite frequently, reminding them that you are in business also. If any of these ladies who were solicited should go to Toledo,

what do you think would be their thought immediately they got off the train in that city?

It wouldn't be the city hall or their wonderful parks. It would be this particular store, because she had been solicited to open an account there. That I would call direct advertising.

Mr. Felder of Charlotte, if you sent a lady in Olivet a letter stating you had received a fine assortment of new spring cloaks and inviting her in to look at them, what do you think would be her first thought when she got off the bus or car in your city? It would be your particular store. Why? Because you had sent her a letter inviting her there. That I would call direct mail advertising.

Our weekly paper changed hands twice from 1915 to 1918 and each time the change was made rates of advertising went up. Subscriptions were increased in price and to-day we have a weekly paper with only a circulation of about 800 in our immediate vicinity and the advertising rates are almost prohibitive—20 and 25 per inch.

What am I going to do with the daily papers coming into my territory? I am going to refer to a paper published in Jackson which has a big circulation also. Do you think I am going to allow our friend, Mr. Cook, to come into my territory with his flowery advertisements and offer special inducements to my trade to go to his store and trade and me set back and not go after business? Not much.

As I have said before, distance is nothing nowadays, compared with horse and buggy travel. They can

# Paramount Brand

## Hirsch Bros. Goodies

Apple Butter  
Peach Butter  
Pork and Beans  
Peppy Sauce  
Kraut

Ask About  
Demonstration  
Plan on  
The Wonderful  
1000 Island Dressing  
From  
Salad Dressing,  
Piccallette and  
Chili Sauce

Catsup  
Tomato Soup  
Puree  
Sweet Chow Chow  
Mince Meat

PICKLES

SWEET  
SOUR  
DILL  
PLAIN  
MIXED

BULK, KEGS, CASKS  
IN GLASS—CONVENIENT SIZES

For Sale by

### KENT STORAGE COMPANY

Grand Rapids—Lansing—Battle Creek

Wholesale Distributors



get to Jackson now within a little over an hour. In the horse and buggy period, Jackson was not known as a trading place. It was off the earth, so to speak.

Now, then, how did we adopt direct mail advertising? I took my machine and followed the mail carriers every day for a week until I had a very complete mailing list out of Quincy. The first day out the further I went the more enthused I was with my proposition. What did I see?

I watched the mail carrier and every time he would stop at a farm house, put the mail in the letter box, the good housewife would put on a shawl, eager to take the letter out of the box. Here, thought I, was direct advertising. If that was my letter, she would surely have received it and would be just as eager to read its contents. That is direct mail advertising.

As soon as I had completed each route and gotten a very accurate mailing list of each patron I went to Chicago, purchased a mimeograph and commenced to test out my direct mail advertising. Did it work?

People would come in and say, Mr. Pearce, I received your letter and would like to see so and so which was advertised. The response to our direct letters has always been very satisfactory. You know human nature is the same the world over. If you receive a letter addressed to you personally you appreciate it.

Gentlemen, I am not fighting our weekly paper—far from it—because a small town without a weekly paper is like a bird without wings. We sup-

port our local paper just the same in dollars and cents. We pay just as much as we did in 1900-15, but our space is not so large. Then, again, gentlemen, you must admit that there is not the interest taken by the farmers in a weekly paper that there is in the daily paper, because the news which is contained in the weekly is a repetition of what has been published two or three days before; consequently, advertising in a weekly paper has not the drawing power of a personal letter sent out to our trade.

I know this because I have proved it. One does not have to be an expert advertising writer; neither does it need be a flowery letter. Just plain facts and make your letter so personal that immediately your reader has gone through it she will have made up her mind to go and see you.

Then, again gentlemen connect your windows with your letters. Make them attractive. Make your store attractive and do the big things and you will get results.

Last May I received a letter from the editor of the Merchants Journal, of Des Moines, Iowa, stating that his attention had been called to the fact that our store has achieved considerable success with unusual advertising by working out ideas which many merchants in small and medium sized towns seemed to think they can't put over. He asked for some of my advertising and some idea how we did it in order that he might publish an article in his next issue.

I wrote him an article which was published in the June issue and I have

received communication from many merchants asking me to put them on my exchange list and send them some of my advertising stunts.

It would take too much time to go into details of all the letters I have received, but I have one particular merchant I would like to mention here who wrote me to help him out of his difficulty. This merchant is from South Dakota. He stated that he had been in the habit of sending out circulars and an eight page monthly magazine (of which he sent me a copy) at a very heavy expense, but could not see any results or sufficient increase in trade by such expensive advertising. He also stated that he advertised some in his weekly paper, but that had a very poor circulation, and he could not get any returns from this source. He asked what would be my idea for the course for him to pursue to get better results from advertising. I wrote to him to cut out the monthly magazine advertising, cut out his circulars and send out personal letters to his trade. In fact, I wrote a sample letter for him to use. Did he do it?

I received a very grateful letter from this gentleman who said he could see in improvement in his trade already and that he was sure his trade read the letters. In fact, some mentioned his letters when in his store, but never mentioned ever receiving any previous advertising. This is another proof, gentlemen of results from direct mail advertising.

This subject is a big one. It is one which cannot be fully discussed in so

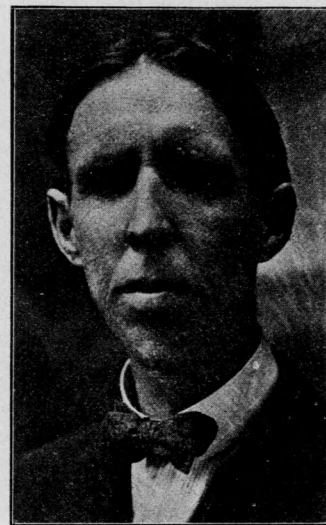
short a time. I know that others are to follow me with interesting subjects, so will close, leaving these thoughts with you, if you should send out direct mail advertising:

1. Write your letters in such a way that they will be interesting and of such a nature that the reader will feel like coming in to see you.

2. Do not fool your customers. State facts and carry them out.

3. Connect your windows with your letter. It will be a reminder that they have received your letter.

It's the blunt man who makes the cutting remark.



T. M. Sawyer, whose paper on the Community Club is published on page 38 of this week's issue of the Tradesman.



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

**Barney says—**

*The Fremont line of canned goods certainly made a hit last year, for*

*By Golly, future orders are coming in from all parts of the State in large quantities.*

**WORDEN GROCER COMPANY**

GRAND RAPIDS

KALAMAZOO—LANSING—BATTLE CREEK

**THE PROMPT SHIPPERS**



**MOVEMENT OF MERCHANTS.**

Cedar Springs—Jacob E. Esch succeeds Thomas & Bassett in general trade.

Iron Mountain—The Lake Superior Logging Co. has removed its business offices to Menominee.

Flint—Watson & Lintz have engaged in the hardware business at 1720 South Saginaw street.

Owosso—The Thoner Motor Sales Co. has increased its capital stock from \$5,000 to \$15,000.

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

Charlevoix—The Charlevoix Lumber Co. has decreased its capital stock from \$35,000 to \$25,000.

Chelsea—The Farmers & Merchants Bank has increased its capital stock from \$25,000 to \$50,000.

Flint—William Blanchard has engaged in the hardware business at 1120 North Saginaw street.

Holland—Ben J. Brandsen succeeds Benjamin Nysson in the grocery business at 232 West 12th street.

Detroit—Isaac Englander, boot and shoe dealer at 1709 Davison street, has filed a petition in bankruptcy.

Crystal Falls—The Iron County Lumber & Fuel Co. has increased its capital stock from \$25,000 to \$50,000.

Schoolcraft—Fire destroyed the store building and hardware stock of Leo Leng, entailing a loss of over \$10,000.

Grand Rapids—The Craftsmen Furniture Shop, 1331 Carmen avenue, has changed its name to the Shanahan Furniture Co.

Trout Creek—The Weidman Lumber Co. has sold its stock of general merchandise to the F. G. Huston Co. who will consolidate it with its own.

Tecumseh—Satterthwaite Bros., who have conducted a hardware store here for the past fifty years, have closed out their stock and retired from business.

Bay City—Frank K. Dumond, for many years proprietor of a store in Kawkawlin township, died at his home in this city last Friday. He leaves his widow.

Jackson—H. N. Jewell has purchased the business of the Andy Davis Cleaning Shoppe, 1101 East Main street and will continue it under the same style.

Alma—Edwin P. Maher, doing business as the Hawkins Piano Co., is named in an involuntary petition in bankruptcy filed in the bankruptcy court at Bay City.

Jackson—Wesley VanNess and his brother Paul, have engaged in the drug business at the corner of Francis and Cortland streets, under the style of the VanNess Pharmacy.

Saginaw—The Tuttle-Scott Co., dealer in shoes and hosiery at Lansing and Bay City, have opened a branch store at 118 South Franklin street, under the management of R. E. Young.

Detroit—Wolf Bros., 561 Michigan avenue, have merged their dry goods, men's furnishings, etc., business into a stock company under the style of the Wolf Bros. Co., with an authorized capital stock of \$75,000 common and \$25,000 preferred, of which amount \$39,910 has been subscribed, \$29,410 paid in cash and \$10,500 in property.

Jackson—J. C. Hobart, dealer in cigars, tobacco and smokers' supplies in the Kassick block for the past nineteen years, is closing out his stock and will retire from business.

Jackson—Simons' Pharmacy has engaged in business at 904 Lansing avenue. In addition to the drug business, a news stand, soda fountain and ice cream parlor will be conducted.

Crystal Falls—E. Miller & Son, dealers in furniture, dry goods, shoes and clothing, are remodeling and enlarging their store building and installing new fixtures and show cases.

Pontiac—The Automotive Electrical Specialties Corporation has been incorporated with an authorized capital stock of \$10,000, \$1,500 of which has been subscribed and paid in in cash.

Three Oaks—The E. K. Warren Co., banker has merged its business into a stock company under the style of the E. K. Warren Co., Inc., with an authorized capital stock of \$100,000.

Detroit—The Northern Coal Co., 712 Union Trust building, has been incorporated with an authorized capital stock of \$50,000, all of which has been subscribed and \$35,000 paid in in cash.

Calumet—Baer Bros., wholesale and retail meat dealers, are closing out their business here and at Dollar Bay as well as the stock of the Pure Food store at Houghton and will retire from trade.

Hastings—Cook & Sentz, who have been engaged in the grocery business uttered a trust mortgage. The liability here for more than thirty years, have ties are \$3,600. The stock is estimated at \$1,500.

Charlotte—John R. Snow, proprietor of the Ives Ice Cream Co., has sold a half interest in the business to Ralph Cowan, recently of Chicago and the business will be continued under the same style.

Bay City—Mrs. Mary R. Mohr, wife of Christopher Mohr, prominent merchant, died suddenly of heart failure last Friday, at her home, 216 Linn street. She was 62 years old and a native of this city.

Traverse City—This city mourns the untimely death of Ed. W. Wait, the druggist. He died Sunday and was buried Wednesday. He was the son of E. S. Wait, the pioneer druggist of the Grand Traverse region.

Fostoria—Byron W. Collins has purchased the interest of his partner, the late John L. Preston, in the general merchandise stock of Preston & Collins and will continue the business under the style of B. W. Collins & Son.

Detroit—Harry A. William, Inc., 4625 14th avenue, has been incorporated to deal in farm, dairy and poultry products, with an authorized capital stock of \$50,000, all of which has been subscribed and \$5,000 paid in in property.

Stambaugh—W. V. Erickson and G. N. Anderson, owners of the Stambaugh Garage, have dissolved partnership and the business will be continued under the same style by G. N. Anderson, who has taken over the interest of his partner.

Standish—A. Hanses, for several years engaged in the hardware business

in this city, and who since has been living on his large farm West of town, has purchased a hardware stock at Rochester, and will move to that place early in April.

Marquette—J. A. Malhiot has sold a half interest in his stock of bazaar goods to Edward LaVigne, who has been employed in the store for the past twenty-five years. The business will be continued under the style of Malhiot & LaVigne.

South Haven—The Niffenegger Lumber Co., Phoenix & Kalamazoo streets, has been incorporated with an authorized capital stock of \$50,000, of which amount \$45,000 has been subscribed, \$5,063.71 paid in in cash and \$39,936.29 in property.

Detroit—The Milford Sales & Service Co., 1741 West Grand boulevard, has been incorporated to deal in auto parts, accessories, supplies and to conduct a general garage business, with an authorized capital stock of \$5,000, of which amount \$2,200 has been subscribed and \$1,600 paid in in cash.

Allegan—Mr. and Mrs. Clay C. Benson, of this city, have bought the chapel and undertaking business here of Cook & Benson and also the furniture store and undertaking business of the firm at Otsego. Mr. Benson is what many people call a hustler, is popular in both Otsego and Allegan, and besides looking after the two business places, is an alderman in Allegan and takes more than passing interest in civic affairs. Mr. Cook has been in the furniture and undertaking business in Allegan for more than a quarter of a century. He and Mrs. Cook own a farm of more than a section near Miner Lake and he will look after that.

Flint—Smith, Bridgman & Co., pioneer Flint mercantile house, will build a modern metropolitan department store. The new building will occupy the site of the present store, which has stood as a land-mark since 1862. The new structure it is expected, will be ready for occupancy in time for the early fall trade. The stock in the present store will be moved to another building, and business will be continued as usual while the present structure is being wrecked. The new store will be as large a retail institution as exists in any Michigan city, outside of Detroit. It will have a frontage of approximately 100 feet on Saginaw street and will extend back 150 feet to Buckham street. The building was designed by J. W. Cook Corporation, architects and engineers of Flint.

**Manufacturing Matters.**

Bay City—The National Body Co. has increased its capital stock from \$30,000 to \$100,000.

Detroit—The Rickenbacker Motor Co. has increased its capital stock from \$5,000,000 to \$7,500,000.

Grand Rapids—The Grand Rapids Furniture Shops has changed its name to the Furniture Shops of Grand Rapids.

Allegan—The Allegan Furniture Shops has been incorporated with an authorized capital stock of \$75,000 preferred and 1,000 shares at \$1 per share, of which amount \$75,000 and 750 shares has been subscribed and \$67,670 paid in in cash.

Detroit—The Wyrick Register Corporation, 1430 21st street, has increased its capital stock from \$100,000 to \$150,000.

Jackson—The Hayes Motor Truck Wheel Co. has changed its capitalization from \$500,000 to \$250,000 and 100,000 shares no par value.

Caro—Stockholders of the Miller Top & Body Manufacturing Co. decreased its capital stock from \$100,000 to \$35,000 at the annual meeting.

Detroit—The Disc Gear Control Co., 1801 First National Bank building, has been incorporated with an authorized capital stock of \$50,000, all of which has been subscribed and \$5,000 paid in in cash.

Frankenmuth—The Universal Parts Co. has been incorporated to manufacture timers for ford automobiles and Fordson tractors. A factory will be erected as soon as a site can be decided upon.

Detroit—The Field Cigar Corporation, 2262 Hendrie avenue, has been incorporated with an authorized capital stock of \$75,000, of which amount \$65,000 has been subscribed, \$1,750 paid in in cash and \$30,000 in property.

Detroit—The American Gum Machine Co., 3257 Michigan avenue, has been incorporated with an authorized capital stock of \$100,000 common and \$50,000 preferred, of which amount \$50,000 has been subscribed and paid in in property.

Detroit—The Ernst Kern Co., Woodward avenue, dry goods, notions and millinery, has merged its business into a stock company under the same style with an authorized capital stock of \$1,500,000, \$1,000,000 of which has been subscribed and paid in in property.

Cement City—The Acme Concrete Products Co. has merged its business into a stock company under the style of the Acme Concrete Products & Gravel Co., with an authorized capital stock of \$300,000, of which amount \$106,300 has been subscribed and \$85,000 paid in in property.

Detroit—The I. X. L. Glass Corporation, 401 Equity building, has been incorporated to act as manufacturers' agent and importer of all kinds of glass and glass products, with an authorized capital stock of \$25,000, of which amount \$15,000 has been subscribed and paid in in property.

**Credit Men To Check Retail Frauds.**

New York, March 6—The commercial crook who defrauds the wholesaler and jobber is to be subjected to even greater pressure by the organized credit men of the country, according to an announcement made to-day by W. B. Monroe, chairman of the investigation and prosecution committee of the National Association of Credit Men.

"Our chief investigator, C. D. West, gave our committee at its last meeting an appalling picture of the activities of crooked retailers, who, though a small minority of the retail merchants, are responsible for enormous annual losses to producing interests," said Mr. Monroe.

The credit men have made so good a record of late in bringing about the conviction of commercial crooks that they have felt justified in giving Mr. West and his staff more scope than ever. "The net will be larger and will be cast further than it has ever been," Mr. Monroe said.



### Essential Features of the Grocery Staples.

**Sugar**—The market is still a jumble. One man's guess appears to be about as good as another's. There is no advice to be given other than that which has been passed on for the past three or four weeks—to follow a hand to mouth buying policy, remembering that as things now stand sugar is a decidedly treacherous commodity. By all the rules of merchandising sugar prices should reach lower levels. However when speculation is rampant even the best of rules oftentimes go by the board and as stated the future of sugar prices is a matter of gamble and guesswork. Local jobbers hold cane granulated at 9½c and beet at 9.40c.

**Tea**—The market is feeling very strong. In the primary markets values seem to be steadily tending upward. In spite of this, however, there seems to be no great disposition in this country to anticipate requirements. The demand while fair to good is not quite what one would expect with primary values so high. Spot stocks of good teas are low and the market generally is in good, firm condition. What is said above applies particularly to Ceylons, Indias and Javas, but there is a good demand for practically all varieties of Chinas, Japans and Formosas.

**Coffee**—The market has eased off a little the past week, speaking of green coffees sold in a large way. The weakness was largely due to reports from Brazil. All grades of Rio show a slight fractional decline for the week, with Santos grades about unchanged though sharing a little in weakness. Mild coffees show no particular change for the week and fair demand.

**Canned Fruits**—The larger peach canners on the Coast have higher ideas on their standards and choice. The former are still offered at an extreme range, but Coast inspections often show that the cheap lines are substandards. The advance in sugar, which will affect new packs indirectly, affects old goods, as the financially strong interests intend to hold 1922 lines if they cannot sell them on a satisfactory basis. The unsettled market makes jobbing interest in standards indifferent. There is little call for apricots either here or for Coast shipments. Pears are favorably placed. Cherries are in second hands and, while not active, are steady in tone. Some s. a. p. contracts for Northwestern fruits have been placed. Pineapple rules firm, with supplies of all grades and sizes of sliced favoring the seller. Little interest is paid to gallon apples, as fresh fruit is a strong competitor and is often favored by bakers because of the price differential.

**Canned Vegetables**—In December it looked as if the end of the rainbow, with its pot of gold, lay hidden in the near future and that it would be reached in early January, when all branches of the canned food trade would enter a new era something like the good old pre-war period, when everybody was busy and happy. January passed, but millennium did not begin, and neither did it appear in February. Now it is not positive when the radical improvement in trade will occur. Two months' trading in futures

has been under way. Contracts have been placed for a number of commodities, but during the past few weeks the demand for 10,000 case blocks or like parcels has fallen off to some extent. Bear tactics are being used by jobbers to get canners to shade their prices. From packing districts come the universal complaint that the ideas of jobbers cannot be realized. There is a greater scarcity of help in canning lines than in 1922 and wages are higher. Raw products promise to be more expensive; sugar is advancing and other items of overhead, packers think, preclude the possibility of cheap packs this season. With no substantial surplus to carry over there is no prospect, canners assert, of cheap foods. Jobbers are not arbitrary nor unreasonable in their demand to purchase on what they consider is a safe basis, for domestic and foreign conditions are such as to make cautious trading a prime necessity. With merchandising ideas at such variance the demand for both spots and futures is affected. Spot foods are taken against actual needs and minimum lots are preferred. While, collectively jobbers have a fairly complete assortment of staples the holdings are scattered and a buyer has frequently to go to a large number of sources of supply to get what he needs. Buyers are particular as to brands, marks and grades, and the price feature is of considerable bearing on their operations. The tomato market is uneventful. Prices in the country are about the same, but there is no free trading in old packs. Futures sold to some extent, but the usual handicap to early trading has been apparent this season, most dealers holding off until the market is more settled. This applies to the South as well as to California. Old packs of peas are firm, with an upward tendency, as stocks of all grades in first hands are dwindling. New packs are not being taken as extensively as earlier in the season, since many dealers feel that they are protected as fully as they care to be at present. Corn is featureless on standard old or new packs. Maine futures have sold better for the established packs than for the less known canners. The Maine market has been affected by the competitive selling of Minnesota offerings.

**Canned Fish**—Fish, as a class, is dull. Salmon is mostly taken on the spot. Price cutting occurred on the Coast in reds and pinks to some extent just prior to March 1 to convert stocks into cash to avoid the State tax in Washington, but this has ended and the larger interests are now inclined to add the tax to their selling prices. With Coast prices relatively higher than in jobbing centers and with no speculative demand the market lacks special features. Maine sardines are firm at the source, but with moderate trading. Most jobbing markets are working on their own or consigned stocks. California fish is quiet, as is foreign. Tuna fish, lobster, crab meat and shrimp are all firm.

**Dried Fruits**—The dried fruit market has improved to the extent that no longer has the movement been confined to the spot. There has been some f. o. b. buying of prunes. Without further explanation, however, that

statement is apt to be misinterpreted. The Coast purchases are primarily caused by the low prices of a few sellers who undercut the general asking range at the source. At the end of February some independent packers made concessions to convert stocks into money before March 1, when inventories are taken by certain dealers. For the most part Coast asking prices of the larger packers are as firm as ever, with the expectation of a better jobbing demand between now and the beginning of warm weather. Statistically, the unsold stocks are favorable and an easy clean-up of the 1922 pack is anticipated. Larger distribution by jobber to local retailer and to nearby interior dealer has made a better spot outlook, but operations are still conservative in the jobbing field. Extensive advertising is being done by the California Association leading up to Prune Week, beginning March 19. Raisins are the exception to the generally better dried fruit market. Coast prices are no higher; there is very little buying on the Coast from either the Association or from independents, even though the latter undersell the Associated. Local prices are irregular and stocks of all grades can be had at sacrifice prices, but with few takers. The market is sick and with the unsold tonnage all operators are extremely cautious. Currants are a parallel. The spot market is lower than that in Greece, and yet there is no heavy turnover here. The buying is chiefly in small lots for passing consumptive wants. Apricots are improving in tone, but the already high range in prices is so resisted that dealers do not operate freely in advance of their requirements. Small lot trading occurs, with the desirable grades scarce. There has not been much doing in peaches, but it is getting toward the time of a better spring movement, and holders are confident that they can get better prices by waiting.

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

**Brooms**—A year ago broom corn was selling at \$75@100 per ton. Today the same grade of corn is selling at \$450 per ton at Tuscola, Ills., and the price is still soaring. It is getting to be a very serious matter for broom makers to secure sufficient raw material to keep their factories going and more than half the factories in the country have closed down on account of the scarcity and high price of corn. Every indication leads to the belief that the price of corn next year will be abnormally high. Brooms are advanced again this week 25@50c per dozen.

### 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 steady at

prices 3c per pound lower than a week ago. The receipts of butter are about normal for the season and the quality is running very good. The market is steady on the present basis of quotations and we do not look for much change from the present conditions within the coming week. Local jobbers hold extra at 47c in 63 lb tubs; fancy in 30 lb. tubs, 49c; prints, 49c. They pay 25c for packing stock.

**Cabbage**—Old, \$4.50@5 per 100 lbs.; new from California, \$5 per crate.

**Carrots**—\$1.25 per bu.

**Cauliflower**—\$3.50 per dozen heads.

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

**Cucumbers**—Illinois hot house, \$2.50 per doz.

**Cocoanuts**—\$6.50 per sack of 100.

**Egg Plant**—\$3 per doz.

**Eggs**—The egg market is steady, with a good consumptive demand, which is absorbing the receipts on arrival at prices ranging about 3c per dozen lower than a week ago. The production is increasing daily and we look for lower prices in the near future. Local jobbers pay 33c to-day.

**Grapes**—Spanish Malagas, \$9.50 for 40 lb. keg.

**Green Onions**—Chalotts, \$1.20 per doz. bunches.

**Honey**—32c for comb; 25c for strained.

**Lettuce**—Hot house leaf, 20c per lb.; Iceberg from California \$4.50 per case.

**Onions**—Home grown, \$3 per 100 lb. sack for white and \$2.50 for red.

**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**—\$2.25 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	22c
Heavy springs	22c
Cox and Stags	14c

**Radishes**—90c per doz. bunches.

**Spinach**—\$2.75 per bu.

**Squash**—Hubbard commands \$5.50 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, \$1.25.

**Turnips**—\$1.25 per bu.



### Outcome of Failure of Subsidy Bill.

Grand Rapids, March 6—President Harding's pet measure, the ship subsidy bill, has gone down to defeat through the filibustering methods of his own party representatives, but he has not suffered in the opinion of the rank and file of his own party adherents.

The President made a hard and conscientious fight for a measure that he believed might in the end restore to America its former prestige on the seas.

The proposition, to be sure was largely speculative, but it seemed worth the gamble, but it did not, to the average senator and congressman, look like ready money. On the other hand the river and harbor appropriations idea was absolutely free from any element of doubt; it would never result in anything but political jobbery and indirect vote buying, and made its returns quickly.

But Congress was not alone neglectful of the fate of the ship subsidy p.a.n. The general public gave it very little attention and seemingly cared less. American business men who took a tremendous interest in the invasion of the Ruhr, the freedom of the straits of Bosphorus and other foreign complications, knew little of what preservation of American shipping meant, and cared less.

England, however, views the situation quite differently, which, in a large measure accounts for her "rule of the waves." Great Britain is tremendously in debt and is sorely taxed to make both ends meet, but she never loses sight of the main chance the retention and protection of her shipping interests. Last year she spent the equivalent of \$60,000,000 of government funds to maintain marine supremacy.

Does she profit by it? Well, she certainly thinks well of the proposition and stays right on the job, shows a profit each year and retains her foreign markets.

Do we make any effort to open up or retain any foreign markets? The evidence is negligible and the foreign trade beginning to show the effects of such neglect.

Spending money on impossible river and harbor improvement may supply the wherewithal for a more immediate pay day but will it help us to retain to say nothing about restoring our foreign commerce.

Years ago the hue and cry of Congress was for an appropriation to improve the Mississippi river, that vessels might be loaded with grain in Saint Paul and unloaded in Liverpool without breaking bulk.

It was a great political slogan, but it never materialized. Congress in appropriations covering a long period of years, spent an aggregate of a trifle less than two billions of dollars and never was a bushel of grain shipped from Saint Paul to Liverpool or any other foreign port.

But it was an experiment, which if it had resulted according to the dope sheet would have brought endless benefits to the West, far beyond its initial cost.

England's investments along the same lines are based upon the knowledge gained by experience, which originally was based upon pure speculation. But she now knows that as an investment it presents greater possibilities each year, even though she still subsidizes. And does any one with normal understanding imagine she would give up the project?

Strange as it may appear we have some foreign markets now, but even these England is gradually absorbing. We have the goods and products to meet any foreign demand twice over. We now have the vessels to transport these goods to such markets. So far it is no gamble. All the elements and factors of an enormous foreign trade are in sight, but the one item of transportation in our own vessels at a profit, is not clearly definite, but it

ought to be worth the cost of the experiment, and it is to be hoped that President Harding will adopt some of the Rooseveltian methods on the incoming Congress and force them to a show down.

Each week I enjoy reading the contributions of Old Timer to the Tradesman columns. They are forceful and sensible. Just now he throws up a barrage derived from the vaporings of recent political scandals and endeavors to use it as a logical defense against attacks on the tariff.

"The tariff divided the two great National parties for half a century or more. It was put to sleep during the war but is again bobbing up to make political office seeking high brows."

Perhaps for individual highbrows, but certainly it falls far short of being a partisan issue any longer.

A sectional issue maybe, but a selfish issue always.

When President Taft executed his own political death warrant at Winona, Minn., during the campaign of 1910, by his declaration on the tariff, it was automatically obliterated as a political issue and became the catspaw of political grafters, or should I say, individual grafters and has since so remained.

As a Republican I am willing to grant that a protective tariff, so long as it simply protects, is a very wise provision, but hasn't it gone far beyond that stage?

If it were really a fact that the addition of twenty-five cents on wool meant an increase in the price received for a commodity by the producer to that extent, and the producer was not already a member of the monopolistic class, which happens to be the case, so far as individual growers are concerned, then the tariff might have a merit mark to its credit, but if my good friend and critic will go to the trouble of looking up the census reports for 1920, making comparisons with those of 1900, he will readily discover that wool growing is almost a lost art with the small fellow and an obsession with the big fellow, and the big fellow has not been sticking to the business of wool gathering all these "lean" years just because the state of health demanded it.

Oh, no! An increased protection on what we might call the meager amount of wool raised in this country, meant a plausible alibi for the manufacturer who could utilize the 25 per cent. increase on the price of wool at 30 cents as an excuse for the same ratio of advance in woolen yarns ranging at from \$1.50 to \$8 per pound.

And, I cannot see where Newberry, Pinchot or Ferris have anything to do with it. Frank S. Verbeck.

### Diamond Outlook Is Bright.

Not for some time has the diamond outlook in most of the leading world markets been as bright as it is now, according to information imparted by a precious stone merchant who has connections abroad. While buying of diamonds at Amsterdam at the present time is largely confined to Amsterdam purchasers, trading is also going on between the cutters and merchants from South America, China and Japan. Quite a quantity of cut stones is reported to have been sold to Central Asia and India during recent months. While several of the European countries are not buying in a normal way, it is predicted that the end of the present year will see marked improvement in many of them and a resultant rise in prices. One of the features here at present is the scarcity of good-quality diamonds in carat and 1 1/4 carat sizes, which are in active demand. The price tone of all the principal markets is very strong.

### Must Cease Charging Public For Own Mistakes.

Baltimore, Md., March 3—"In times past, various men in the automobile business have said that we will begin to write automobile business to the entire satisfaction of policyholders, agents and companies, when we commence to issue contracts stipulating no stated amount of coverage. Every other kind of policy and form of experiment has been tried in connection with the writing of automobile business. Why not a 'no amount policy'? Isn't it the logical answer to most of the evils that are besetting the business to-day? Why should we specify the amount in the policy? Doesn't it invite trouble? Isn't it a fact that when an amount is specified the effort on the part of the assured and even the adjuster in the settlement of a loss is toward the amount indicated in the policy?"

This comment was made and these questions asked by J. Purviance Bonsal, President of the Maryland Motor Car Insurance Co., of Baltimore, in a recent interview. Continuing Mr. Bonsal said:

"The question of the amount to be written has caused all of the trouble. Our enormous losses of the past two years can be traced to the fact that we had on our books thousands of policyholders owning \$2,000 cars, who saw the list price drop to \$1,750 or \$1,500. They looked at their automobile policies and saw how much they were insured for. They decided to sell out to the company. We have been using in the Central West the much discussed 75, 85 and 95 per cent. loss clauses. We are cutting down on the amount of insurance issued. We are, in other words, trying in every way to hold the insured down to a proper and safe amount of coverage.

"The plan advanced from time to time, and recently advocated by several provides that a company issue a no-amount policy with a flat rate on a particular make of car. For instance, a 1922 Hudson touring car would have a specified rate, say \$35. All Hudson touring cars of the same year and model would have the same rate. Some have objected, advancing the argument that at the time of the loss one man's car might be in poor shape

while another policyholder might sustain a loss on his car which might be in excellent condition. What about the equity of a flat rate? we have been asked. With a no-amount policy we would adjust losses on the basis of sound value. The claimant would be paid according to the condition of his car at the time of the loss. The man who had allowed his car to get into a poor state of repair would have his claim adjusted according to the condition of his car at the time of the loss. In this way the careful owner would be rewarded for keeping his car in the proper condition.

"When fire company officials have always objected, saying that it is necessary to have a specified amount named in policy, they have pointed out that no form of fire insurance is written in which the amount of insurance is not named. This is true, but no fire risks are standard. If, as an illustration, the construction of houses could be standardized to the point where a house could be referred to as a 1921 model, stucco duplex, two stories in height, not water heat and other standard features, could not a fire company issue a policy covering such a property without necessarily naming an amount in the contract? Is it not because risks are so unlike, and that each individual piece of business has to be considered on its own merits, that fire companies are forced to view every risk individually, and according to the particular circumstances surrounding it? Does the same thing apply to an automobile, which is standard in all respects except to ownership? Physically one car is the same as another. The big underwriting consideration, as every automobile man knows, is moral hazard—the ownership of the car.

"These are no miracle forms. No policy or form can be devised which will eliminate hazard and losses from undesirable owners. We are on the wrong track when we try to cure or cut down losses by issuing restricted forms or reducing the amount of insurance or anything of the sort. If a crook owning a car finds that his policy will pay only 75 per cent. in case of a total loss, he will decide that while 75 per cent. is not so good as 100 per cent., still it is better than

### TEA AT A BARGAIN—ALL FRESH STOCK

One Chest Quakeress 1/2 pd. pack @ ..... 52c pd.  
4 Chests Sweet Briar No. 2, 1/2 pd. pack @ ..... 40c pd.  
4 Chests reg. 45c bulk Green Tea @ ..... 35c

J. ANSPACH, St. Louis, Mich.



## 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.

1882

AWNINGS AND TENTS

1923



CHAS. A. COYE, INC.

We make a specialty of Rope Pull Up and Roller Awnings with Cog Gear Fixtures.

Our stock of White and Khaki Duck and Awning Stripes is very complete.

Quality of materials and workmanship, not cheapness, has always been our motto.

Ask for our blanks giving full instructions how to take measurements.

Don't buy until you get our prices and samples.

Grand Rapids, Mich.



owning a car that he does not want and cannot afford to operate. He will, without hesitating, and without feeling anything other than annoyance, get rid of the car and collect his 75 per cent. The restricted form will not deter him. A modified contract will not cut out a strong moral hazard. The curtailing of forms, the increasing of rates and similar changes will not improve the automobile situation. We must look at this from the standpoint of the public. It is costing us too much to conduct our business. We are enmeshed in a mass of detail. Our correspondence written with the purpose of straightening out agents in the writing of business is enormous. Companies are paying for all of this.

"We are charging the public for our own mistakes. We have mishandled our business, and as the easiest way out we cut down the coverage to all policy holders, and increase the rate to everyone. This is manifestly unfair. We should underwrite our business. We have not the right to pass on to automobile insurance buyers the expense of our own mistakes.

"Before we can get down to bed rock we must have simpler policy forms, fewer forms, more understandable rates and a better underwriting plan throughout. We must learn how to select our business. Not the least, if it is being mentioned last, we must learn to deal honorably, one company with the other. The race for premiums, the keen competition, the suspicion that this company is taking an advantage or that that one has an arrangement which ought to be met has caused as much disturbance as anything else. If we are to have agreements at all let us either live up to them or eliminate them."

#### War and the Auto.

As a destroyer of human beings war has steady and close competition from the careless motorist. Twelve thousand Americans died in motor accidents during 1922, which is a third of the total number of Americans killed in action in the kaiser's war. Only half as many persons were killed at Gettysburg as died on the peaceful highways of our country in a single year.

And these motor records, furnished by the National Safety council, are not yet complete. For some states the December losses are missing.

Speedy and reckless driving, the cited cause of most of the items on this long casualty list, can be eliminated to marked degree by proper methods of attack. Los Angeles, tenth city of the United States in population, came third in the number of deaths with 321, because it has given over the road to the speeder. Better enforcement in Boston, the seventh city, brought its motor death total down to eleventh; while Detroit, Cleveland and several other cities came considerably lower in the casualty list than in population. Everyone in Michigan knows the reason for Detroit's comparative safety; a certain grimly humorous gentleman named Judge Bartlett is behind it. And out in Los Angeles, so they say, the cars that flew but yesterday are crawling snaillike now due to a new regime of enforcement.

The city or state government that relaxes motor law application is comparable to the general who permits his army to enter a cul de sac. It places its citizenry in the mercy of everybody's enemies, the speed fiend and careless driver.—Grand Rapids Press.

## What Class Are You In?



"I don't understand why I should pay so much for my auto insurance"

"Well, I am glad I don't have to pay this fellow's losses"

### "The Road Hog"

"Why Should You Help Pay His Losses?" He Can't Buy "Preferred Automobile Insurance."

You know him, you have suffered from his ways, and for years you have helped pay his losses. Your protests are like arrows against the armor of his hog-tough hide. Nothing but the steel-jacketed bullets of an indignant public opinion will make him realize that his slipshod driving jeopardizes the life of every one in his path and increases the cost of insurance. Help us put him in a class by himself.

**Over 40% Savings Returned To  
Our Policy Holders Last Year!  
Loss Ratio Less Than 80%**

## How Do We Do It?

By only insuring Preferred Risks. No one accepted unless recommended. No taxi cabs, auto-busses or delivery cars accepted—only pleasure cars, owned and driven by responsible, careful drivers.

Over One Thousand of the most prominent business and professional men of Grand Rapids have already taken advantage of

## The Preferred Automobile Underwriters Co.

314 Commercial Savings Bank Bldg.

Citz. Phone 51370

**NOT A MUTUAL COMPANY**

#### These Should Pay More For Their Insurance

Dr. A. L. Jacoby, city psychiatrist of Detroit, in one day examined 21 persons charged with driving their automobiles faster than the law allows and three of the number were pronounced inferior in intelligence. One man who drove his car 32 miles an hour was found inferior in intelligence, hard of hearing and afflicted with defective eyesight. Another was unable to read English and could not differentiate between the "go" and "stop" signals at street intersections.



### THE LUXURY OBSESSION.

A lot of people in business appear to be trying to forecast the duration of the present period of inflated values. Not all of them are willing to admit that there is inflation in the general sense, but every one is convinced that it does exist in lines other than those in which he is personally engaged. Some term the condition stabilization of values. But, whatever it is, all are satisfied that there is no permanence in the present relative prices of essential commodities and that it is only a matter of time before other ratios prevail. In the rural districts, a disproportion is noticed between the values of farm products and the prices of manufactured goods, while in the cities the high cost of housing enters as an additional factor in enhancing the prices while reducing the purchasing power of the public. Evidently, some shifts are to come in due course, but when they are due is beyond the guessing power of those who have been called upon to give their opinion in the matter. One of the latest of these efforts, with the usual inconclusive results, was essayed by the National Wholesale Dry Goods Association. The thing that was made manifest by that enquiry was that the jobbers are not inclined to take chances much beyond the middle of the year and are prudent in their commitments. There is little disposition to speculate or take chances far ahead, to which the rising rates for money and the attitude of lenders are acting somewhat as a deterrent.

Yet there is more than significance in one of the answers made by a jobber in the Middle West. It is the description of a symptom that is prevalent. He refers to the reduced purchasing power of the farmer, "who complains bitterly over the rising price of overalls and drives up to a filling station and thinks nothing of the advancing price of gasoline or tires." The particular kind of luxury implied is not confined to the rural constituency. It is manifest, if not more so, in every urban center where needless thousands of vehicles clog the thoroughfares and help reduce the surplus population. But this is only one of the many luxuries that are absorbing part of the earnings that would otherwise go in other directions. The inflated wages of wartime changed the habits of large numbers of people, and it is going to be rather a slow process to get back to the old ways if, indeed, they ever return. The silk shirt mania, it is true, has gone, but other extravagances remain. The evidences of them are apparent in the retail buying in this and other centers. Staples of assured worth are too often neglected in favor of untried novelties, and articles of luxury are bought in place of useful ones. With these qualifications it appears that purchasing by the public has started in on a fairly liberal scale and that the promise of a good Spring season is on the way to fulfillment.

### ELEVATING THE STANDARD.

The Tradesman heartily commends the action of the Retail Grocers & General Merchants Association of Michigan in undertaking to secure the

enactment of the law creating a Board of Food Examiners who shall pass on the qualifications of every man engaging in the grocery and meat business hereafter. Of course, no law can be made which will throw a man out of a legitimate business, so it will be necessary to give every dealer in business a license for a nominal charge. After the law once goes into effect, however, and the Board has been created and adopted its rules and regulations, it will be necessary for every grocer and meat dealer to pass examination before he is permitted to handle foods and meats. The present plan is that retail bakers shall be included, as well as retail grocers and retail meat dealers. The licensing of druggists, dentists, physicians and barbers has had a tendency to elevate the average standing of the members of those trades and professions and it is confidently believed that similar action in connection with the handling of foods and meats will result in raising the standard of the men engaged in those lines of business.

### SOME CENSUS REVELATIONS.

While the period from 1919 to 1921 was one in which the value of the output of most American industries was declining, there was one, great industry, almost peculiarly American, which kept on growing. This was the manufacture of ice cream. It so happens that the Census Bureau has published on the same day the statistics for this industry, and also for the manufacture of fertilizers. Studied together these figures throw no little light on certain social and economic conditions in this country since the armistice. For example, between 1919 and 1921, the value of the products of our fertilizer factories decreased 36 per cent. This reflects the depression in the agricultural industry, following the record breaking slump in prices of farm products. On the other hand in spite of the nation wide industrial depression of that period, the American insisted on having his ice cream, and more of it. As a result, the value of the products of the ice cream establishments increased 13 per cent. between 1919 and 1921. Although other industries in that period were reducing their labor forces and trimming down their payrolls, the ice cream factories took on over 1,000 more laborers and paid out over \$7,000,000 more in wages and salaries in 1921 than they did in 1919. Maybe the Eighteenth Amendment and the Volstead act helped a bit. At any rate, there is a disposition in some quarters to attribute most things that happen to these two pieces of legislation, and we might as well lay the expansion of this basic American industry at their door, too.

### NEED RIGHT TYPE OF MAN.

Alexander Pope blazed the way in perfecting the rhymed couplet, making it, as has been declared, as mechanical "as the hammering of a pot." But the trouble was that those who made use of this form of versification lacked the talent of the poet who perfect it. The work of the imitators was sonorous, but was lacking in ideas or inspiration. Something similar appears

to be the case with various professors and disciples of so-called efficiency systems. It is only recently that the community witnessed the spectacular failure of one of the pretentious teachers of this cult, with rather deplorable consequences to those who put their trust in, and their funds with, him. The example does not appear to have disturbed the belief, however, of a number of others who pin their faith on card-indexing and other systems as a substitute for judgment, business acumen and common sense. All the labor-saving devices in the world, useful and practically indispensable as many of them are, are merely tools, tems and the like. The mistake which too many are apt to make is in regarding them as the end rather than the means to get results. Yet nothing has been shown more clearly than the fact that the personal, human element is the main factor making for success or failure. This is as true now as it was in the days of the pyramids, and it will continue so to the end of time. The best of systems still needs the direction of the right type of man to operate it.

### HONEST MERCHANDISING.

The campaign to check misrepresentation in sales of merchandise is gaining headway. It is now proposed to link up the movement with that to prevent the swindling of the public through sales of worthless securities. For conducting the latter campaign the Better Business Bureau has been established with local organizations in thirty-eight principal cities. It is now proposed to enlarge the work of the bureaus by adding merchandise departments for the purpose of preventing fraudulent labelling and other unfair practices. A number of trade associations have already been doing some effective work along this line, as previously indicated in the Tradesman. A conference of leading business men to devise means of furthering this work is being held in New York this week.

The Federal Reserve Board has published statistics showing that sales in department stores in over 100 cities during January were 12 per cent. greater than in January, 1922. In the New York Reserve district wholesale trade in ten important lines of merchandise was about 23 per cent. greater than a year ago. Sales of hardware by wholesale establishments were about 40 per cent. above those of a year ago, the unusual increase in this particular line being due to the large amount of building activity. A part of this increase in sales is due of course to the advance in prices during the past year. Average wholesale prices are now 13 per cent. higher than they were at the beginning of 1922 but it is to be noted that the gain in dollar sales was considerably in excess of the rise in prices, and this points to a much larger merchandise turnover. In addition to hardware, the sales of farm implements and of dry goods showed pronounced increases as compared with January, 1922.

Give some men a fair start and they will take an unfair advantage.

### ECONOMIC CHAUVINISM.

There seems to be a good deal of economic chauvinism in the sudden propaganda that has been launched in favor of the United States making itself independent of foreign countries for its supplies of such essential raw materials as sisal and rubber. In the case of the latter, as already shown in the Tradesman, there is no world shortage and despite their recent rise rubber prices are still only about a third of what they were in January, 1913. For more than two years the rubber plantations of the Far East have been operating at a heavy loss, and there is certainly nothing in the situation to encourage the investment of American capital in such an industry. That is, nothing if economic law is allowed to take its course. But then there is the good old tariff which may be invoked to keep cheap foreign rubber out of the country and give the American people a chance to consume only rubber raised with American capital at a price three or four times greater than what they have to pay under present conditions. The same consideration applies to sisal. The Mexican producers have incurred heavy losses in past years; we got their sisal for less than it cost them to produce it, and their combination to market their product through a central agency gave rise to the cry of "trust" in this country. Efforts to produce a sisal substitute in the Philippines have not been commercially successful, but an embargo on the Mexican product might produce results. It would be costly, but is not independence of the foreigner worth a big price?

### VALUE IN FARM NAMES.

Prominent farmers and trained farm advertising experts agree to-day that every farm ought to have its own name, apart from the name of its owner. A nice farm, named and marked by a painted sign showing farm name and owner's name, is valuable advertising in these days of motor travel, they assert.

A name, they argue, can be sold with the farm, and, as is the case of a trademark of a commercial product, adds value for that reason to the property. The name also makes the farm easier to locate and has immense value in dollars and cents as a business aid.

That the farms in Michigan abound in distinctive and attractive features from which to derive a good title is the statement of officials of the Michigan Agricultural College. Trees, rocks, creeks, Indian trails, legends, historic associations, all offer many good suggestions. To be effective it is pointed out that a farm name should be simply distinctive, appropriate to the farm, and should bring up a mental picture of the farm or product.

College officials suggest several ways of displaying the farm name to advantage. Attractive signboards at the gate are very effective. The mail box, shipping tags, delivery wagons, grain bags, wagon boxes, livestock crates and exhibit tags at county and State fairs are profitable places to display the farm name, in their opinion.



## GONE TO HIS REWARD.

## Death of H. A. Knott, the Millinery Jobber.

H. A. Knott, Secretary and manager of the Corl-Knott Co., died suddenly and unexpectedly last Wednesday afternoon as the result of heart failure. The funeral was held at the family residence on Cherry street Saturday afternoon, being conducted by Rev. A. W. Wishart, pastor of the Fountain Street Baptist church. The interment was in Oakhills, where the services were conducted by DeMolai Commandery, K. T. The active pall bearers were selected from his associates in the store and the honorary pall bearers from among the personal friends of the deceased.

Heber A. Knott was born at Plymouth, Ohio, Dec. 29, 1861, his antecedents being German on his father's side and English on his mother's side. When 4 years of age his parents removed to Lansing, where he attended public school until 18 years of age, when he was employed by C. H. Sutliff, who was then engaged in the wholesale and retail millinery business at Lansing, to travel on the road for him during the midsummer vacation. When it was time to return to the schoolroom in the fall, life on the road was found to possess altogether too many attractions, and, as a result, Mr. Knott continued on the road for Mr. Sutliff four years, covering the trade of Central and Northern Michigan. He then engaged with Hart & Co., wholesale milliners at Cleveland, covering the trade of Northern Michigan for one year, at the end of which time he transferred his allegiance to Hurlbut & Reinhart, who were also engaged in the wholesale millinery business at Cleveland, with whom he remained eight years, covering the trade of the entire State of Michigan. In 1889 he formed a co-partnership with S. S. Corl and J. W. Goulding (who was then and is still engaged in the wholesale millinery business at Port Huron), and embarked in the wholesale and retail millinery business at 75 Monroe street. At the end of one year in that location, the firm leased the six-story and basement Botsford building, on North Division street, where it carried on business for six years, Mr. Knott giving his entire attention to the credit and collection departments, together with the correspondence. The business increased with each succeeding year until the house came to be regarded as a leader in its line, keeping many men on the road and having, altogether, over fifty names on its payroll. About six years ago the business was re-organized, due to the retirement of Mr. Corl from the house. Since that time Mr. Knott has been sole manager of the business, which was moved to a new building erected on purpose for the house across from the building previously erected by the Corl-Knott Realty Co.

Mr. Knott was a member and officer of the Fountain street church and belonged to all of the Masonic bodies up to and including the 32nd degree. He was also a Knight of Pythias and an Elk.

M. Knott attributed his success to

hard work and application to business, and those who know him best assert that he possessed remarkable ability in getting over a large amount of work in a small space of time.

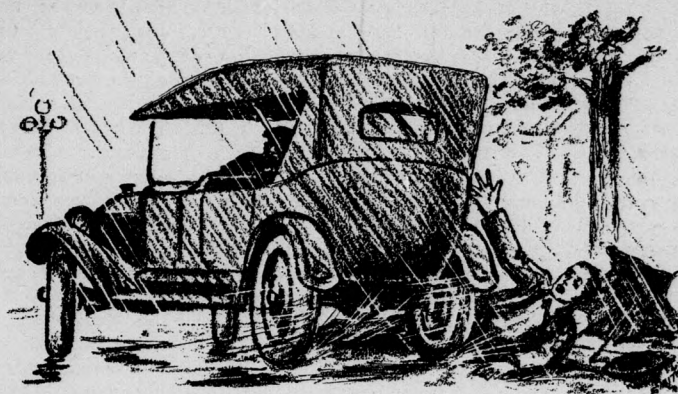
The following beautiful tribute to the memory of the deceased is from the pen of Rev. A. W. Wishart, long-time pastor of the church organization to which Mr. Knott owed allegiance:

When men of rare quality depart from this life meditation upon the attributes of their characters directs our thought to indestructible values. Time destroys physical forms and all material accumulations, but a noble life enriches humanity forever. The memory of such lives is a silken thread of joy that weaves itself throughout our grief. The sorrow of our earthly parting finds consolation in grateful remembrance of inspiring friendship and hallowed association. We rebel not against the common lot, which overtakes all men, when death is seen as the climax of a triumphant life crowded with good deeds and adorned with the grace of manly virtues. The bereaved soul rejects the evidence of physical senses to find refuge and comfort in the contemplation of a soul that lived nobly among us in time and now lives more gloriously in eternity. We are creative spirits endowed with the capacity for constructive thought. In the exercise of our right to interpret experience we escape the bondage of materialism and affirm the lasting value of personality which transcends the infirmities and final death of the body to pursue the gleaming ideal in another world of adventure.

Heber A. Knott was a man of rare worth, not merely for what he did, but for what he was. In neither case can we adequately estimate his life. Who can measure the extent of any useful man's deeds or describe the blended complexes of a richly endowed soul. The cold, statistical narrative of our friend's business connections and his civic services conveys little to those who benefited by his zeal for the common good. Even his intimates cannot estimate at their true community value the many years of study and exhausting labor which he gave to civic betterment and the advancement of our economic interests. His calm judgment, his intelligent activity his self-sacrificing, his modest zeal and his unfailing enthusiasm influenced his associates more than they realized.

By example he prompted them to accept civic responsibility. He was a citizen worthy of honor and grateful remembrance. Many men active in business affairs and civic improvement regarded him as a noble and useful companion in public service.

I was his intimate for many years. On occasions too numerous to recall he opened his heart to me and talked over a great variety of problems that burdened his mind. I can testify, therefore, to his unselfish civic interest and his ardent desire to make life happier and better for the people of this community. His zeal for good government, parks and boulevards, profitable trade expansion, civic beauty and the spread of culture was untarnished by any scheme for personal



## Why Take Chances—

Of killing someone and being sued without protection.

When we offer you Insurance at not only a "favorable" or "impressive" price but the lowest price possible with a backing of \$264,098.79 Total Liabilities.

Look anywhere! Make any comparison! See for yourself! Be convinced that it is the greatest value offered.

CALL US FOR RATES

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

Mary J. Field Company

Grand Rapids Representative

Auto Owners Insurance Company

514-515 Widdicomb Bldg.

Bell Main 1155

Citz. 65440

## Seaside Limas and Baby Limas

The ease with which the Association's output is being sold this year is undoubtedly due in large measure to the high standards of growing and packing which have always been maintained by this cooperative organization.



**SEASIDE**  
CALIFORNIA  
LIMAS and BABY LIMAS

California Lima Bean Growers Association

Oxnard, California.



profit or any ambition for popular applause. That is why I say adequate recognition of his services to our community is impossible, because few knew the range of his labors or the amount of time in thought and work he so generously devoted to the common good.

Although his formal education ended with the grammar school, Mr. Knott more than made up for the deficiencies of early education. Few college graduates possess that ardent love of knowledge which inspired him to read widely in history, philosophy and general literature. He had a passion for truth which made him a charming companion to those who loved books. In obedience to his physician's advice he expected to spend a week at home and he said to me with his engaging smile, "I will have a whole week to read." The love of books is a blessed endowment of any soul. Would that more of us realized the value of intellectual culture and appreciated the inestimable joy and privilege of communing with great men who live in their books to give counsel, inspiration and happiness to those who share their thoughts and experiences!

Opinions differ as to the qualities of sainthood. Our friend was not a saintly saint. He was not ascetic in temperament or traditional in faith. Though he loved his church, no member gave more time to its interests or was more loyal to its aims, yet mere ecclesiasticism with its ritual and ceremony had no attraction for him. He was a man of affairs, a welcome guest in social circles, a delightful companion who loved his friends and enjoyed life. It may seem incongruous to characterize such a man as a saint, for to call him such adds nothing to and takes nothing from his place in our hearts. I introduce this question to suggest a truth and to stress a fact we need to know. To me, Heber A. Knott had many saintly qualities—the sort of qualities modern manhood needs to cultivate to express.

A close friend of many years, with tear-dimmed eyes, remarked to me, "I tell you Heber was a fighter. You always knew where to find him. He had convictions and was not afraid to defend them."

Yes, he was a fighter. He carried business burdens without annoying other people with his troubles. He was a brave fighter against misfortune, uncomplaining, hopeful, cheerful, even to the very end. He died in the battle with his face to the foe, without a whimper, courageous soul that he was.

I have seen him on many occasions when others shirked responsibility or juggled with facts concealing their real sentiments. I have heard him then and there speak his honest thought—the truth grasped by a clear, calm mind in simple words without heat or malice.

Others might or might not agree with his views, but he compelled respect for his frankness and mental integrity. He never tried to make the worse appear the better reason. He always tried to be fair and just, even to contrary opinion.

Of course, such a man would be

loyal. His friends could rely on him, while unfair minds knew he never could be used to promote unjust measures or selfish ambitions. Loyalty and courage are twin virtues. True loyalty demands courage. It finds expression in times that try men's souls as well as in fair weather. It is inevitable that loyalty should awaken love and confidence, for even a man's foes will respect the courage and constancy of loyalty.

Such strength of character sometimes wears the somber garb of stoicism, unadorned by gentleness and kindness. The character of our friend possessed strength without harshness. He never mistook brutality for frankness nor severity for strength. His temperament was naturally gracious, pleasant, agreeable and kind. This combination of strength and gentleness is all too rare among men. The fierce competition of mod-

acter to which I may only indirectly allude. It is the intimate side of his life, the spiritual realm of his religious experiences made up of life's struggles and reflections. I am constrained to believe that every man is entitled to a sacred shrine of faith, hope and thought into which none but those whom he voluntarily admits are privileged to enter. As his pastor and friend I have spent many hours with him exploring the realms of spiritual experience. That he unveiled his soul with all its faith and doubts, its convictions, as much as one may dare to another, I have no doubt. Of these communings between friends I may only say that to me, Heber Knott was profoundly spiritual in his outlook upon life and deeply, intelligently reverent before God and the mysteries of the spiritual world.

That he indulged in an occasional pleasantry about rites and beliefs in



The Late Heber A. Knott.

ern life is often terribly destructive of the finer qualities of the soul. The warfare of business and politics often brutalizes men of otherwise admirable virtues. In the inevitable encounters of life where we meet with opposition, honest or treacherous, one has to struggle against the temptations of anger, jealousy and hatred. It is not easy to treat an opponent kindly or to be patient with duplicity. I have often had occasion to admire the self control and the affability of our friend when the temptation to bitter speech must have tested the metal of his soul.

The testimony of his loved ones in the home of his boyhood and in that of his married life bears witness to this exceptional freedom from anger and unfailing courtesy, so that it is not the fanciful exaggerations of grief, but a calm judgment of fact which justifies such high praise of our dear friend.

There is another aspect of his char-

acter to which I may only indirectly allude. It is the intimate side of his life, the spiritual realm of his religious experiences made up of life's struggles and reflections. I am constrained to believe that every man is entitled to a sacred shrine of faith, hope and thought into which none but those whom he voluntarily admits are privileged to enter. As his pastor and friend I have spent many hours with him exploring the realms of spiritual experience. That he unveiled his soul with all its faith and doubts, its convictions, as much as one may dare to another, I have no doubt. Of these communings between friends I may only say that to me, Heber Knott was profoundly spiritual in his outlook upon life and deeply, intelligently reverent before God and the mysteries of the spiritual world.

Our friend was a profound believer in God and in Christ. He was an intelligent student of religion, not for academic reasons but because he believed in religion and had a consuming desire to know the truth.

I dare not trust myself to speak of his devotion to our church or of his unfailing loyalty to its pastor. While I glory in his triumphant career and am happy in the contemplation of his fascinating personality, I feel his loss too keenly. All who knew him will miss him beyond words. We shall cherish his memory, continue to commune with his spirit as we knew him and humbly endeavor to profit by his virtues.

It sometimes happens when the es-

tate of the departed is probated it is found that financial investments made in good faith prove to be of little value. Not so with investments in friendship and in community service. Heber Knott died rich in spiritual investments that yielded large returns in life, and unlike all material investments he carried his with him into the world beyond. It is not given to many to be so widely, sincerely and genuinely loved as was Heber Knott. In the cultivation of his mind and in service to his community he enriched his own soul with imperishable spiritual treasure. It pays to be friendly, to love and to serve, to become a loved personality is the greatest of human achievements.

We meet on life's pilgrimage and journey together for a season in friendship and service. The joys of human association are the most satisfying of all early pleasures. In the contact of mind, in the mutual pursuit of truth, in the common struggle for existence, in the enjoyment of art and nature we share love and happiness. Night comes on; when morning dawns a comrade has passed beyond the horizon. So friend after friend leaves the company of pilgrims, but we who remain move forward, knowing full well that some day the sun will rise on the caravan of life, but we will be numbered among the absent.

If we are strong and brave the pilgrimage, with its inevitable partings will have no terrors for us. Without fear we lift our eyes to that distant horizon that bounds life and veils the future. We journey confidently on with simple, honest instinctive faith that Over Yonder life is still glorious, believing that new adventures await earth's pilgrims in the Eternal Homeland of the Soul.

#### New Spring Handbags.

Handbag manufacturers have had a large volume of spring business thus far. Buying has been stimulated to no small extent by the novelties which have been prepared in both silk and leather bags. The Egyptian motif has been the dominant note both in the fabric and lines of the former in order to have the bags harmonize with that influence in women's garments. Various printed fabrics have been utilized in many instances as well as moires with satin stripes. The pouch effect is very popular. A wide variety of leather bags is available, the newest idea in them being the use of designs of colored Paisley or other oriental inspiration pressed or otherwise placed on them.

#### Polo Coats in the Lead.

While the buying of women's coats in this market is not as large in volume as is the case in capes, many firms here say they are beginning to get reorders on them. In the popular priced merchandise the largest interest has been shown in coats of the polo variety for sports and general wear. Velours have also been selling well at wholesale and at least one concern has booked good orders for overplaid chinchillas. The stock houses appear to be well supplied, with thousands of coats on the racks. They anticipate an increased business somewhat later.



### Ottawa Beach Hotel Change Well Received.

Hartford, March 6—If one were to compile a list of the most popular and prominent hotel men of Michigan the names of E. S. Richardson, Hotel Kerns, Lansing; L. J. Montgomery, Post Tavern, Battle Creek, and Fred Z. Pantlind, Hotel Pantlind, Grand Rapids, would be found well up towards the head of the list. Each in his particular locality holds a high rank in local achievements and has been variously honored as rewards for doing things. Hence when the announcement comes to the effect that this triumvirate have formed an association for conducting one considerable hotel enterprise, it at least, sounds like business.

The Ottawa Beach Hotel and resort property, near Holland, has been purchased by these gentlemen from the Graham & Morton Steamship Co., and the Michigan Railway Co.—an interurban line—for future operation. The property purchased includes the Ottawa Beach Hotel, the ferry to Macatawa and other Black Lake resorts, the golf links and about 600 acres with frontage on Lake Michigan, the channel and Black Lake.

The new owners contemplate the expenditure of at least \$100,000 in improvements and new features. The hotel proper will be modernized and equipped with an elevator; the bathing beach will be very greatly improved; playgrounds will be provided for the children, and special features that have proved popular at other resorts will be introduced. The work of improvement will be started at once, or at least, as soon as the weather permits. The aim is to make Ottawa Beach one of the most popular of all the Lake Michigan resorts.

The Ottawa Beach Hotel was built about thirty years ago, when that resort was first established, and for many years was conducted in close relationship with the old Chicago & West Michigan Railway (now the main line of the Pere Marquette), with a spur line from Holland along the North shore of Black Lake.

On account of its close proximity to Grand Rapids it has always been held in high favor by the people of that city. Before the railroads were upset by Government entanglements and regulations, a low rate fare was established between Grand Rapids and other populous communities and Ottawa Beach and it became a popular and extremely high grade playground for young and old alike, and it is now believed that reasonable transportation will be provided which will mean much for the success of this great enterprise.

After the property was taken over by the Graham & Morton line and the interurban people, it was managed successfully by the late J. Boyd Pantlind, who was afterwards succeeded by Charles Seelbach, when Mr. Pantlind's other hotel interests became so great as to preclude his management of the institution. Friends of the new promoters have unbounded confidence in the ultimate success of this great enterprise which ranks in importance with any similar institution in the country.

From information received by the writer he is led to believe that his statement regarding affidavits of accomplishment by Nimrod Swett, of the Occidental Hotel, Muskegon, on his recent hunting trip in Florida was erroneous, the real facts being that such alleged documents were, in reality, receipts for fines paid for exceeding the speed limit in the destruction of game on his recent Southern foray. While Ed. is a good friend of mine, I cannot, even under the obligation which such friendship implies, afford to have him flaunt alleged trophies, contrary to the interests of truth and justice.

My last week's allusion to the Cadillac hotel situation seems to have

stirred up some comment, evidenced from at least two score of communications from traveling men, containing words of approbation, strongly emphasized. Several intimated that I was "putting it mild," but there was no desire to overdraw the facts, which were sufficient to justify the comment. All of which reminds me that I receive almost daily letters from Tradesman readers relative to questions discussed from time to time, which I am unequal to answering, though I greatly appreciate them all the same.

Many of the larger city hotels consider it a privilege to throw open their kitchen and working departments for the inspection of the public, and employees in such departments usually take pride in explaining details of more or less interest to the public. These visits are at times interesting to the outside world who seldom have a true conception of what hotel operation really contemplates. Several hotel managers of my acquaintance have

invited in domestic science classes from educational institutions, and the value of such inspection is much. These visits from schools really serve more than one purpose: the educational idea of the teachers; they also key up the hotels so visited to always keep their working departments in ship shape for inspection; not a special preparation for these visits, but to influence the heads of departments and the employees to have a sense of their responsibility and ability; to be painstaking in their work and keep their surroundings in orderly shape not only for home inspection but that of transient guests as well. It also promotes that very good idea that gives confidence to patrons in eating establishments, that food preparing rooms are always in shape for inspection.

The hotel kitchen which is sloppy and dirty is never open for such inspection.

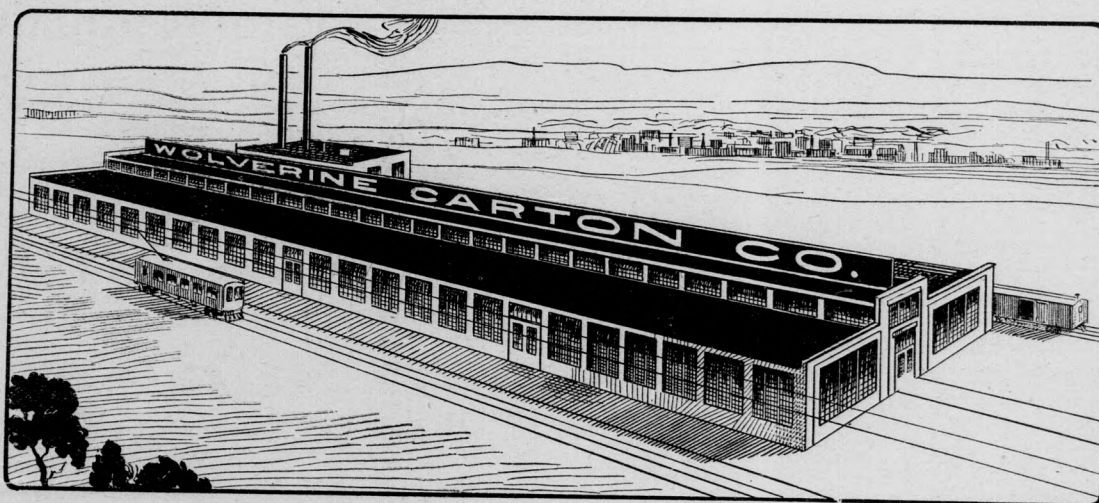
Every department of this kind should be presentable whether open

or not and any influence that helps keep them presentable should be welcomed and is welcomed by high grade hotel operators who mostly are in love with their profession. Clean working conditions have a tendency to induce clean people to embark in the business; consequently the effect is far reaching.

My investigations in the past two years have carried me into many hotel kitchens, which, in a majority of cases I found conducted under the strictest of sanitary conditions, while a few, well—the least said about them the better.

Just now the Michigan State Board of Health is supposed to make a rigid inspection of all hotels catering to the resort patronage, but sooner or later its field of operations will extend to all hotels and other institutions enjoying public patronage and there will be no joke about it. The responsible hotel operators of the State all favor it.

Frank S. Verbeck.



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### How the Government Reclaimed a Billion Dollars.

In May, 1918, Congress first authorized the President, in his discretion, to sell such surplus materials as might accumulate. Two months later the President's powers in the disposal of surplus property were considerably broadened.

Early sales made between the date of passage of the first emergency legislation regarding surplus property and January, 1919, were supervised by a committee of the War Department general staff, under General Goethals, and amounted to some \$123,000,000. Soon after the signing of the armistice the amount of business became so great that it was impracticable to handle it longer through a committee, and accordingly in December, 1918, a sales branch was established under an official designated as the Director of Sales, whose duties may be defined briefly as follows:

To formulate, supervise and co-ordinate the selling of surplus supplies, material, equipment, by-products thereof, buildings, plants, factories or lands embraced within the act of Congress approved July 9, 1918.

At the time of the establishment of the office of the Director of Sales, estimates of the probable total amount of surplus that would eventually result from demobilization and the decreased requirements of the permanent peace-time military establishment varied between two and three billion dollars.

The surplus consisted of an almost untold variety of articles; the Quartermaster Corps alone listed more than 65,000 separate items exclusive of transportation and real estate. The grand total of items listed by all services ran over 100,000.

The large quantities of surplus held in these various classifications presented a liquidation problem filled with difficulties and fraught with danger, not only to the public welfare, but to that welfare's never-failing barometer—our National commerce and industry.

Out of the discussion of the various plans suggested there developed a

very definite policy—safe, sane, reasonable and in keeping with your interests as business men, as well as your interest as individual citizens and taxpayers. That policy was the gradual liquidation of surplus, the rapidity of such liquidation being governed by the ability of the markets to absorb the various commodities without undue interference with established industry, while at the same time safeguarding the public interest in every possible way.

During the first year of liquidation sales were made by negotiation, sealed bid, fixed price and auction. Each succeeding year has increased the difficulties of selling and caused a revision of our methods. At the present time no sales are made by negotiation unless the property concerned has first been offered to the public at large by sealed bid or auction and failed to bring a satisfactory offer. Besides, experience has proven that, as a rule, on commodities such as are now being offered, higher prices are obtained by auction than by any other method.

The progress of liquidation has in the main been extremely satisfactory and gratifying to those connected with the business organization of the Government. Sales have kept abreast the declarations of new surplus reported from the various supply departments, and from now on should exceed these by an ever increasing margin. Since the establishment of the office of the Director of Sales, property originally valued at over two billion dollars has been sold and the visible supply reduced to about \$200,000,000. Estimates of future surplus to be reported will swell this total to approximately \$400,000,000 cost value, which still remains to be sold.

The War Department sales campaign has been unique in many respects. The methods of sale adopted have provided for the disposal of stocks at points at which they are located, in such a way as to permit the small buyer, as well as the large buyer, to participate. Every possible precaution has been taken to prevent creation of a monopoly which might

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enable a purchaser to charge exorbitant prices and realize undue profits. The methods adopted have protected the manufacturing industries of the country against all effect not absolutely unavoidable in the liquidation of such large stocks, and at the same time they have secured for the users—the public—the advantage of low prices at which they were able to buy commodities readily usable.

Few sales have been made on any other than a strictly cash basis, except that in the auction sales bankers' acceptances, payable in 90 days, issued by the banks of the Federal Reserve System, have generally been authorized for acceptance up to 80 per cent. of the total purchase prices. Prices received have averaged from as low as one-half of 1 per cent. of the original cost to as high as 116 per cent. Much of the material sold, especially during the past year, has been of special design, with little, if any, commercial use.

Notwithstanding the loss on this class of materials, the result to Dec. 15 last was an average return of 41 per cent. of the original war-time cost. This stands as an achievement of which the Government may well be proud. Bought at the peak of prices, sold over the scaling down period in their markets, a large portion of special material of little or no value to industry, some reclaimed material, not a nickel's loss written off on inventories, yet a return of 41 per cent. of the original cost.

Major James L. Frink.

#### A Case of Post-War Deflation.

Some idea of how deflation and the buyers' strike of 1920 affected the production of men's furnishing goods is given in the report of the Census Bureau on establishments engaged in the manufacture of neckwear, handkerchiefs, cloth underwear, bathrobes, belts other than leather, and pajamas. The Bureau gives figures of the number of establishments, persons employed, value of products, and the value added by manufacture for the years 1919 and 1921. These two years show respectively the effects in inflation and of subsequent deflation, and the statistics of the year 1914 are also added for purposes of comparison with pre-war conditions. In this report establishments whose principal products are shirts, collars, cuffs, suspenders, garters, and knit underwear are not included, as the manufacture of these articles will be covered separately. For the other kinds of furnishing goods enumerated above there were 446 establishments in 1919 and 420 in 1921. In this two-year period the number of wage earners dropped from 18,944 to 15,909, payments of salaries and wages from \$21,678,000 to \$16,614,000, the value of the products from \$107,835,000 to \$77,654,000 and the value added by manufacture from \$43,091,000 to \$30,387,000. The last two items in the list, it should be noted, represent price changes, as well as variations in quantity of output.

The philosopher's stone, perpetual motion and the man who can't be spared are among the things that never have been discovered.

#### Going After the Crop Pest.

Some of the country's best known inventors are busily experimenting with new methods of combating the boll weevil, and if success attends their efforts a cotton famine will cease to menace the country's economic well-being. Experiments conducted last season showed that in fields dusted with calcium arsenate the yield was at least twice as much as in fields cultivated under identical conditions that were not so treated. But there are two obstacles in this procedure. In the first place, there is not enough of the calcium arsenate to treat more than a small fraction of cotton acreage. In the second place, a large proportion of the cotton growers are ignorant negro tenants, who will require much educational work before they can apply any new methods intelligently. Meanwhile certain members of the chemical warfare section of the army are anxious for a chance to try to kill the weevil with poisonous gases. One inventor has a plan for enticing male weevils into a trap by means of the sex lure, and another would sterilize the eggs of the insect by means of the X-ray. Some of these ideas may strike the layman as fantastic, but anything that offers hope is worth trying—at least once.

If you cannot interest the customer and hold his attention, you cannot make a sale unless he came intending to buy, and anybody can sell the customer who has already decided to buy.

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### Other Ship Subsidy Substitutes Are Attracting Attention.

Now that the ship subsidy bill has been withdrawn from the Senate, some of the measures proposed as substitutes are attracting attention. One of the projects is to give reduced freight rates from point of production to port of shipment on all goods that are exported in ships of American registry, and likewise to reduce transportation charges from port of entry to destination on all goods imported in American bottoms. Reduced to its simplest terms, this is a plan to give the ships a subsidy, but to make the railroads pay it instead of the Federal Treasury. Of course, if the railroads are compelled to reduce their rates on all goods imported and exported under the American flag they will have to raise rates on goods that are moved wholly within the country; otherwise they will not get anything like the standard return contemplated in the transportation act. In that event the shippers who use only land transportation will be taxed to support facilities for transportation by sea, so that importers and exporters may enjoy the privilege of having their goods borne across the ocean under the Stars and Stripes. Such a device has nothing to commend it as preferable to a direct payment from the Treasury.

Still another form of disguised subsidy suggested is that of discriminating tariff and tonnage duties. It is proposed, for example to give importers a rebate of a portion of the duties when goods are brought in American vessels, and if the goods are on the free list it is proposed to levy a small duty on them when they are brought in foreign bottoms. Along with this it has been proposed that the system of levying higher tonnage duties on foreign shipping, a policy employed in the early days of the Republic but discarded nearly a century ago, be revived.

Such a procedure is open to the objection that it would invite retaliation by other countries, and that whatever advantage would be enjoyed by an American vessel in an American port would be offset by discriminations against it in foreign ports. The merchant marine act of 1920 was supposed to pave the way for bestowing this sort of disguised subsidy on American shipping. There are, however, more than a score of commercial treaties that stand in the way of our laying discriminations against foreign shipping. Section 34 of the act directed the President within ninety days after its passage to serve notice on the various Governments concerned that such provisions in the treaties as prohibited this country from imposing discriminating duties would be abrogated. Both President Wilson and President Harding found

it impracticable to comply with this Congressional mandate, and it is hardly likely that the renewed agitation for this policy will receive serious consideration in Administration circles.

Since it is evident that the next Congress will be less favorable to a subsidy than the present one, the future of American shipping will depend on the ability of the ship owners to carry on without a Government subvention. The Government can still help in many ways without direct payments from the Treasury. It can dispose of its present fleet at a price which will insure the owner a chance to earn a fair return on its investment, taking its losses once for all and charging the amount off as part of the cost of the war. It can also aid in building up permanent markets for American goods in foreign countries, and this will require the co-operation of manufacturers and bankers with the shipping companies. Legislation, some of it obsolete, which hampers the development of a merchant marine can be revised. After all, however, the development of shipping must be through self-help rather than State help, and the work will require much time and an infinite amount of patience if it is to be eventually crowned with success. Patience unfortunately, is not a distinctively American quality but the country is learning to cultivate this virtue as it grows older.

### Trillions of Marks.

The output of German paper marks during the week ended February 15 reached the enormous total of 450,000,000,000. This means an average daily issue of over 64,000,000,000 marks. It will be recalled in this connection that only a short time ago a weekly increase of 50,000,000,000 called forth expressions of amazement in financial circles, but now the increment for a single day has greatly surpassed what once seemed almost incredible for a week. The last reported weekly total is over a third greater than the previous high mark, reached during the latter part of January, and brings the total circulation up to 2,708,000,000,000 marks. The sudden increase occurred, too, just at the time when the mark was greatly appreciating in value, and this makes its rise more difficult to explain. Reports from Berlin, however, confirm the earlier statements that the rise was brought about by the action of the Reichsbank in employing a portion of its gold holdings and foreign exchange for the purchase of paper marks in New York, Amsterdam, and other centers.

You can always find trouble if you go about looking for it. The man with a chip on his shoulder always finds somebody to knock it off.

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**Insurance Contract a "Fifty-Fifty Proposition."**

Why is it that, with upwards of thirty million fire insurance policies in force—the equivalent of one for every family in America, with several millions to spare—probably not more than one policy in every hundred has been read by its holder?

The reason for this seeming indifference lies in the fact that most people insist on "buying" fire insurance, regarding it in much the same light as the casual purchase of a loaf of bread. They do not read all of the printing on the wrapper of a loaf of bread; why, then, they reason, should they trouble to read all that "tiresome lingo" in their insurance policies?

Looking upon insurance as an ordinary commodity is, however, fundamentally wrong. People should realize that, in reality, they are not "buying" anything when they take out insurance. What they are doing is entering into a definite contract. Indeed, the very word "policy" comes from the Italian "poliza," meaning contract or agreement.

All contracts have their conditions, including a contract of insurance. If these conditions, which are printed in every policy, are not lived up to, then the agreement ceases to be binding and the protection becomes non-existent.

Under the heading of "Stipulations and Conditions," in every fire insurance policy, appear 200 lines of what printers call eight-point type. The wording, to the last period, is prescribed by law, and even the size of the type may not vary. In these 200 lines there are exactly 1,920 words—remarkably few, considering that upwards of eighty billion dollars' worth of property is under their guardianship.

The first 125 of the 200 lines specify what the policyholder must do or refrain from doing in order not to break the agreement. For instance, concealment of any material fact which might have led the company to reject the risk will void the policy. Such concealment, for example, might be the knowledge of threatened arson. Similarly, the agreement will be violated.

If interest in the property is misstated; that is, if one declares that he is the owner when, in reality, a relative holds a legal interest.

If the policy is on a manufacturing plant which is being operated at night without written permission.

If the fire hazard is increased by any means within the assured's control.

If the company is not notified when extensive repairs or alterations are

made. The reason for this provision is that the work of repairing increases the hazard, while alterations change the original nature of the property as it stood when the policy was written.

If there is change in ownership, other than that brought about by death. Strictly speaking, of course, property never is insured; individuals are insured against financial loss from destruction of their property. An insurance policy is a personal contract; hence, if the parties to the contract change a new agreement must be drawn.

If the policy is assigned to another person before a loss, no matter for what purpose.

If the property is left unoccupied for more than ten days without notice to the company's authorized agent. This period is extended by endorsement, however, in individual policies, according to the grade of public protection which the property enjoys.

These are a few of the more important conditions under which protection is granted. They will be found fully covered in the first 125 lines.

As for the last 75 lines, these explain exactly what the policyholder must do if fire occurs. Briefly, he is required to give immediate notice; to protect the property from further damage; to furnish sworn proof of loss within sixty days (unless excused by the company), and, finally, to do everything reasonable to assist in any investigation that the company may desire to make of the fire or of the extent of the loss. Those who read this passage in their policies will not be so foolish, if fire occurs, as to heed the advice of the misguided person who warns them to "leave everything as it is until the adjuster comes."

Policyholders will learn a good many more things if only they will take a few minutes to read their policies. They will learn not only what they cannot do, but also what the company cannot do. If policyholders are not certain that they are properly covered, they should consult their local agent. First and last, it should be remembered that a fire insurance policy is not a commodity, but a "fifty-fifty" agreement.

Howard City—The loss on the J. H. Prout & Co. flouring mill was adjusted by the Michigan Millers Mutual Fire Insurance Co. at \$15,500, which was the full face value of the policies. The loss was about \$35,000. A singular feature of the fire was that Mr. Prout's father lost a mill by fire on the same location forty years ago to a day.

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## FORESIGHT AND ENERGY.

### How One Woman Accumulated a Nestegg.

The foundation of my business career was two one-hundred dollar matured insurance policies. When I received the money, Husband said: "Buy Easter duds with it." (It was nearing the Easter season.) Son said: "Go on a grand and glorious vacation, mother, and have a good time with it."

I ignored both suggestions and proceeded to put into operation an idea I had long entertained: Next to our home were two vacant lots, owned by a non-resident. They were neglected and an eyesore to the entire neighborhood. I purchased these at \$100 each, this amount covering recording and all. A high board fence enclosed the lots, and I sold this to a wrecking company for \$40, and the purchaser tore it down and hauled it away.

With the \$40, I hired the lots cleared of all trash, had the trees and shrubbery trimmed, and planted and seeded the front to blue grass and white clover. The rest of the land I planted in flowers and vegetables.

I sold the vegetables to myself throughout the season, realizing, in round figures, \$60 for them. I rented the tree-shaded and grass plot afternoons for picnics, lawn socials and tea purposes and realized \$22 in this way. That made \$82 to my credit in the bank.

In the early fall, a building boom started in our addition, and I sold my two lots for \$350, giving me a working capital of \$432, or more than double my money since spring. I began to look about me for new-business.

A vacant store building caught my eye and attention. Inside of twenty-four hours, I had rented it at \$25 per month, fixtures included. I paid two months rent in advance and took a lease for two years. My bank book showed a balance of \$327.40, after I had paid my rent, cleaned and calso-mined and enameled the interior of my shop. I promptly used every cent of my capital to lay in my stock, which consisted of such things as are carried by the usual woman's exchange. In addition, I carried country produce, and put up school lunches, picnic hampers, etc., and also had a five, ten and twenty-five cent counter.

I had a very good business from the beginning, and, after paying help and all expenses, my books showed a profit of \$877.11 at the end of seven months. I then sold out for \$1,350 cash, as the work took me too much away from home affairs.

My \$877.11 profits, added to my \$1,350 sale price, gave me a working capital of \$2,227.11, and made me begin to feel like a real capitalist.

My next venture was to purchase four hundred shares of a certain stock that was being boomed locally, paying fifty cents per share for it. I soon found out that it was rank "wild cat" and unloaded at once, losing \$20 on the deal. Not much to lose, perhaps, but enough to start me thinking.

However, the lure of the game was on, and through a good broker I purchased ten shares of a good and well-known industrial at \$112 per share. In six weeks I sold at \$129 per share

clearing \$170 on the deal, as I got in time to collect a quarter's dividends which paid interest and brokerage fees.

I was very much enthused with my second venture in the stock market, and I now had \$2,377 to my account. I decided, however, to keep my head level, and not let a little success get the better of my judgment. For several weeks I did not find an opening that suited me. Finally, however, I saw an advertisement listing a sixty-acre farm for sale in an adjoining state. It was alluring, and I decided to investigate, as the price of \$35 per acre fitted my pocketbook. A vacation was declared, and an all-day trip by auto landed us on the ground at the door step of the most disreputable old house I've ever seen. The land, however, was good and well drained, but needed clearing as it had been run down and uncared for for years. By noon of the next day, the place was mine and I still had a bank balance of over \$250.

The old house was furnished as the deceased owner had left it, and windows and doors were boarded up. With our camp kit we moved in and spent our entire vacation raking, digging, hoeing, and we scraped, scrubbed shingled and painted every waking moment.

It was the most profitable vacation we ever spent and the happiest. The shrubs were a mass of bloom, and the old house and outbuildings fairly shone.

We rented the pastures for four months at \$16 per month, or \$64, the farmer pasturing fourteen head. Next we rented the house, yard and outbuildings to a city man for \$25 per month for seven months. This paid me \$175. Added to the pasture income and deducting for repairs, I had \$329 cash, and was the owner of 60 clean, profitable acres. I debated for some time as to whether I should move onto the farm, rent it or sell it. This problem was soon settled in a most happy manner: An offer of \$5,000 cash and a parcel of 20 acres of unimproved land came to me through the mail and I wired acceptance.

One month ago, I sold my twenty acres still unimproved, untouched and unlooked at for \$1,100 cash. This gave me a bank account of \$6,548.56 (counting 4 per cent. interest on \$5,239 for one year). Six thousand has since gone into gilt-edged bonds recommended by a dependable publication. The bonds pay 4 per cent., are long time, safe, and the approximate yield is about 5.25 per cent. Three hundred and forty-eight dollars and fifty-six cents I have set aside as a vacation fund for myself and family, and we shall spend out next vacation down in the "land of a million smiles." The balance of my bank account, an even \$200, I shall put to work again just as soon as I find something that interests me, and I usually find what I am looking for.

Two hundred insurance money turned into \$6,548.56 in cash and gilt-edged securities in a period of less than five years is, in the vernacular, going some." Can you beat it, you other average women?

### Blames Women For Careless Buying.

Housewives are to blame for most of their complaints with reference to the cost of living, is the contention of James H. Bawden, head of the St. Louis Distributing Co., which deals largely in fruits and vegetables shipped into St. Louis. He says they will wear themselves out looking for bargains at the department stores, but when it comes to buying food for the table they rely upon the telephone and pay no attention to brands, quality or seasonableness.

"It is about time that the American housewife tumbled to the fact that her indifference and ignorance is at the bottom of a great deal of the food distribution difficulty: and the sooner she does this the quicker there will be an adjustment that will be good for all concerned." Mr. Bawden said in an interview giving his opinion on the diffidence of the average housewife when it comes to the food problem of the home.

His remarks were prompted because of a desire to explain why 40,000,000 cantaloupes were left to rot in the Imperial Valley in California recently, when consumers throughout the United States were paying 7c to 10c a piece for the fruit at their grocery. His explanation also refuted the idea that food is deliberately left to spoil in order to keep up prices, which has been so frequently charged.

"The trouble is," continued Mr. Bawden, "that the American husband is too successful as a good provider. Money seems to come easy and he turns it over to his wife never asking for an accounting as to how it is spent."

"A woman will run herself ragged at the department stores informing herself as to values and qualities in order to get the best and the most for her money when she is buying finery for herself or house furnishings. But when it comes to the highly important business of supplying the food for her family she goes to the telephone, strings out an order and lets it go at that. She fails to inform herself about brands or quality or seasonableness of the articles she orders."

"Women don't seem to realize that intelligent selection on their part would very soon drive inferior products from the market, and that it costs just as much to transport junk as it does to carry the superior brands of goods."

Mr. Bawden went on to explain that the fruit going to waste at the growing centers was probably only one day's shipment held back to allow the market to absorb an over-supply. "Even if the growers had deliberately destroyed their product, which they certainly did not," Mr. Bawden declared, "it would not possibly affect the price."

"People don't realize that when a man pays \$2.75 for a crate of cantaloupes, \$1.52 of that amount goes for freight, refrigeration, hauling and similar charges. You see what a small part of the cost depends upon the fruit itself. As it looks to me the one solution to our problem lies in organization, first, last and all the time. That is the only way we ever

shall be able to gauge the needs of our market and to buy intelligently."

"People shy at the word 'organization.' But we need it, not to boost prices up but to keep them down. In the meantime, if women will do as I suggest, try to learn something about the grades and brands and qualities of the food they buy for the table—learn, in other words, to buy their table supplies as discriminatingly as they do the other household necessities—they will do a great deal to put the business of food distribution on a more rational and non-speculative basis."

### Benjamin Franklin—Superman Salesman.

A good salesman is a man with an honest heart who can make the buyer see the commodity through the seller's eyes.

If for a commodity to be sold you substitute an idea to be propagated, your salesman becomes a super-salesman. Such was Benjamin Franklin.

Franklin sold the idea of liberty to the world. He sold the idea of a republic dedicated to the liberty of the individual and so effectively pleaded his cause in Europe that popular opinion forestalled the attempt of their statesmen to combat the new idea.

He sold the project of taming the elements, of harnessing of the lightning, of abstract science made the servant of the every-day man in his every day life. The Franklin stove, the kite experiment, the many minor devices for comfort and utility devised by him, all bear witness to his skill as salesman.

It was he who was instrumental in founding an academy which grew into the University of Pennsylvania, and in 1731 established the "Library Company of Philadelphia," the first subscription circulating library in America. Thus, he sold the idea of education to the people of America.

His selling always was touched with the light of humor. Nobody in a great crisis ever said anything more effective than:

"We must hang together or we shall all hang separately."

The enemies of liberty recognized him as one of the most formidable obstacles in their designs. The European diplomats admitted him a master of their own weapons. Carlyle characterized him as "the father of all the Yankees."

It was because of these rare qualities that he was able to sell the world the idea of liberty, equality and fraternity combined in an equally wholesome proportion and in such a governmental form that instead of a short-lived European experiment it resulted in the republic whose rights we enjoy to-day.

### The Lesson.

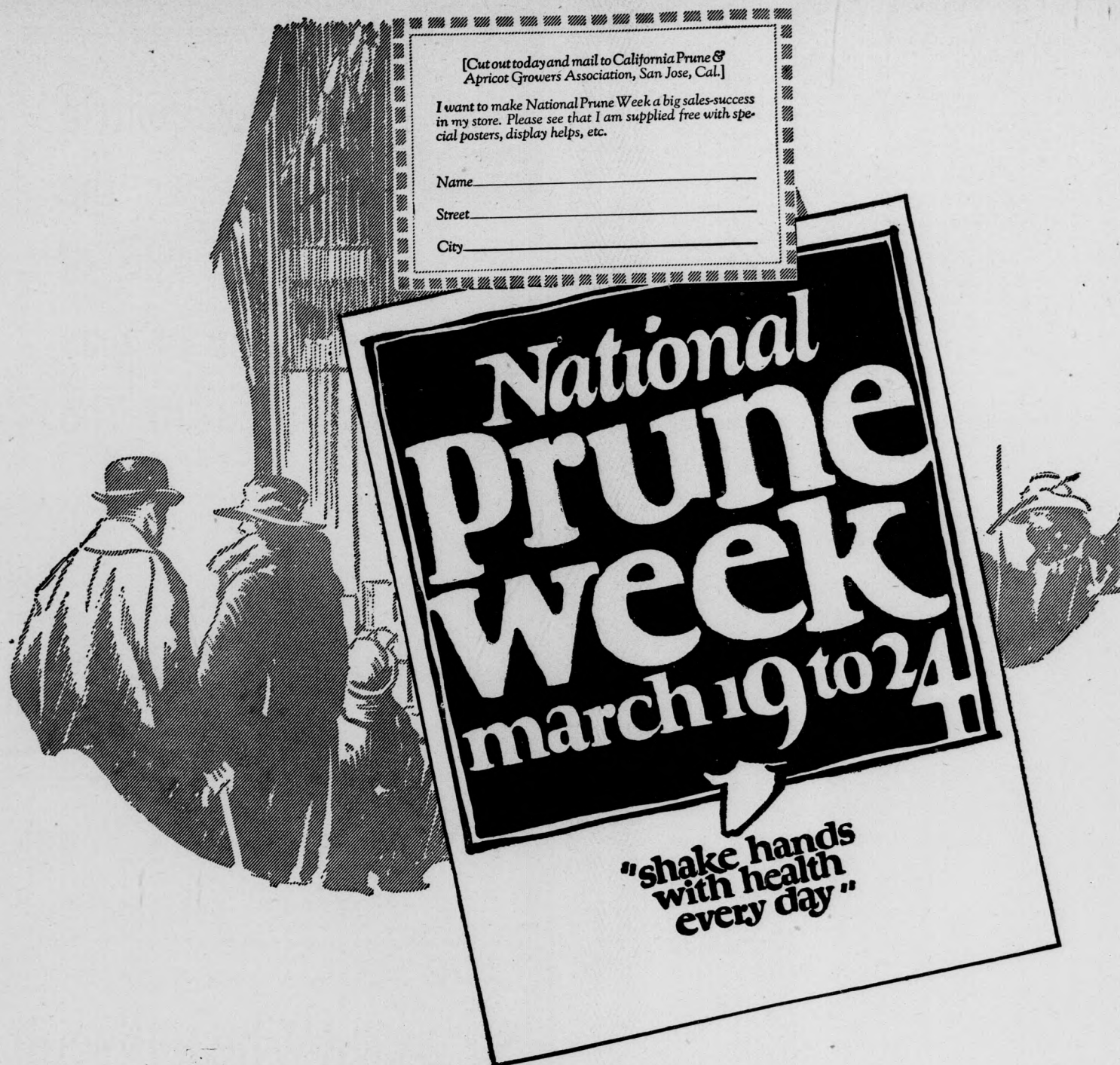
A minister was questioning a certain Sunday school concerning the story of Eutychus, the young man who, listening to the preaching of St. Paul, fell asleep, and falling out of a window was taken up for dead.

"Now what," he asked, "do we learn from this solemn event?"

After a moment the reply came from a small girl:

"Please, sir, ministers should learn not to preach too long sermons."





[Cut out today and mail to California Prune & Apricot Growers Association, San Jose, Cal.]

I want to make National Prune Week a big sales-success in my store. Please see that I am supplied free with special posters, display helps, etc.

Name \_\_\_\_\_

Street \_\_\_\_\_

City \_\_\_\_\_

# National Prune Week

march 19 to 24

"shake hands with health every day"

ALL the interest that has centered on Sunsweet Prunes for five years will reach a nation-wide climax the week of March 19th to 24th. All our plans for National Prune Week are ship-shape; everything is "set"—ready to go!

The Sunsweet slogan that is sweeping the country—"Shake hands with health every day"—will greet your customers at every turn. There will be powerful newspaper advertising, striking billboards, news articles, publicity "stunts," special window displays—everything!

It will pay you to "play up" prunes this week of all weeks in the year. Post your clerks about it! Feature Sunsweet Prunes in your windows and inside the store! Mention them in your own advertising! Use the special sales-helps we have prepared for you! Tie up strong!

Don't even bother to write a letter—simply clip the coupon at the top and leave the rest to us. California Prune & Apricot Growers Association, 358 Market Street, San Jose, California—11,000 grower-members.

# SUNSWEET

## California's Nature-Flavored Prunes



## THE IDEAL BUSINESS MAN.

### Certain Qualities He Must Cultivate and Cherish.

We hear much of the National conscience in America—a term that mere words cannot define. And I am persuaded that the ideal business man must have certain traits and characteristics that mark him as he mingles with his fellow man.

He must have vision—a vision that enables him to see a purpose beyond to-day—a vision that is worthy of the means he uses to seek the end.

He must carry the spirit of unselfishness in his heart—his deeds must not be measured by a purely selfish motive—let his be a soul that in an hour of another's necessity thinks not of self.

I would not have him actuated by the spirit of the Mississippi negro who was fishing with a mere boy when his companion lost his footing and fell into the river at a dangerous place. The negro threw down his pole and, without attempting to remove his clothing, plunged into the water and with great difficulty brought the boy to shore more dead than alive. A gentleman who happened to be passing saw the noble deed and, rushing up to give such assistance as he could, began to praise the elder negro, saying: "Uncle, that was a brave and noble deed. What relation is this boy to you that you would risk your life for him at such a place?" But the negro calmly answered: "Dat boy ain't no relation ob mine, boss; dat boy had all de bait in his pocket."

My ideal business man must be void of self-satisfaction. Let him have a wholesome discontent for himself as he is, and for his business as he finds it—striving with honor to build upon his yesterdays a more splendid tomorrow.

He must be one who does not jump at conclusions—as we lawyers are given to expressing it. He must not fly off at a tangent, but must see the very heart of the matter to which his attention is directed.

He must be wholly unlike the intoxicated member of a temperance lecturer's audience who failed to grasp the situation. The lecturer had a large stereopticon that he used for illustrating his arguments, and placing a drop of rain water in the machine he threw it upon the screen, magnifying and showing the minute animal life in it. Turning to his audience, he said: "Now to show the terrible effect of alcohol upon life I will introduce with a straw a tiny drop of alcohol and watch for the results;" whereupon he inserted the alcohol and instantly all of the little worms and bugs quivered and died. The drunken onlooker could restrain himself no longer, and with earnestness and conviction in his voice he cried out: "I never intend to take another drink of water without whisky in it as long as I live—it's dangerous."

He must be willing to work—to do his share without complaint. I believe that 50 per cent. of brain and brawn power of America is wasted for want of energy. Too many of us are not unlike the laziest man in my county, who was apparently very much touch-

ed during a brush arbor revival in his community and, being called upon to pray, lustily raised his voice, saying: "Use me, Lord—Lord, use me: but use me in an advisory capacity."

He must have enthusiasm—the enthusiasm that kindles a fire in his fellow-man's heart without creating a confusion that destroys its best effects.

He must be calm, cool and collected, even under trying circumstances. Let him have a spirit akin to that of the dignified minister, who was easily recognized by his professional attire, and by whom a drunken grouch planted himself in a crowded street car, seeking to embarrass the eminent divine, kept contemptuously and boisterously saying over and over: "I ain't goin' ter heaven—there ain't no heaven." The minister endured it for several minutes, when he turned with dignity to the sot and said: "Well, go on to hell, but please be quiet about it."

He must be a practical man. Since my childhood I've heard that the most uncommon thing is common sense—that therefore it is the most valuable. The older I grow, the more thoroughly am I convinced this is true—and that the greater percentage of business failures are occasional by the lack of this possession. I would have my ideal business man wholly unlike the ignorant negro doctor who had almost succeeded in killing a patient when a physician of ability was called in, and wishing to know what had already been done and what information the first physician possessed, asked him what was the diagnosis and treatment, when to his great astonishment the negro, looking as solemn as a brood sow and as wise as a tree full of owls, replied: "As nigh as I can see hit, doctor, he's got de scatteration of de innerds and I done giv' him some powdered alum to draw 'em tergether an' some powdered rosin ter hold 'em tergether."

He must be a consistent man. I am of the opinion that too many of us have adorned ourselves with the jewel of inconsistency, but he must not confuse obstinacy with consistency.

He must be one who never loses sight of the main issue—who cannot be confused by mere incidents arising from the matter in hand.

He must be a man of determination—wedded to the finishing of the task before him with the indomitable spirit of the old justice of the peace in my county before whom a damage suit filed by one of his neighbors against the Pere Marquette Railway for killing a mule was being tried. As is the custom and practice, the defendant's attorneys sent a young man from their offices to represent the defendant, and, fully mindful of instructions, the young man carried an appeal bond already executed in his pocket and declined to introduce any evidence for the defense but immediately upon rendition of judgment by the squire for the plaintiff in the full sum sued for—\$100—gave notice of appeal. The old squire spat copiously and declared: "You ain't goin' ter git no appeal—you all aire goin' ter pay Hennerly fer his mule."

"But," replied the young lawyer, "we have a legal right to appeal—the



Why not control  
in your town, the  
exclusive sale of  
the finest line of teas  
and coffees in the  
country?

Write us about  
our SOLE AGENCY

CHASE & SANBORN  
CHICAGO



## A New One Every Week

A new breakfast cereal is born every week, and a certain number of your customers will try "the new ones"—but they always come back to

## Shredded Wheat Biscuit

the one staple universal cereal food, always the same high quality, always clean, always pure, always wholesome—100 per cent. whole wheat, made digestible by steam-cooking, shredding and baking. A steady demand all the year that yields a good profit to the distributor.

MADE ONLY BY

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





amount in controversy is more than \$20."

"They ain't no controversy," retorted the squire. "You kilt his mule and you don't deny it and you got ter pay fer it to-day."

"Well," replied the incensed young lawyer, "if you don't give us an appeal we will mandamus you."

The irate old squire rose to his feet with dignity, and shaking one bony finger at the already much confused young lawyer, fairly shrieked at him: "You can just mandamus, but you don't git no appeal from this court!"

He must have adaptability, and he must be big enough to readily adopt the good work and thought of the other fellow—and do it graciously.

He must be a man who is deeply concerned about his obligations—who can be serious where occasion demands, but who will not permit his burdens to unnecessarily consume his needed vitality.

Finally, my ideal business man is one who has taken his place among those whose lives have made the world a better land. Wherever he is found, there hangs a **simple motto over his desk**. It is not portrayed in printer's ink—no handsome frame adorns it—it is engraved upon his heart and imprinted upon the memories of those who know him. The motto is: "I am—I can—I ought and I will."

Simple and without ostentation, but fraught with the great philosophy of life.

He has come into full realization of the "I am." I exist. I am entity. I am here—here for a purpose—here as a definite part of God's great plan. I am a living, moving, breathing soul.

He has come into full realization of the "I can." I can accomplish things. I am capable of exercising the powers of creation. I am a force, a potentiality, a power to be reckoned with!

He has come fully to realize the "I ought." I am under obligation. I owe something. I owe a duty—a duty to myself—to my family—to my business—to my fellow-man—to my community—to my government—to my God!

"I will." Because I am here. Because I am capable of accomplishing things. Because I owe a duty I cannot shirk. By the grace of God who made me, I will take my place as a man among men!

Marvin H. Brown.

#### Hints For the Younger Members of the Guild.

I wouldn't waste much time with a buyer in discussing the weather; he can see it by a glance through the window or at the newspaper. Send in plenty of orders and a short letter and everybody will be happy. If you must write letters, write to your customers and tell them of your large and beautiful line of new goods and to hold their orders for you. When you have sold your customer a new line of goods, don't stop there, but ask one of the clerks to see that some of these new goods go in the window and store showcases and call attention to their special merit.

The next time you get around if these samples are not in the window or showcase you should see that they

get there before you leave the store, as oftentimes the proprietor is so busy that these matters are overlooked. If you call his attention to this, he will appreciate it and if the goods are all sold, of course you stand a good chance of getting an order. Don't be contented in selling your customer and tell your house the goods are poor sellers, for it is up to you to see that the goods are properly displayed and sold. If you help your customer he will help you, and so will your firm.

It is a good idea to read the daily local papers carefully, talk about the news of the day as that is always interesting, for most merchants do not read the daily papers until the rush of the day is over. If you get up early in the morning you can get the news before you start out and use the in-

teresting topics for making cheerful greeting.

When the customer is busy waiting on trade you should never read a newspaper, as it gives the store an idle appearance; better spend your time talking with the clerks or looking over the stock. Don't talk politics or religion unless your customer springs the argument first, and then be very cautious of your remarks; better change the subject as soon as you can and get him interested in your line of samples.

Don't offer a customer a cigar before you show your samples, as it looks cheap, and is a mean bribe to get his attention. Any man who can own a business can buy his own cigars but after he is started on an order, or has finished with you, a little quiet

smoke and a short chat about changes in market conditions will do no harm.

Never guess at your prices, as the house cannot afford to pay for your guessing, and you certainly will not care to stand the loss. Don't fail to keep your house posted on any matters that you think will interest them at home, as you cannot expect your house to know it all unless you work the pull-together principle.

Leave it to your competitors to buy case lots and quantity lots just because it means lower prices. You buy for quick turnover.

A brilliant individual play may bring a lot of applause at the moment, but team work is what brings the pennant in the end.



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

A.R. WALKER CANDY  
CORPORATION  
MUSKEGON, MICHIGAN





**Michigan Retail Hardware Association.**  
 President—J. Charles Ross, Kalamazoo.  
 Vice-President—A. J. Rankin, Shelby.  
 Secretary—Arthur J. Scott, Marine City.  
 Treasurer—William Moore, Detroit.  
 Executive Committee—L. J. Cortenhof, Grand Rapids; Scott Kendrick, Ortonville; George W. McCabe, Petoskey; L. D. Puff, Fremont; Charles A. Sturmer, Port Huron; Herman Digman, Owosso.

### Start the Spring Paint Campaign Early.

Written for the Tradesman.

More paint is sold in the spring than at any other time of the year. This is quite natural. In the spring-time, people feel an impulse to brighten up their homes.

If the hardware dealer takes advantage of this feeling by featuring his paint stock and keeping it continually and prominently in the public eye, he will find the public responsive to his efforts.

First and foremost, it is necessary to do a certain amount of advertising. The early advertiser shares the advantages enjoyed by the early bird; he attracts the attention of the public first and brings his line of paints into prominence.

The advertising campaign should be started not later than the last week in March, unless the weather conditions are such that the idea of outside painting is incongruous. An even earlier start may be justified.

It must be remembered that, in seasonable advertising, the advertising itself must not wait until the demand actually develops, but should precede and help to develop the demand. Most seasonable goods do not start to move until some enterprising merchant calls the attention of the public to the fact that they are seasonable.

This is particularly true of paint; where, indeed, sales are usually made only after a protracted and intensive process of paint education. The man who needs a package of carpet tacks in the spring realizes that need and goes down and gets them. But the man whose house needs paint does not fully realize the fact; or, realizing it, realizes also that paint involves a considerable outlay, which he would prefer to postpone.

It is for the enterprising paint dealer to get after this man, in his advertising, and remind him that paint is timely, paint is necessary, and paint is a money and property saver.

The same line of argument embodied in the newspaper advertising can often be put into a circular letter. A neat little folder to prospective customers is not an expensive undertaking. Better still is a mimeographed, personally signed letter on your own letterhead.

There are plenty of good arguments in support of paint. Paint not merely serves to beautify the home, but it

is justified on grounds of economy. A coat of paint will help preserve the woodwork. The oftener paint is applied, the longer the house will stand without repairs. From a sanitary point of view, also, paint is strongly to be recommended.

These points can all be urged in your circular.

It is a good plan to have your circular follow in the wake of a newspaper advertising campaign. Thus the circular reaches the individual well heralded. If the man of the house has been reading his newspaper regularly, he will have noticed the advertisements of Blank's brand of paints. He will probably have been impressed with some point made; sufficiently impressed to give your circular a careful reading.

An effective circular was put out by a small city hardware firm designed particularly for the attention of landlords. It contained some straight-from-the-shoulder arguments. One point was this:

"It is a penny-wise, pound-foolish policy to let your house deteriorate until it is hard to get a tenant. People do not care to live in houses which look old and weatherbeaten. Certainly, they are not prepared to pay good rental for a house that lacks attractiveness.

"By spending a small sum on paint, you can command a higher rental and make money on your investment. False economy in the matter of paint may keep your property unoccupied. A small outlay now will ensure steady tenancy in the future."

An argument along that line is pretty sure to strike home. It touches the self-interest of the landlord. Furthermore, the argument is sound and reasonable.

Other points made were along the line of durability. The advertisement pointed out that paint was a preservative, that it protects woodwork and checks decay. This circular was mailed to a carefully compiled list of property owners, with renting houses, and pulled quite a bit of business.

Orders for paint from individual customers come only once in a certain number of years. It is therefore advisable to use a follow-up system. Many owners refuse to paint on the ground that their property does not yet require it. The dealer should keep a record of sales; and a record of prospects who have put off painting. The prospects who postponed painting last year should be approached again this spring. Each year this process should be repeated; and no names should be taken off the list until the order has been placed. Paint will have to be purchased sooner or



## 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 lowered prices 20 to 30% less than they have been. We will extend to you the same prices and workmanship that the city merchant has been getting. We offer and sell you real merchandise and guarantee satisfaction.

How to measure your own awning correctly.



First, measure the wall from 1 to 2,

Second, measure the extension from 2 to 3,

Third, measure the front from 3 to 4, and write down the figures in your order as shown. Tell us the Firm name you want on the curtain, add also whether Pull Up or Roller Awning.

Remember a 2c 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**



later; and if you keep after the order, you are the one who is most likely to get it.

Intermittent effort on the part of the paint dealer is not likely to produce the largest results. It will either leave the prospect undecided or pave the way for some other dealer to make the sale. Continuous effort alone brings the best results.

Coincident with the first newspaper advertising, put on a paint display in one of your windows. A store window is one of the best publicity mediums the merchant possesses; and paints, with the display accessories supplied by the manufacturers, always make a fine showing.

Before you launch your campaign, in these early days of March, go carefully over your prospect lists. A good prospect list is vitally necessary to any successful paint campaign. Talk this list over with your salespeople; discuss the best methods of approaching individual prospects; discuss also with your salespeople the selling points of your brand of paint, and coach them how best to handle the various types of customers they are likely to meet in the course of their work.

Preparations of this sort for the spring paint campaign will take some time and thought and effort, but they are bound to prove worth while. Not merely will your salespeople be better equipped to handle the spring campaign; but they will enter that campaign with a greater esprit de corps as a result of these staff conferences.

Go over your list carefully. See that you eliminate people who have left town—but substitute new owners. Eliminate also people who bought paint last season, or so recently that they are not yet due to re-order. Add the names of new prospects. Make your list as complete and accurate as possible.

Then take time to plan your follow-up campaign; and determine to keep after your prospects until you have sold them, or until the season is too late to hope for a sale.

It is often a good stunt to scout around for advance orders. Canvass personally the most likely prospects and sell them before the season actually commences. It helps your campaign to be able to say that So-and-So (naming half a dozen more or less prominent people) have already ordered your brand of paint. If, moreover, you can get one owner in a row of shabby houses to paint at the very start of the season, the effect on his neighbors is often contagious. Some dealers allow a little bonus to their salespeople for outside work where the orders are secured before the spring campaign is definitely launched.

The manufacturers usually supply a great deal of excellent advertising material—hangers, sample boards, color cards, booklets, etc. Use this material, and be sure to use it intelligently. Don't make a practice of handing out color cards and booklets to every child who comes along; but see that they get into the hands of real paint prospects. Use the decorative accessories in connection with your window trims.

It will pay to spend some time now

in mapping out your window displays for the paint campaign. The more of this work you can do in advance, the freer you will be when the campaign opens for the actual work of selling

Victor Lauriston.

#### Glass For the Table.

There never was a better demand for fine glass for the table than at present, says a man who specializes in it. As for all kinds of glasses for wines and liqueurs they are running strong. The reason for this is that the corner saloon has now transferred itself to the private family. In the small towns each family has its own private brew and tries to outdo all the others. When they are trying to shine in this way they like to present their pet brand of wetness in as fine form as possible, and they buy the best kind of glasses.

There is no particular style in these. In a few homes where they run entirely to the Colonial in their decorations and furnishings, they may use the Colonial, but, as a rule, few families do it. They run to different styles and periods, and let their glassware take care of itself.

Entire dinner services are now in glass, and the best families use the hand-made blown lead glass. The lime glass has little following. The good glass has a wonderful polish and beautiful ring that the other cannot imitate. People who pay \$30 a dozen for ornately decorated glass plates are being cheated. It is the lime glass. The fine glass runs about the same cost as fine china.

Every part of the dinner is served on the glass. There are 6 inch bread and butter plates, 7½ inch plates to stand under the grapefruit glass, 8½ inch entree plates, 9½ inch dinner plates, 11 inch service plates, 9 inch soup plates and 10½ inch oyster plates. There is also the large serving tray for cakes, sandwiches, etc. The glass plates retail at from \$40 to \$150 per dozen. That is about the price one would pay for Colport or Minturn porcelain.

The glass is usually plain, but it will take all the decoration of the china, and even more because it can be engraved. In china, engraving would break the glaze. Plates are usually plain or they may have decorative borders, a monogram or coat of arms. The engraving may be filled in with gold. Except where they are engraved the monograms are treated exactly as they are on fine porcelain. They can be in encrusted gold, flat gold, flat enamel or reimbursed enamel. There may be a Minturn or Colport band.

Colored glass is a shifting fad. It is not selling for the regular service. For the accessories, the stemware, compote centerpieces, candlesticks, etc., it is used in amber, amethyst or green, and for the centerpieces and candlesticks alone in the deeper tones, black, which is very good, purple or Colport blue.

No matter how long a dating you get on a bill, the bill will come due. Sometimes a man forgets that and overbuys just because the bill won't be due for a long time.

## TO MICHIGAN MERCHANTS PUTNAM'S "DOUBLE A" CANDIES

Are Made in Michigan,  
With Sugar Manufactured in Michigan,  
From Beets grown in Michigan,  
By people who live in Michigan,  
And who help pay taxes in Michigan.  
In fact, they are strictly a Product of Michigan.

And whenever you buy them you encourage HOME INDUSTRIES and help build up your own State, your own town and YOUR OWN BUSINESS.

We guarantee them absolutely pure and to conform with the National Pure Food Law.

We have no doubt you can buy cheaper candy, but QUALITY TALKS AND QUALITY WINS EVERY TIME.

**PUTNAM FACTORY, Grand Rapids.**

## For Complete Soda Fountain Equipment BOTH NEW AND REBUILT

—SEE—

**GRAND RAPIDS STORE FIXTURE CO.**

Now's the Time for this Season.

7 Ionia Ave., N. W.

Grand Rapids, Mich.

## "Hello, Hiram" The Candy Bar That Satisfies

**DE BOLT CANDY CO.**  
Kalamazoo, Mich.



**Does Some of Your  
Stock Look Old  
and Shopworn?**

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

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

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

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

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

Matches should always be stored in a DRY place.

## THE DIAMOND MATCH CO.

NEW YORK

CHICAGO

ST. LOUIS

SAN FRANCISCO

NEW ORLEANS



## PROSPEROUS TIMES AHEAD.

### Conditions in Nearly Every Line Are Healthy.

There is no trade boom under way in the United States, but practically every trade index is so favorable that business sentiment is uniformly confident with respect to the prosperity that is to be enjoyed during the next few months. Conditions in nearly every industry are healthy, and the reflection of this is found in the rapid movement of commodities, both raw materials and finished goods, into consumption. Basic commodities like cotton, steel, copper, and lumber have for some time shown a steadily rising price tendency without checking demand; as for the movement of finished materials, that has been limited in most cases only by the supply of labor and facilities for transportation.

Railroad traffic in every part of the country is at a record, and freight congestion is reported at the various railway centers. Shortage of both skilled and unskilled labor has resulted in competition for the available supply, one industry or section of the country seeking to gain adequate working forces by bidding them away from another industry or section.

As an example of this: plasterers in one locality of the country, receiving \$14 and \$16 a day, learning of offers of \$20 elsewhere, have forced employers to raise their wages to \$22 to keep them at home. As another example: so urgent has been the demand for labor in Detroit, the center of the country's automobile industry, and so attractive are the wages offered, that a flow has been directed thither which has increased the number of workers employed in that city to more than 300,000. Little more than twenty years ago the entire population of Detroit—men, women, children, workers and idlers—was less than 300,000. Now its population is the fourth largest in the country. A chronicle of the activity of various industries would require a great deal of space, inasmuch as that activity covers so wide an extent. For the most part it finds its most notable expression in the building boom that is under way—for here, indeed, the word "boom" best describes what is taking place. The rapid rate of building construction has been the backbone of business revival in many sections, record-breaking operations having absorbed thousands upon thousands of workers, and tens of millions of dollars of material. At this time last year it was thought that building construction was going forward at an extraordinary pace, yet lumber shipments lately have been 50 per cent. above a year ago and cement shipments have increased 100 per cent., while the volume of shipments and the prices alike of steel, iron, brick, copper and lead are considerably in advance of a year ago.

It is always a fashion, at a time like this, to issue warnings against recklessness and over-expansion, and such warnings are forthcoming now. They serve their purpose in holding enthusiasm in check, for among a certain percentage of us the lessons of experience are soon forgotten, and it requires words of caution repeatedly

sounded in our ears to keep us in check. Still, to those who have been given an opportunity lately to discuss business affairs with men from various sections of the country, it has been manifested that there is a healthy state of mind, with little recklessness in business, while forward commitments, all things considered, are on a conservative basis. Supplies of goods are more or less depleted, the buying power of the country is noticeably greater than it was a year ago, and prices and wages have moved upward as the demand for goods and services increased. These factors have made the business prospect of the immediate future unmistakably excellent. Yet it is the exceptional individual who has come to regard the longer prospect without certain reservations, and who is not conducting his affairs in accordance with those reservations.

One gratifying feature of the situation, and one that has contributed to bring production back to normal, increase profits, and sustain the country's buying power, has been an absence of serious and widespread labor difficulties like those with which in the past few years we became so familiar. It would lend to general business confidence and remove one large reservation with respect to the future were there an assurance that the condition of the past five or six months, so far as labor is concerned, would continue. Experience, however, does not offer that assurance. Were we in a period of comparative stability we might hope for industrial peace for some time to come, but it is to be feared that if for any length of time prices and living costs continue to rise, and if there is a continuing shortage of labor, the habit of wage controversies will be resumed. Practically speaking, unemployment, except among the chronically idle, has disappeared, and, as already said, there is competitive bidding among employers for the muscles and skill of workmen. As a consequence of this, wages have automatically moved upward; some statistical charts indicate that the average wage advance of the past six months has been more rapid than that of retail prices. If as time goes on the labor shortage becomes more pronounced—and with immigration definitely restricted this appears to be a certainty—misunderstandings are bound to ensue, especially in those trades where labor is strongly organized.

Still another factor contributing to reservations regarding the future is the state of foreign politics. The tangled confusion existing in the realm of international finance has been relieved of one troublesome feature by the final funding of the British debt to our Government and there is a strong beam of hope in the improvement that has occurred in the rate of sterling exchange. But there are many other features having to do with international affairs which continue to jangle on tense nerves, and which confuse the outlook by reason of the various conflicting outcries of those who think only in terms of their own advantage, and who would have disputed matters settled in their own way. The weariness and disillusion-

ment of the different European states, and the combination of jealousy, fear and animosity that are everywhere apparent, weigh heavily in the process and pressure of human affairs, and it has become utterly impossible to speak with assurance on the future because of the failure, even among Europe's leaders, to determine the direction in which that continent as a whole is headed.

The administration at Washington has been roundly criticised because of its lack of a "foreign policy," and because it has not taken a hand in the settlement of the outstanding troubles of Europe. At the moment it would require a superman to outline any foreign policy that would be successful. Sooner or later there must indeed come a conference at which the whole matter of reparations, international credits, exchange, trade and European budget-balancing will be discussed. But the time will have to be properly chosen, if good results are to be obtained.

Moreover, if the United States is to take part, the extent of our contribution to the general plan of rehabilitation will have to be determined with the utmost care. It is not possible at the moment even to approximate that contribution. While beneath the surface efforts are no doubt being made to bring about settlements abroad—in particular a settlement of the deadlock arising from the French occupation of the Ruhr Valley—every surface indication points to a continuance for some time of international differences generally, and of the economic struggle which Germany is imposing against the military strength of France in particular. The intimation is strongly given that outside interference is not desired; hence the time for political mediation and for a general economic conference is not now, nor can it be named now. The British Prime Minister, in an address before Parliament on February 19, said: "In all the trouble that lies in front I do not see any clear light. I do not see when the moment will come for intervention, but I am sure that moment has not come yet." For the present, then, the attitude here will be one of waiting, with conditions abroad contributing an important reservation to offset the enthusiasm over any prospects of a prolonged period of trade prosperity.

From a strictly financial point of view, what is impressive is that the upward trend of business has been accompanied by no notable inflation of credit. Expansion, indeed, there has been, and this has led to a great deal of talk about inflation. Yet commercial bank loans throughout the country do not exceed a year ago by any extraordinary amount, while commercial bills rediscounted at the Reserve Banks are only half as large as they were a year ago, and the total of all bills held by the Reserve Banks—discounted, secured by Government obligations, and bought in the open market—are actually below what they were when 1923 began.

For the present, with so much gold available in the United States to serve as a basis of credit, with the commercial banks in sound condition, with the machinery of the Federal Reserve

System geared to care for any demand that might arise, and with so many evidences of strength in the underlying business situation, it would be exceedingly strange if some increase in the demand on the country's credit resources did not occur. Of course, in the long run, accumulations of surplus funds do not of themselves, simply by making it cheap to borrow, stimulate industry if other influences are all opposed. But in the present instance other influences are not opposed; there is a large demand for goods and a ready market for what is turned out. Over the past twelve months the output of manufactured products in particular has largely increased, yet the buying demand has moved so far forward that rising prices of basic commodities have established the average of living costs 12 to 15 per cent. above the level of a year ago.

The testimony from nearly every section of the country, as already pointed out, is that business men at the moment are operating with caution, and are not committing themselves far in advance. Moreover, the heavy shipments of goods now under way suggest that no great quantity is being speculatively held; both raw materials and finished products are moving into consumption. What is reassuring, then, is the caution that is exercised both in the demand for, and the extension of, credit. Borrowers and lenders alike are exercising restraint. From this it will be gathered that the financial health of the United States is amply supported by the strength of its credit structure, and the manner in which that strength is being used.

### A Machine Clerk.

"Did you sell the woman on whom you waited all the goods she needed? Did you show her anything except the one thing she asked for? Did you get acquainted with her, find out about her future needs; make such an impression on her that she would call again, and pick you out to trade with? Did you?"

"I waited on her, all right," said the new clerk, sullenly.

"Yes, my boy," said the older man, as he laid a friendly hand on the boy's shoulder, "you meant to do about what was right, but you didn't know how. You were a nickel-in-the-slot machine, and no doubt you worked with the same automatic precision of such a machine. The customer dropped an order into your hand, you dropped a package into hers, she dropped a half dollar into yours. Then you closed up with a click, in good working order for the next transaction. But that isn't selling goods. That's only order taking. Anyone can do that.

"You see, you didn't get interested in her or get her interested in the store or in yourself. You didn't find out what else she needed; perhaps she didn't quite know herself. The way she looked over her list and then looked about at the shelves and show cases indicated her uncertainty. But as you stood with your back to her you, of course, did not see that."



# First Aid to Housekeepers



**S**PRINGTIME, with its annual housecleaning, means big sales for those dealers who push Semdac Liquid Gloss and Semdac Polishing Mops.

Mrs. Housewife wants a polish that will make her work easier and her furniture look like new. Semdac certainly does that. It imparts a sheen to finished woodwork that rivals the original polish. It delights the hearts of all good housekeepers.

The Semdac Mop saves her the back-breaking effort of wiping up floors. The improved handle with its flexible joint enables her to reach under beds and bookcases. The swab is quickly removed for washing and re-oiling.

These dealers who have taken advantage of our combination offer have profited thereby. This offer enables you to sell a can of Semdac and a Semdac Mop for the price of an ordinary mop alone.

**SEMDAC MOP**



# First Aid to Storekeepers



combination offer.

At the time your customers receive these letters we send you a window display. It

Our offer is a money maker, and to help you reach your customers, we will mail to them—absolutely free—on a beautiful three-color letterhead bearing **your** name—a sales impelling letter telling about this

forms a tie-up with the letters which is remarkably effective.

Semdac Liquid Gloss comes packed in the attractive display carton here illustrated. This card on your counter acts as a silent salesman and is a constant reminder to your customers to buy Semdac Liquid Gloss.



Order Semdac Liquid Gloss, Semdac Polishing Mops and Semdac selling helps from our nearest branch.

## STANDARD OIL COMPANY

(INDIANA)

937 S. Michigan Ave.

Chicago, Illinois

Michigan Branches at Detroit, Saginaw, Grand Rapids



## CROOKED COLLECTORS.

## Interesting Experience of a Tecumseh Merchant.\*

When Mr. Hammond first approached me with the information that I was slated for a short talk on "Some Experience with Collection Agencies" I was rather reluctant about accepting, for it is far from my liking to speak in public, but the more I thought the matter over the more convinced I became that it was my duty as a member of this organization to give to the members an experience which might, in dealing with collectors or collecting agencies, be of value to you.

Most of us, a few possibly excepted, after being in business for fifteen years or more, find we have accounts on our books which, try as we may, we are unable to collect. At inventory time business establishments usually deduct varying percentages to take care of these losses but at that the average merchant can't help keeping them in mind and will grasp at most any half way sensible plan to collect these delinquent accounts.

Having had a fairly profitable experience with a collecting agency in the years 1915-16 we gave a representative of another agency a hearing in November of 1918, who went farther with the system of collections than the previous agency had done; in fact, his proposition sounded so good and his company's backing so reliable, we decided to give it a trial and selected floating accounts or those we were not in touch with, personally, at that time.

Sixty days was to be given to a system of follow up letters to each debtor and those who did not respond to these inducements were to be handled in what seemed to us to be the only satisfactory manner of extracting money from the hard ones. This representative had a large list of accounts from many of the leading merchants in the county and they amounted to considerable money when bunched. Some of these delinquents might be owing several merchants who had listed their name. The proposition was to send an attorney into the county and collectively start suit against each delinquent and secure a judgment if they did not pay at the time of suit.

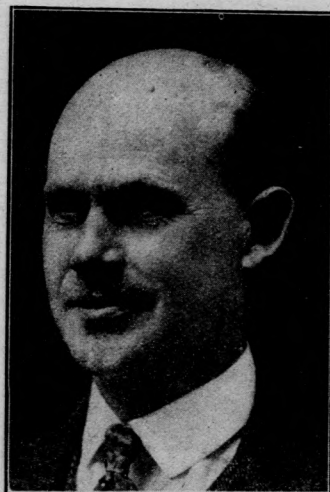
Fifty per cent. of the first \$100 collected and 25 per cent. thereafter was to be their fee except where legal force had to be used and on these accounts they were to receive 50 per cent. of the amount collected. In order to accomplish this the agency was to control the accounts for one year.

After a six months' wait, during which time about 10 per cent. of the accounts handed to the agency had responded to payments on account or in a few instances settlements, we wrote the company stating that according to their verbal agreement to send an attorney into the county and start suit had not been fulfilled. Money was plentiful at that time and we suggested it was a good time to get after these accounts. We received no reply to this and in thirty days sent a follow up letter, again

\*Paper read at annual convention Michigan Retail Dry Goods Association by Leon Rosacrans, of Tecumseh.

calling attention to the legal action they had promised to take. Still no answer.

Our one sided correspondence continued until Nov. 4, 1920, when contract was supposed to expire. We wrote them to that effect and after the lapse of a month or more received a reply referring to a carefully worded "catch" in the contract stating that part of the accounts had been transferred to their legal department and they would not release them until after they were sure they were execution proof.



Leon Rosacrans.

We wrote them mentioning the fact that we were members of the Michigan Retail Dry Goods Association and instances had been known where this Association had assisted its members on numerous occasions when unscrupulous methods had been used against them. This apparently had no effect on their callous hides, for we received no reply as to the termination of the contract, but they returned a list of debtors that had been lost to them, but retained all the live addresses. They also accused us of making collections on accounts we had turned over to them and not reporting these collections to them on blanks they had furnished us for that purpose. An itemized statement was immediately made and forwarded to them, showing they had received every penny due them but on the other hand from the revised list they had sent us they had made collections which had not been reported to us as per contract. We further stated we wanted them to cease making any more collections.

We realized that unless some pressure was brought to bear on them we would not reach a final settlement, so in January of 1922 we wrote or manager Jason E. Hammond, asking if he would like to enter the scrap and do a little fighting in our behalf.

He evidently was in a fighting mood, for we received a reply that he expected to be in our vicinity shortly and would go over the correspondence with us to obtain a clearer understanding of the case before putting on the boxing gloves.

He opened the first round on Feb. 4 and his first blow seemed to reach a sensitive spot, for he had a reply from the agency on Feb. 14. In their

reply to Mr. Hammond, they stated that if he would have us confirm his statements they would have statement made up of our accounts and would close their file and cancel the business to date. They gave him to understand they had been working diligently and conscientiously on these accounts. We confirmed this statement to them at once as requested.

On Feb. 29 we received a circular letter from the agency in which they enclosed a check for \$1.64 to cover our share of collections made by them in a period covering the time our contract was to have expired, namely Nov. 4, 1920, to Feb. 29, 1922—one year and nearly three months to be exact—which fairly smacked with the essence of their previous statement that they were working diligently and conscientiously in our behalf. This data was forwarded to Mr. Hammond, who started the second round with a letter to them under date of Mar. 2.

In this he stated he had received the form letter, also statement of collections which referred to the remittance of \$1.64 on account. "Fred Rosacrans & Sons desire you to comply with their request and that is, cut loose entirely from any connection with them in the matter of collections. The letter received a few days ago indicated that you are willing to do this and yet this is followed at once by a form letter making great declarations regarding the efficiency of your service, your desire to be of service to them and a lot of formal stuff that means nothing. Will you please do what you promised to do and terminate all further relations with Fred Rosacrans & Sons and do it at once? I am putting the matter in this form, so that you may understand how much they desire to get rid of this connection with your concern. Mr. Rosacrans' letter does not state that he has sent the statement to you which you requested in your form letter, but I have no doubt that he has because I am aware of how much he desires to dispose of the whole affair. Kindly let me hear from you in this matter at your earliest convenience so that they can place their collections in somebody's hands who will give somewhere near the attention that was promised them."

In this reply, they pleaded for a little more time to further make collections, that no stone would be left unturned to accomplish results. They also stated that it really hurt to lose a client or make an enemy, to which Mr. Hammond replied that a company that had such wonderful organization, attorneys, correspondents and collection experts as their letter claimed was either strong and vigorous enough to make good on their promises without feeling hurt or else their declarations were a lot of big words used to create an impression. His advice to them was, without further verbosity and dodging the question with stock letteres and fullsome phraseology, to terminate permanently and definitely the contract, that neither he nor we had any confidence whatever in the line of talk that their form letters or their last letter he had received handed out and he knew some other of their clients in Michi-

gan who were of the same opinion. The above blow ended the second round and was delivered on Mar. 10.

About May we thought Mr. Hammond had his second wind and so wrote him asking if he felt conditioned to enter the third round. We had an immediate reply from him that he did and on May 5 he opened the round and received a reply from them to the effect that they had given up all but thirty-five or forty accounts which they thought if they were given time they could collect. On June 5 he replied that he did not wish to be sarcastic and yet he would like to ask how long it would take to make the collection on these thirty-five or forty accounts if it had taken over a year to collect \$1.64. He further continued that he could not understand why they clung so tenaciously to the accounts when they were not getting anywhere with them and unless they actually got busy and did something each month was making it that much harder for our firm to collect.

This brought a response from the agency direct to us under date of June 3, in which they stated that as a result to a series of consultations with the Michigan Retail Dry Goods Association they were enclosing a list of accounts which they nicknamed exhibit No. 1 and No. 2. The first was comprised of debtors whom they had been unable to locate or were execution proof. The second they would retain at that time and endeavor to work as rapidly as possible in order that in the very near future they might be able to cancel our entire business if such was our desire.

This seemed to be the first ray of light that had penetrated their gray matter as to what all the correspondence was about. They ended this communication by stating they would endeavor to see that we were given the most scrupulous attention, which we took as a reply to one of our letters to them, calling attention to their unscrupulous methods.

After sending the last letter to Mr. Hammond, together with a copy of a reply for his O. K., he told us to go ahead and forward our answer, which was done on June 15 in which we stated among other things that an unconditional surrender of all our accounts was what we wanted and not simply those which were absolutely worthless to them and we believed it would be to their interest to do exactly that, as a dissatisfied customer was a poor asset and the publicity that might be given through our Association to its members might be of more expense to their reputation than the return of all our accounts would to their bank account.

This brought a final reply from the collecting agency on June 24, which read as follows:

"We have decided the better plan is to drop everything on the list of accounts which you have given us for collection. There is no need for us to go into further detail—your contract with us is therefore canceled. As the accounts were retained on your books the return of the list becomes unnecessary and must be kept on our files for record. Will you acknowledge this release please? And we did it."



## Question

GROCER: "Why should I promote  
FAB?"

## Answer

COLGATE & CO.:

"Because your trade wants it.  
They want the latest and  
best of the Colgate laundry  
products. If your customers  
aren't asking for Fab now—  
they will be soon, for good,  
strong, national advertising  
is telling of the high quality  
of Fab.

**Y**OUR success depends on the service you give your customers.

Colgate & Co's success depends on the service they give you.

You serve your customers by displaying this new Colgate product.

Colgate & Co. serve you by making this superior soap flake for your high class

trade—also by giving you a combination purchase price on Fab and the famous Octagon Soap line.

Colgate & Co. serve you through their national advertising—premium advertising on Octagon, magazine and

poster advertising on Fab. Make this new Fab advertising *yours* by displaying Fab in your store.



**COLGATE & CO.**

NEW YORK

America's Leading Fine Soap Makers for 117 Years



I believe the subject of collecting accounts from those who have moved to other localities is one which as an Association we could be of great help to each other if we were to establish a system whereby a customer leaving any of us with an unpaid account and we were almost certain they didn't intend to pay that by posting the name, amount of account and merchant's name and address so each member would receive it would not only put our members on their guard should the deadbeat locate in their locality but would also assist the one holding the account if the member having knowledge of his whereabouts would report this to the member holding the account. Of course this is done to a certain extent through our official bulletins in the matter of professional deadbeats and bad check artists. To perfect a system such as I refer to would necessitate no small outlay of expense but I am quite sure most of us would gladly contribute to the upkeep of such a system.

#### Collar Laces Actively Sought.

Laces for use in making bertha collars are among the leading items in demand in this field at present. There is every indication, say wholesalers here, that the popularity of the bertha will continue strong through most of the Spring season. If it does, such laces as the Oriental, Venise and Spanish, in widths of 12, 14 and 15 inches, will continue to sell easily. There is also considerable interest reported in 36 inch Spanish flouncings and all-overs in a varied selection of colors. Patterns of Egyptian and other Oriental inspiration have been used for some of the Spanish laces in the wider numbers. Metal laces, it was said yesterday, are slackening in demand. They are principally used for evening wear, the big season for which is drawing to a close.

#### Good Buying of Silk Velvets.

While the Fall lines of silk velvets have been shown for a little more than three weeks, most of the leading producers of these cloths are already practically sold up. Factors here believe that allotment of orders will be necessary. Price advances of a moderate nature were made, those in the important lines of chiffon velvets not exceeding 10 per cent. The demand for the chiffons was exceptionally strong, as it is expected their vogue for evening and afternoon dresses will be marked. Black is the color most desired, one sales agent saying yesterday that about nine pieces of goods of this shade were sought to one of any other. A medium brown is described as next favored.

#### The Man Who Is Twelve Years Old.

I know a man and he lives nearby,  
In the land called Everywhere,  
You might not think he's a man by his hat,  
Or the clothes he may choose to wear.  
But 'neath his jacket with many a patch  
Lies a heart more precious than gold;  
The heart of a man 'neath the coat of a boy—  
A man who is twelve years old.  
For we never can tell what the future  
may make  
Of the boys that we carelessly meet,  
For many a Congressman is doing the chores  
And Presidents play in the street.  
The hand that is busy with playthings  
now  
The reins of power will hold,  
So I take off my hat and I proudly salute  
The man who is twelve years old.

#### Early Day Drug Stores in Ishpeming.

Ishpeming, March 5—Previous to 1867 Julius Ropes was interested in the drug business with H. H. Stafford, in Marquette. In the fall of 1867, when Ishpeming had all the appearance of nothing more than a mining camp, he came here to open their store under the name of J. Ropes & Co., thus establishing the first drug store in the village. This store was located a few feet Southwest of the gate of the driveway leading to the house of the agent of the Lake Superior mine, the house which was later occupied by Captain W. H. Johnston, just to the left of the old M. H. & O. railroad. After the great fire in Marquette, which destroyed the business part of the town, Mr. Stafford withdrew from the store here, leaving the store under the ownership of Dr. B. S. Bigelow and J. Ropes, as partners, Dr. Bigelow having acquired an interest at about that time.

In 1872 the store, or rather stock, was moved to the building on the Southeast corner of Pine and Division streets to which an addition was built to accommodate the postoffice, Mr. Ropes being the postmaster. The store was conducted at this stand until 1874 when Ropes and Bigelow moved to the storeroom in what is now known as the Sellwood block.

In November, 1876, F. P. Tillson arrived in Ishpeming to work as a clerk for Ropes & Bigelow, coming from Dixon, Ill., where he was employed in the drug store conducted by his brother. Shortly after his arrival here he was taken in as a partner in the business, on Dec. 1 1876, the firm then being Ropes, Tillson & Co. At a later date, about 1880, Mr. Tillson acquired the Ropes' interest, the business from that date and up to the present time being known as Tillson's drug store.

I have referred to Dr. Bigelow's part ownership of Tillson's. From that time until the hospital pharmacy was established, Tillson's furnished all of the medicine prescribed by the hospital doctors, who for a long time were the only doctors in the town. Consequently Tillson's was the rendezvous at certain times of the day of all of the professional men. Seated around the big base burner at the far end of the room, these men maintained the tradition of the proverbial country grocery store. They told stories, chewed tobacco, spit on the floor, exchanged gossip, talked politics and religion, swapped lies and freely passed the uncorked demijohn from hand to hand and ended up with roars of laughter at the wit of the picturesque profanity of the autocrat himself. Let us recall a few of these doctors. First was Dr. Bigelow before mentioned. The few men working the mines here had to have a resident doctor and Dr. Bigelow, then practicing in Marquette was induced to come here. He remained here until 1888 when he removed to Chicago, where he died about five years ago. Dr. Bigelow was the ideal country physician. For a number of years he did the entire medical work of the little community. Young, very active, skilled in medicine, tireless, sympathetic, generous, he was indeed the beloved physician. When the town grew Dr. Bigelow called to his aid Dr. Wilkinson. Dr. Wilkinson stayed only a short time when he removed to Minnesota and died there in an insane asylum.

Then Dr. Bigelow formed a partnership with his former student friend, Dr. W. T. Carpenter, an army surgeon in the Civil War. Dr. Carpenter after some years moved to Iron Mountain and died there a few years ago. At that time came Dr. Townsend Heaton, a young man who served all through the Civil War as a soldier in General Mosby's command of the Confederate army. A most valiant soldier in many a bloody battle. He developed tuberculosis, returned to Virginia and died there a

couple of years later. Soon after Dr. Heaton, came Dr. Joseph Vandeventer whom most of you know. He also had been a soldier in Mosby's command of the Confederate army with Dr. Heaton. He was established at Michigamme and later came to Ishpeming and is now living in Virginia. Then came Dr. Harwood who, after some years, went with Captain Don Bacon to the Vermilion, Minn., iron ore range. When the war broke out, though he was then 60 years of age, he went as an expert X-ray man with the Crile unit to France. He died a few weeks after his arrival there. Then came Dr. Lombard for a short time. He is now living in California. Then came Dr. Charles Shipman whom Joseph Sellwood first took to the Gogebic range and later to the Vermilion range. He later went to live in California and died there a few years ago.

The clerks who worked in the Tillson store from those early days to the present time were Henry Harwood who was there during Mr. Ropes' time and who afterwards opened a store of his own in what is known as the Odd Fellow block, then known as the McKey building. George G. Barnett, or as we all know him now, Dr. Barnett, came to Ishpeming in February, 1878, and was employed as a pharmacist in the store, succeeding a clerk named Anderson. Dr. Barnett worked for the Tillson store until May, 1882, at which time he left for college and later obtaining his doctor's degree, returned and has practiced here since that time. E. C. Cooley succeeded Dr. Barnett and afterwards worked at the hospital pharmacy as their first pharmacist, then we have the names of W. C. Searles, William Burringer, Moon, McKivitt, Seldon Rose, Henzel, Eatough, Bennett, A. H. Tillson, Jr., Albert Malmgren (now at the Red Cross Drug Store), Green, Stensaa, Whittaker, McNeeley, Boucher, Ross, Settersten, Wangberg, E. Sandberg, Engstrom and Holmgren.

During the winter of 1885 fire caused some havoc with the store, one of our cold winter nights, with the thermometer registering around 30 degrees below zero, but the Ishpeming fire department seemed to be as efficient as they are to-day and it was not long before business was going along as usual. Some effects of this fire were noticeable a few years ago when we installed new fixtures. In removing the old fixtures, part of the wall on the South side of the storeroom gave way and deposited considerable charred wood, plaster, etc.

Other drug stores conducted in Ishpeming the past forty years were, the store of Kirkwood Brothers, Charles and Philip, who started at the corner of Main and Division streets, then moved to the storeroom now occupied by the Dubinsky store. Mr. Sinclair succeeded the Kirkwood's and moved to the storeroom now occupied by the Style Shop. This store was later taken over by Mr. Melloch and later by William Hibbard; Henry Harwood's store, as mentioned above, starting in the McKey building and later moving to the Jenks block. Another drug store was owned by a man named Malm, who dealt mainly in Swedish remedies, also the store of L. Clement, started in the Anderson block, but now located in the Lossel-yong building under the name of the L. Clement Estate, the Red Cross drug store and the Sutinen pharmacy formerly owned by Werner Nikander.

The changes in what are known as side lines in the drug store are quite interesting. During the late 70's and early 80's this store sold paints, white lead, wall paper and oils, amongst which was kerosene. This was sold in great quantities at 50 cents per gallon. The store did quite a little jobbing business, supplying several of the small stores at L'Anse, Baraga, Michigamme, Humboldt and Republic. Other lines carried at that time were

about the same as you will find in the drug stores to-day, such as cigars, cigarettes, tobacco, books, stationery, fancy goods, newspapers, magazines, whiskey's and wines. (Mr. Volstead had not arrived at that time with his 18th amendment). In those days, in connection with the news stand department, we are told that the Chicago papers came in bales and had to be folded (machinery supplanting this work for the newsboys to-day.)

William P. Reed.

#### New York Canners Pack Quality Foods.

New York is a great canning state and its canners possibly are the most diversified in their output of those of any state.

They also have established a high reputation for quality of their products. The canners of New York are well capitalized and have gone through their experiences of years ago in packing canned foods for competitive purposes on a price war basis, finding the method to be ruinous financially and to the industry. The canners of that state now fill their cans with carefully grown, prepared and graded fruits and vegetables and put a price on the goods that will pay the canners a fair profit, and they do not usually have trouble in disposing of their output.

They pack apples, peaches, pears, berries of all kinds, cherries, plums and other varieties of fruits.

They also pack peas, string beans, stringless beans, kraut, pumpkin, corn, tomatoes, squash, and the care they give to quality enables them to sell for future delivery probably to a greater proportion of their pack than the canners of other states.

This is to some extent because the industry is older in that state than in Michigan, and the New York canners have obtained permanent customers who put their own private or house labels year after year.

Many New York canneries are strongly capitalized, and are thereby in a position, should their output not be entirely sold in advance or should the prices obtainable be not satisfactory, to hold the goods until the market improves or the demand comes.

John A. Lee.

#### Dried Shark as a Luxury.

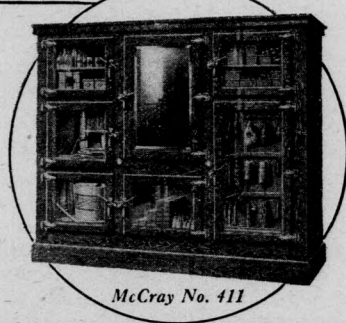
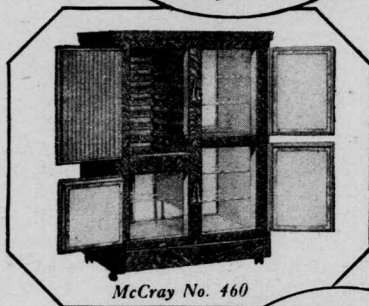
Having its beginning before the period of modern history, the fish-drying industry of the Canary Islands has to-day developed to the point where it supplies practically all the West African ports, which take the entire annual output of practically 3,500 tons. Not only are fish similar to cod and hake dried, but fishermen bring in tons of sharks of the marrajo and cazon species. The remarkable longevity of this industry is probably due to the fact that the Afro-Canary fishing banks are considered inferior to none; the banks are warm and shallow, producing marine growth for the nourishment of unlimited numbers of fish, which seem to exist in inexhaustible numbers. At no time of the year is the sea too stormy for fishing, and the anchorage is extensive and good. The aridity of the coast and islands affords unlimited natural drying grounds.

If your job looks too big for you, take it apart and look at it piece by piece. It won't seem so formidable.



# McCRAY

## REFRIGERATORS for ALL PURPOSES



### Do You Waste a Good Profit?

Not intentionally, of course—no grocer would throw away money deliberately. But have you ever stopped to think how much of your original profit may be wiped out by spoilage? Have you done everything possible to eliminate this loss?

A McCray refrigerator positively will cut your spoilage loss to a minimum; will keep your perishables always fresh, wholesome and tempting; and by displaying your stock attractively will enable the quick turn-over on which your profit depends.

A constant current of pure, cold, dry air circulating through every compartment is maintained by the patented McCray construction. This assures thorough refrigeration and keeps every corner sweet, wholesome and perfectly dry.

The ice bills of McCray users are exceedingly low, as any of them will tell you. Our method of building the walls, the highest grade materials and perfect insulation, the sturdy construction throughout, all make for the most economical operation.

There are many stock sizes and styles of McCray refrigerators, coolers, and display case refrigerators for grocery stores and markets. Besides we build equipment to order to meet special needs.

**Easy Payments If Desired.** Ask about our plan which enables you to buy a McCray with the profit that it saves you.

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

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 \_\_\_\_\_



## THE ROAD TO ACHIEVEMENT.

### Scepter That Will Bring Aspirations Into Business.\*

Regardless of whether the times be prosperous, neutral or depressing, the determining factor in the retail business of to-day is the retail salesman. He is your point of contact with the public and either reflects the fundamental policies of your business or fails to do so. Public response is determined more by the sum total of the attitude of your sales organization than it is by your store display, your window display and your publicity or your buying sagacity.

Happily, the vast majority of retail salesmen are sincere and conscientious—they do the best they can—but the tragic thing is the best they can do is only so good as the sum total of their mental accumulations. The human conscience is like a garden in which flowers grow and fruits and vegetables, also weeds, and in too many cases the flowers are wild, the fruit is scrub fruit and the weeds are plentiful and high. Nothing can come out that has not at some time gone into the human consciousness. It rests with you to set the keynote and to maintain the momentum through more intelligent merchandising, as interpreted by your sales people.

There are a thousand interpretative angles which might be discussed with regard to selling—with regard to the cultivation of the ideal business personality. Let us confine the few moments at our disposal to a specific chat on the operation of the human mind in any transaction where the unit of price seems high. If your salesmen, each and every one, understand how the human mind functions in a sales interview, provided they possess even a small degree of initiative, they will clearly comprehend how to influence the human mind favorably with regard to a decision. Knowledge is Power; Power intelligently expressed is Achievement and Achievement is the unspoken goal of every human consciousness that is alert and ambitious.

Before instructing your salesmen with regard to these simple fundamentals, let us urge that you make clear to them that the human mind is not fixed; that the worn out excuses of heredity and environment, lack of education, etc., are no longer recognized as legitimate excuses. Every individual can build himself over into an ideal personality if he pays the price and this applies to the art of selling quite to the same degree as to the rounding out of personality.

Ask your salesmen, on the premise that selling is the art of conveying suggestions to a prospect, to the point that they desire the merchandise in terms of what it is, what it will do, how long it will do it, how well it will do it, and what all these things mean, over the days of its usefulness to the point that the prospect desires these things more than the money necessary to its purchase, to what appeal of the prospect's intelligence, does he direct his suggestions. The chances are he doesn't know. He should know,

shouldn't he? Every sales remark is directed to the prospect's will. The proof is that no one buys until they are willing to buy and willing means that the human factor called will, weighs the evidence and bows, so in sizing up a customer, when your salesman comprehends this point as being a fundamental, he always "sizes up" the customer as to whether or not he can sell them. He gauges their personality, their powers of resistance, the avenue of approach and closes the sale in a shorter space of time to the greater satisfaction of all concerned, than if he follows his natural bent, which has no fundamental to guide him.

Ask your salesman how many ways there are to reach the human will. Do they know? There are five, but only three of the five are employed in the sale of your commodity. These are the customer's ability to see, the customer's ability to hear and the employment of his sense of touch. To merchandise intelligently the salesman must know which of these three senses is most important and why. Most salesmen of to-day seem to think that the customer's ability to hear is just as important (if not a little more so) than his ability to see. They will tell you in the strongest possible terms, after they have lost the sale, that they talked to that customer until they were black in the face, and yet the customer's ability to see is twenty times as important as his capacity to hear.

May we pause here just long enough to state that the salesman who thinks that experience proves the ear is just as important as the eye, is only 5 per cent. efficient. This means a heavy overhead for you; it means a lack of profits; also a stilted and unproductive sales presentation on the part of the salesman.

#### Now for the Evidence.

What people hear they believe to the degree of personal confidence, no more! What they see they know. Very frequently your salesman is a stranger to the customer. Possibly his personality is such that the customer would not believe what he said in preference to his or her own judgment, but they are bound to believe what the salesman demonstrated to be true. The main advantage of the ear is simply to convey definite impressions to the consciousness which are checked up and endorsed or refuted, as the case may be, by the eye. At this point the salesman may be profitably reminded with regard to the importance of personal appearance, the reflection of optimism, cordiality, sincerity, well controlled enthusiasm, voice modulation and all the other phases of selling that are interpretative. This subject could be elaborated on indefinitely, but let us hasten to the next factor—that of touch. It has been demonstrated that the sense of touch, on the law of average, is one-half as important as the sense of hearing and this is why: To place a customer in physical contact with the product is to give a momentary sense of possession. It is to encourage them to think of themselves as possessing it—of being in service in their own town—and so long as there is a point of contact as has been suggested

they have a momentary sense of possession and the sale is simply making this momentary sense a permanent one. There is an even more important reason: The sense of touch is the only factor that concentrates the sense of sight and the sense of hearing on the issue at hand. Remember, where the eye is there is the attention value: and an important sale is seldom closed where the sense of sight and hearing are not concentrated exclusively on the matter at hand. Review this mentally from innumerable instances in your merchandising experience.

Now that we have settled the relative value of the senses, from this time on in the sale of merchandise every possible effort will be made to sell first through the customers ability to see, second to hear and third through his sense of personal contact with the merchandise. This emphasizes the importance of an attractive store display, an attractive window display, an environment of optimism, etc.

Now to reach the will through at least three senses, the sales remarks must be conveyed either through the prospect's reasoning mind or through their feeling mind or both. Scientists tell us that the reasoning mind utilizes the front lobes of the brain and the feeling mind the back lobes of the brain. The salesman conducting an interview has the power of personal choice, of these two minds, determining whether they will make the remarks to the prospect's will through the reasoning mind or through the feeling mind.

Let us analyze the reasoning mind very briefly. In the reasoning mind everyone determines such things as durability, economy, responsibility of the source of supply and value. Think of this next statement very carefully. Value is determined in your memory. The only way you or your customers are a judge of value of anything is just in proportion to how accurate and how thorough your memory is regarding the matter under discussion. Please think of this intently and see that it is so. The public is not an accurate judge of value. They do not know within twenty per cent. up or down the value of any given commodity. They may know what it sells for, or what something like it sells for, but they do not know the actual value, because they have never had sufficient technical experience or knowledge regarding any of the items that you sell, to determine the actual value. All they know is what has been suggested plus what the possession of the article would mean to them. So far as the public is concerned, value is price and price is the only objection to the sale of good merchandise.

We now discover that the one and only objection to good merchandise is not accurate. Now suppose we could prove absolutely that the reason people buy most merchandise from you primarily is not because of the reasoning mind, but because of the feeling mind and, second, that price does not make any difference in the feeling mind. Don't you see that just as soon as this is proven to be true, that the way to sell quality merchandise is to make your appeal to the feeling mind,

which is why they buy anyway, and you do not raise the question of price and you do stimulate the desire to possess. Now let us prove this.

The dominant emotions of the feeling mind are heart, love of self, family, friends, liberty and the pursuit of happiness, pride, comfort, convenience, cleanliness, etc. Now in one sentence prove that price is not the determining factor in the feeling mind. The only reason why anybody lives in a house costing over \$600 is love of self, love of family, what people would say and what people would think, comfort, convenience and cleanliness. Now please observe closely that if these feelings and emotions did not mean more to folks than money, they would all live in a \$600 shack and put the difference in the bank. Go over each of these items closely. What do folks do when someone near and dear to them is ill and their physician recommends a specialist be called? Do they say, "No, it is too expensive." Do they still have springs and mattresses on their beds and cushions in their chairs? Do they pay any price for convenience? Does cleanliness cost money and do people pay it willingly? If so, why? It is because the safeguarding of these emotions mean more to folks than money. Now review that all again and see if the only reason folks buy the merchandise you sell is not either heart, pride, comfort, convenience or cleanliness. If this is why they buy and price makes no difference, does it not follow that in the sale of merchandise a salesman must reverse their tactics and stop talking construction as to why they should buy and start talking construction in terms of what it means to the prospect and to their families with regard to heart, pride, comfort, convenience and cleanliness. What it means is why they buy.

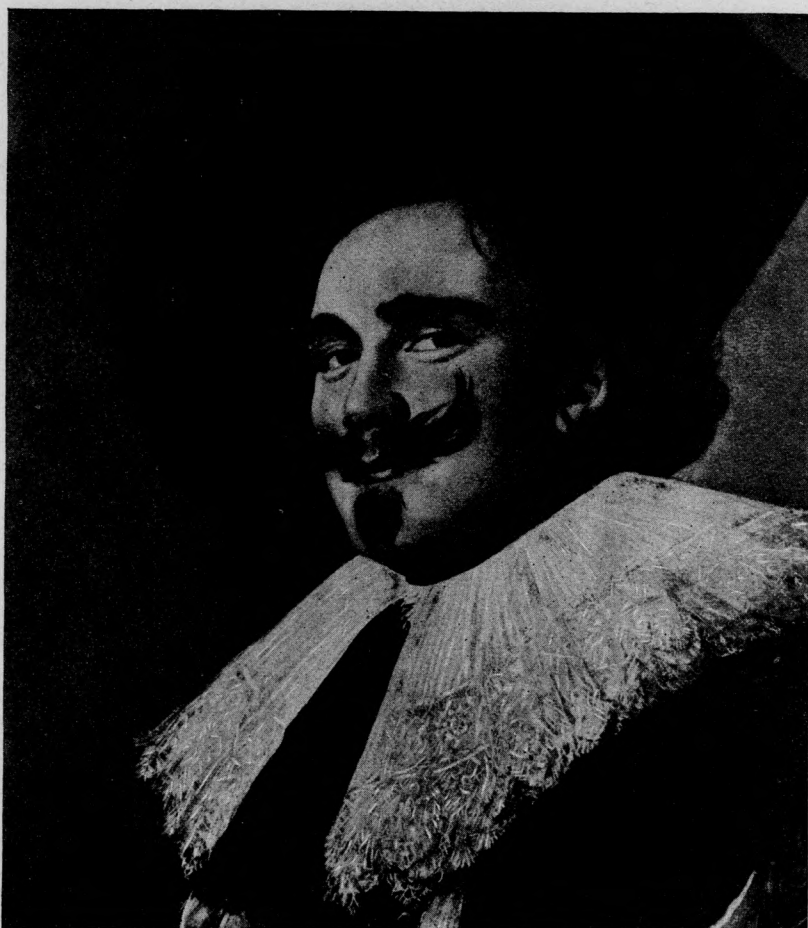
Now by appealing to these several emotions the salesman quickly arouses the favorable attention, stimulates investigation and develops desire to possess, then satisfies the customers' reasoning mind with regard to durability, emphasizes your responsibility as the source of supply and then divides the investment over the years of its usefulness by contrast, making the price seem small. Just one illustration, for contrast. Supposing you have a unit that sells for \$350. That sounds like a lot of money to the average prospect, but after making your magnetic appeal to heart, pride, comfort, convenience and causing them to sense it, you say to them, "And the remarkable thing is that the price is less than a flivver." This is what I mean by contrast. There are thousands of contrasts of this character.

Lastly, cause them to sense the importance of the now by emphasizing just what it means to them to have it, to possess it and enjoy it, particularly when to delay means a sacrifice of these dividends and undoubtedly they would have to pay more.

To recognize these principles, not as incidents or as axioms, but as fundamentals that are always true; to employ them intelligently, at the same time developing the capacity of painting word pictures; to register well

\*Paper read at annual convention Michigan Retail Dry Goods Association by Edward G. Weir, of Dowagiac.

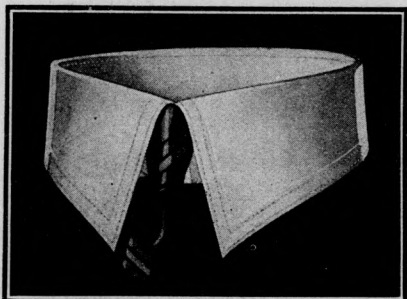




## A Contrast in Collars

*Franz Hals, Master Painter of folk and fashion in the 17th Century, shows in this portrait the soft collar development of the "Ruff" which replaced the stiff "Ruff" that was so fashionable in the time of Queen Elizabeth.*

*Men of Fashion and Affairs Have Again Turned to the Semi-Soft Collar for Summer and Recreation Occasions.*

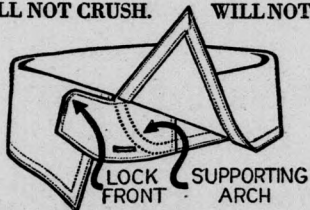


MARKHALL-50c. BROADCAST-35c.

The new lock-front, one-piece collar with the SUPPORTING ARCH.

WILL NOT CRUSH.

WILL NOT GAPE.



In 50c. grade; MARKAY, MARKHALL, MARKSMAN. In 35c. grade; BROADCAST—May delivery.

*Mark Twain*  
AND

**HALLMARK**

**SEMI-SOFT COLLARS  
are Laundry Shrunk**

This new product of "Troy's Master Craftsmen" is the most comprehensive line of semi-soft collars offered to the trade—includes grades to retail at 25, 35 and 50 cents.

Some 500 leading wholesalers act as distributors and carry the complete line for immediate delivery.

**TWELVE MILLION COLLARS**

"Twelve Million Collars—the repeat orders for a single style" is our new style book that should be in the hands of every retailer. Sent free on request.

**HALL, HARTWELL & CO., Troy, N. Y.**

Makers of HALLMARK Shirts, HALLMARK Athletic Underwear, SLIDEWELL and MARK TWAIN Collars



controlled enthusiasm, tact, persistence, stick-to-it-iveness is to evolve into a super-salesman. To multiply this principle by every one of your sales folks is to revolutionize your business, to decrease your overhead and increase your profits. It is the road to achievement. It is the scepter that will bring into being your business aspirations.

### Why Need We Mix in European Politics?

Grandville, March 6—Why mix in European politics?

This question has been asked and answered many times since the advent of the Harding Administration at Washington.

Sixty-two years ago the 4th of this month the first Republican President took office at Washington. The election of that man brought on the war for the dissolution of the American Union. Four years of loot and carnage followed, with the rise of the Union from the conflict stronger than ever in its history.

During that strife we came near being interfered with by our dear old mother country across the brine. England then would have given all her old shoes to have seen this Nation torn to fragments, thus weakening the power of the feared Republic and giving Britain complete mastery of the sea and a larger part of the land throughout the world.

There can be no doubt but the scintillations of Lloyd George are meant to inveigle, if possible, your Uncle Samuel into the meshes of European diplomacy. For a time this has seemed to be love's labor lost.

A twinkle of light is, however, seen in the sky, and Britons are grinning in delight at the prospect of getting their hand grasp on the digits of Uncle Sam, so that when the auspicious moment arrives said Uncle Sam can be yanked into the league of nations through a side door.

Even the usually level-headed Harding seems to have fallen for the little scheme of the Englishman. The President, coached by Secretary Hughes, comes to the front with a request that the United States join the Hague court, which is but another name for a wing of the league we so forcibly cast aside a few months ago.

Do we want that league now?

What has happened in international politics which renders it either necessary or desirable for us to join the procession, which carried to its climax, may be counted on to bring another war.

Now that the United States is out of foreign entanglements let her keep her head and stay out. Oh, but this is not an entanglement in the real meaning of the term. It is a simple little cousinly compromise with the enemy which makes for friendly feelings at this present time.

It seems rather late in the day to become so friendly with the overseas combine, which is certainly taking means to bring about fresh hostilities among the nations of the world.

Europe's friendship for the United States is less than skin deep. We trust it at our peril. There is no call for us to meddle at all. Then why in the name of common sense step in at all?

France is carrying out her own plan for the bringing of Germany to terms on the reparations question. With that the United States has nothing to do; and yet it would have something to do on that line if by any chance, we enter into a compact with foreign nations at the Hague or elsewhere.

Now that we have been wise enough to look after our own interests in world affairs, it is simple idiocy for us to come in at the eleventh hour and make a big noise, which noise may finally lead to complications of an unenviable nature.

The war pot is boiling even now in continental Europe. Let it boil.

Should we interfere we may not only boil but be boiled to a hardness more than unpleasant for our constitution.

There is no doubt but that the Teutons and Franks are in for another struggle for the mastery in the not distant future, and when the United States pushes in at the side door, she will be given a seat where she can take part in another debacle that will make the last one look like thirty cents.

The future prosperity of this country depends wholly on letting Europe and her problems entirely alone. This thought seemed to be established all right soon after the last National election. New statesmen have, however forged to the front; new ideas are propagating and new schemes are afoot to draw America into an undesirable combination, which is sure to connect her with all the broils now or hereafter to be on tap over there.

President Harding's urge for us to join this international court at present established at the Hague, said to be a permanent court for the adjudication of all international squabbles, seems, on the face of it a very harmless affair. It may be all that, but since we have, to date, had no connection with the arbitrations and court proceedings of Europe, will it not be well enough to remain aloof for a short while longer? It would seem the part of good sense to let this court wag on for a while with all Europe interested, while the United States remains on its own soil, a disinterested spectator of what is going on over there.

No harm can come from such a position; no complications which might, through intrigue and double dealing, place us in a compromising position.

It is better to be safe than sorry. We did not meddle in the Napoleonic wars, which we would have done had we been party to a league of nations such as has been contemplated. If the nations of the old world choose to wrangle and fight over disputed territory, let them do so, it is not our lookout. We have kept on our own ground so far. It is the part of wisdom to continue to do so.

Old Timer.

### A Conscientious Patrolman.

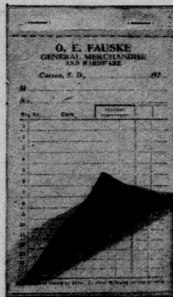
This is the story of a San Francisco policeman who, through a conscientious nightly inspection of business property, instead of a more or less perfunctory trying of door-locks, frustrated an attempt at arson and saved a valuable property from destruction.

While making his rounds in the business section, in the early hours of the morning the patrolman came upon an unlocked outer door. Deeming this circumstance to be of sufficient importance to warrant investigation, he pushed open the door and entered the building. Before he had proceeded far, his eye caught the gleam of a lighted candle burning in proximity to what proved to be a pile of waste paper, wooden boxes, and other inflammable material. The whole was arranged for a "quick" fire.

This arson "plant" was on the lower floor of the building, the upper floors being occupied by a shirt and overall establishment, with a stock on hand estimated at \$300,000. In all probability, this merchandise would have been a total loss but for the thorough-going manner in which the patrolman performed his work.

When questioned, the proprietor of the establishment in which the "plant" was discovered, offered an alibi seemingly perfect; but one of the significant features of the case, as developed by a subsequent investigation, was that

when the owner's daughter arrived in response to a call for her father, and before his whereabouts even were asked for, she enquired breathlessly: "What's the matter? Was there a fire?"



### WANT TO SAVE MONEY?

Use our salesbooks. Made in all styles and sizes.

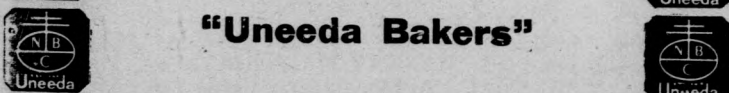
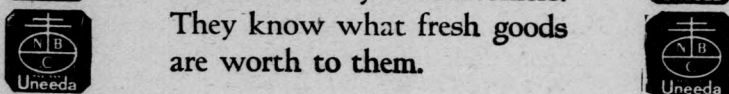
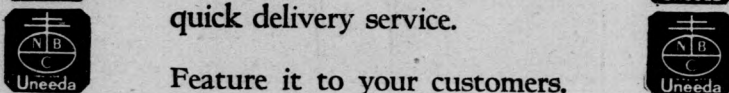
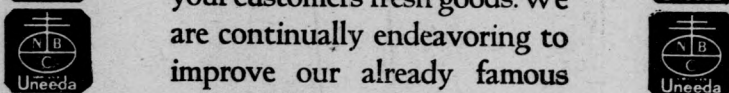
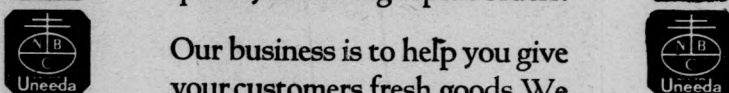
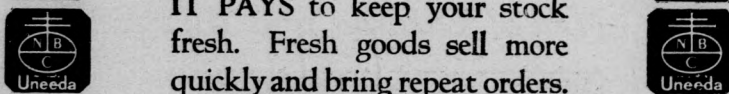
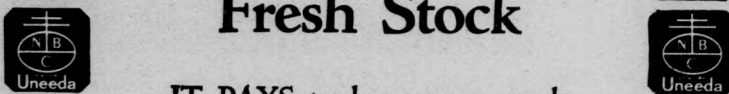
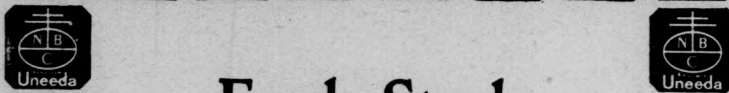
50 books printed with your name and advertisement, \$3.75.

Write for particulars and samples.

BATTLE CREEK SALES BOOK CO.  
R-4 Moon Journal Bldg.  
Battle Creek, Mich.



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



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

A. B. KNOWLSON CO.  
Grand Rapids Michigan

**Fiegler's**

**Chocolates**

Package Goods of  
Paramount Quality  
and  
Artistic Design

Bell Phone 596 Citiz. Phone 61366

**JOHN L. LYNCH SALES CO.**

SPECIAL SALE EXPERTS

Expert Advertising

Expert Merchandising

209-210-211 Murray Bldg.  
GRAND RAPIDS, MICHIGAN

## Fresh Stock

IT PAYS to keep your stock fresh. Fresh goods sell more quickly and bring repeat orders.

Our business is to help you give your customers fresh goods. We are continually endeavoring to improve our already famous quick delivery service.

Feature it to your customers. They know what fresh goods are worth to them.

**NATIONAL BISCUIT COMPANY**

**"Uneeda Bakers"**



### Camp Roosevelt as a Boy Builder.

Chicago, Feb. 29—A few years ago the art of building better boys was practically unknown, but each day now brings to light new admirers of this splendid undertaking which is rapidly assuming its rightful place in present day progressive education. The project of better boy-building is still in its infancy, but far greater things may confidently be expected under the added stimulus of popular appreciation.

Major F. L. Beals, U. S. A., may rightly be placed at the head of the list of workers in this new movement. Realizing the country's great need for such training, he interested and succeeded in securing the support of such national organizations as the War Department of the U. S. Government, the Chicago public school system, the American Red Cross, the Y. M. C. A. and others, in founding a great outdoor playground where boys could congregate during the summer vacation period, off the crowded city streets, away from objectionable pursuits and companionships, and where, amid wholesome, healthy surroundings, they could receive thorough training in health-building, in education, and in respect for constituted authority and love of American institutions. This playground he named Camp Roosevelt, and to-day, after four years of successful effort, more than five thousand happy boys who are better for the training testify to the good results of the Camp Roosevelt Plan for building better boys. Twenty states were last year represented at the camp, and the camp map is constantly growing.

Camp Roosevelt is located seventy-five miles from Chicago, near LaPorte, on Silver Lake, Indiana, conveniently near the great railroad metropolis. The site was formerly occupied by a boys' school, and the numerous school buildings, mess hall, club-house, canteen, gymnasium, and other buildings of log and frame construction provide comfortable quarters for the boys. The larger boys sleep in regulation army tents, while the Junior Campers live in their club-house on the lake shore.

The camp is divided into three divisions, the better to handle the varying needs and characteristics of the boys. The summer schools division, which includes seventh and eighth grade and all high school subjects, is recognized throughout the country by educators as a school of high standing. The camp schools are on the accredited list of public schools of Illinois and Indiana. The R. O. T. C. Division is primarily for boys fourteen years of age and over, who prefer the health-building activities, while the Junior Campers find a life of romance and joy in the Junior Division.

It is felt that this program of supervised work and play is one of the best mediums of bringing out through right activity the directed energies of the boys. A staff of over one hundred officers, instructors, Y. M. C. A. secretaries, scoutmasters, physical training experts, etc. are on duty at the camp during the entire summer to assist Major Beals in the training for "Better Boyhood." This makes an average of seven boys to an instructor. From this it will be seen that boys receive almost individual attention, a thing impossible of accomplishment in any other type of camp throughout the country.

Many new and advanced ideas will be included in plans for the summer of 1923. The schools will open on July 2, and close on August 18, while the R. O. T. C. Division and the Junior Camp will begin on July 9, one week later, and close on the same date as the summer schools division.

Although in the nature of a public institution, and boys from all parts of the country are eligible, because of limited facilities the enrollment

must necessarily be somewhat limited. Major Beals is receiving applications from all parts of the country, in his office at the Board of Education, 460 South State street, Chicago, which are promptly passed upon.

Parents and others interested in this vast problem of "building better boys" should interest themselves in Camp Roosevelt. It is Progress' latest move in the right direction for a better future American citizenship.

Peter A. Martenson.

### Does Not Show Real Business.

By the standards by which the woolen trade gauges actual orders, the great surplus of apparent business which the leading producer now has in fancy-back overcoatings is said to be an actual reflection of the situation. In other words, the orders said to be placed for twice or more of the possible production which the company can make of these goods are not considered to indicate that much real business. It does naturally indicate the extent to which fancy-backs are desired in the market. But, beyond this, the great overplus of orders is said to be due to the fact that a numerous group of clothiers has ordered from two to three times their requirements in the hope that the final percentage allotted them will be larger. It was pointed out yesterday that ordering of this character is usually not done by the more representative clothiers, who have their careful estimates made and generally get their exact orders filled, but it is the procedure of that class among which cancellations are common.

### Rug Values.

An Oriental rug that is dated is more valuable than one that is not, and a date showing production in the eighteenth or seventeenth century would add immensely to the rug's value. The inscriptions add to the value of a rug if they give information about the place or character of the wearer: but as most inscriptions are merely verses from the Koran, or from some Persian poet, there is not much help from this source. More important still as a source of historic information is character of design. There is a little rug in Berlin for which you would not bid ten dollars, and yet it is beyond price, and because of this its loan to the Metropolitan museum in New York has been refused.

### Brassiere Buying Good.

Buying of brassieres for spring continues brisk. One of the leading firms in the field reports its January business as considerably ahead of last year, and February is expected to be one of the best months ever had. The combination corset brassiere has been the leading seller, its popularity having been enhanced by the creation of several new long models of this type. Extra long flattening effect bandeaus have also been particularly sought by buyers. Some of these incorporate advanced ideas in diaphragm control, especially the models which feature a new criss-cross boning.

### What It Means.

The usual advertisement: "The person who picked up pocket-book on Cedar avenue is known," always means "Maybe the person who got it is boob enough to bite on this time-worn gag."

## Holding Trade at Home

is one of the problems confronting the majority of retail merchants to-day. Selling the **right** merchandise at the **right** price is the solution.

In most lines you really can undersell outside competition if you select the right merchandise. Then display your selling prices and see how it helps sales.

Stock merchandise, the retail selling price of which has been established, either through being advertised to the consumer or shown on the package.

Display and recommend

# K C

## Baking Powder

Same price for over 30 years

# 25 ounces for 25¢

the biggest baking powder bargain on the market.

The price is shown in the advertising and on the package. It helps you undersell outside competition—keeps trade at home, and

**insures your profit**

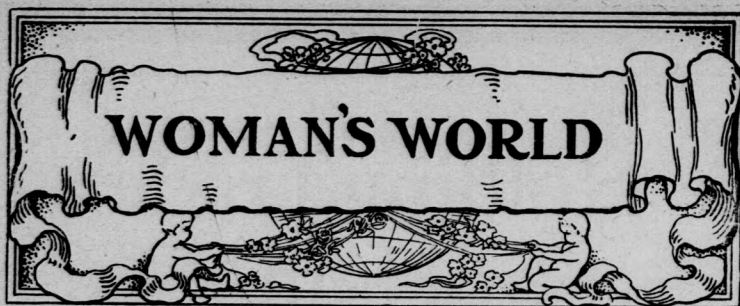
**Millions of pounds bought by the government.**

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

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

JAQUES MFG. CO., Chicago





### People Who Have Sunshine in Their Souls.

Written for the Tradesman.

Do you live in an "Invalid" House? I don't mean a house where there is an invalid; or a sanitarium devoted to the housing of invalids. I mean, do you live in an Invalid House of your own making? Are you one? Into which your soul has entered and shut the door, fearing that some one or something wholesome and health giving and liberating will get in and deprive you of your precious possession?

I have been living this winter in a climate to which many people come "in search of health." I have been struck by the number of people, especially women, who have brought with them and are living in Invalid Houses—mostly of their own making. Chronic attitudes of mind, that shut one away from possibilities of life because of the choice of atmosphere. Literally "enjoying poor health."

One woman in particular I watched with great profit to myself. Her doctor told me that she had nothing in the world the matter with her; that she was "a perfectly well woman, except that she prefers to be what she imagines to be an interesting invalid." All she needed, he said, was to get out-of-doors, outside of herself; and lead a normal life.

She has everything in the way of material blessings; she can afford, so far as the money-cost of it is concerned, to humor her invalidism.

Some queer twist of mind gives her joy in staying most of the time in bed, with the result that she has no physical strength with which to endure any kind of exertion. She has a profoundly negative attitude of mind towards the live joys and pleasures in which her friends engage. She has built up a set of inhibitions against every form of sport; though, oddly enough, once in a long time she will engage in one, astonish her friends by her skill for a single brief occasion; then next time hide away in bed and say she cannot.

The Invalid House that she has been fashioning so long is a very elaborate affair. She would not move out of it for worlds.

What a depressing influence this must be upon her husband and her two lovely daughters! Long since she ceased to play with them. They do not permit themselves—outwardly, anyway—to acknowledge any doubt of the genuineness of her invalidism; they are very thoughtful and considerate of her; but only yesterday, when she suddenly decided not to go with them on an expedition which meant much to them, I saw a look, a flash of unspoken thought pass among

them. It was eloquent of understanding.

Another woman complains of constant headaches. Well, if you could see the life she leads, you would not wonder. She is never alone with herself, she acts as if she were afraid to find out that she long since lost whatever she may have had of inner resources. She lives in an incessant clatter of rushing about; her home is the last place she wants to see; she is forever starting for "somewhere else."

She thinks that her invalidism is due to "digestive disorder of some mysterious kind." I guess it is, but there is nothing mysterious about it. She eats inordinately in quantity and recklessly in variety, and despite prohibition she drinks everything in the way of cocktails of whatnot that comes her way.

She lives indeed in an Invalid House of her own construction and lays up within it the treasures of selfish disability which she values, but which are of no use, only injurious, to herself and those about her.

So different from the many real invalids, the real "shut-ins," who live in the sunshine of the soul's out-of-doors. To a very great extent, "exercise" is a state of mind," as I heard a man say the other day.

We all know persons, physically bound down, whose souls roam through the spaces of life in the sunshine. Their rooms, where they are confined through months and years, are sunparlors, where it is a privilege to be. Happiness lives there under the conditions of physical limitation of which the make-believe invalid gives only an unconvincing imitation. Such invalids, real ones, shed blessings and sunshine upon every friend who comes to see them. Such a one has sunshine in her soul and passes it on to everyone with whom she comes in contact. Ill and suffering though she be, she refuses to live in any "Invalid House."

Prudence Bradish.

(Copyrighted, 1923.)

### Which Is Favored More?

Considerable publicity has been given of late to the claim of certain jobbers that men's two-piece suits of underwear are returning to popular favor and that an unusual demand for them has set in. According to the current bulletin of the National Association of Hosiery and Underwear Manufacturers, one of the enthusiastic boosters for shirts and drawers, as against union suits, is of the opinion that a publicity campaign for two-piece suits would amply repay manufacturers of these lines. His opinion, however, is not unanimously sup-

ported by the general run of jobbing houses. It is admitted that, during the past year, there has been a bigger demand for separate garments from the jobbers and retailers, but this is attributed chiefly to the liquidation of stocks of shirts and drawers previously bought at high prices and the consequent need of ordering these goods for the Fall season.

### Wash Goods Sales Helped.

The vogue for Egyptian designs that has resulted from the Tut-ank-Amen discoveries has done quite a bit in stimulating the demand for printed wash goods in this market. At the same time it has checked more or less the demand for woven fabrics, which had been active. An almost limitless number of patterns of this order are now available in printed order are now available in printed cotton voiles, batistes, etc., as well as silk and cotton tussahs, cantons and similar fabrics, and both jobbing and retail buyers are taking them freely. Other goods which are selling well at the moment are fancy ginghams and fancy ratines. Unless the demand becomes too concentrated present indications are that the stimulus afforded by the Egyptian vogue is likely to bring about one of the best wash goods seasons the trade has had for some time.

### Taffetas Continue Quiet.

Although taffetas are believed to be headed for a better Spring season than was the case last year, the buying of these fabrics at the moment is still on a restricted basis. There were more than a few in the silk trade who, during the closing weeks of last year, anticipated the better business in the yarn-dyed silks then prevailing, would continue. The cutting-up trades, however, curtailed their operations in these goods materially after the first half of last month. Most demand at present is from the millinery trade for glace taffeta for trimming purposes. There is a small call for navy, brown and a few of the high plain shades from other users. Prices are firm, with a tendency to advance. Messalines are quiet, with a limited demand for them for lining and kimono uses. Quotations for these are still below replacement costs.

### Await Season Opening.

Retailers are now awaiting only warmer weather before they generally launch their Spring season. Garments more than other merchandise, hold the center of the stage, and the showings of the new stocks of these will be attended with a great deal of interest. In local garment circles the belief seems practically unanimous that the early consumer response will be most favorable, with the Easter business comparable to that of the holiday period. Through larger stocks, it is also pointed out, retailers will be better prepared than they were then. Support is also given the idea of a "double season." The first period according to this notion, includes up to Easter. This will be followed by a few weeks of dullness in reaction, active buying being resumed around the middle of May.

### How To Sell Coffee.

The following essay earned for Michael M. Stoltz of Hamilton, Ohio, the first prize of \$50 in a contest conducted by the Joint Coffee Trade Publicity Committee for the best coffee merchandising suggestions:

I have increased my coffee sales fully double in the past two years, following my own simple plans. Coffee is king in the grocery business for a profit builder and business attainer. My father, who preceded me, taught that the care and sale of the best coffee is a fine art indeed. It is now up to the retailer, to further good coffee consumption by an intensive instruction and education of the critical customer.

1. The retailer should secure an excellent grade of coffee to be sold at a fair profit. He should strive to obtain that same quality, time after time, from the wholesaler and roaster.

2. After the quality is there, much care should be taken in its preservation. The bulk and package goods should be protected as soon as it arrives from the roaster. Keep the bean clean and fresh in an airtight canister, and place same in a dry and safe location. Special care should safeguard the package class also. In warm weather it is imperative that watch be maintained over the old coffee on the shelves and in the bins; the clerks firmly ordered to push out such stock, for the coffee readily goes stale and the aromatic oils lost, so necessary in a cup of fresh, cheering coffee. Order goods moderately and be sure of real fresh quality. Keep the mill clean and ready and heed the customer's command to grind coarse, medium or fine.

3. The retailer must remember that the windows are the eyes of his business. Every month feature a fine grade of bulk or package coffee at a special price. Put out an attractive display and watch your sales mount. The consumer, tired of an inferior brand, is easily convinced by your window salesmanship. Now and then place reliable coffee on the sales counter with the price and talk fine coffee. Don't leave it on the shelves or in bins to die of age. You want repetition in coffee, and a good grade will bring that to your store. You can always guarantee your best coffee and tell your customers about it.

The coffee buyer who comes into your place for the first time is a sensitive customer, and the grocer must be ever alert to please her with his best in the line.

Ask her whether she favors a mild, mellow drink or a coffee that has a kick in it. Every family loves a singular cup of coffee. A friendly enquiry will elicit an answer on this all-important matter. While the coffee is grinding make a few more inquiries to the hostess about her coffee pot and brewing. The sale over, one more coffee consumer on the road to happiness, one more sale to the list, is bound to bring her back. I have the coffee, take the care the retailer should display my quality wares to the public in a pleasing nature, educate the consumer as I must, and spread the good word all along of increased sales on good coffee. Old Kernal Koffee couldn't do better.



# Dry Goods and Allied Lines Exposition In Detroit, March 12 to 17

*These firms will welcome  
you during the  
week of March 12 to 17*

EDSON MOORE & CO.,  
Dry Goods, Hosiery, Underwear, Furnishing  
Goods.  
Cor. Fort West & Mich. Cen. Railroad.

A. KROLIK & CO.,  
Dry Goods, Notions, Furnishing Goods.  
Cor. Jefferson & Randolph.

CROWLEY BROS., INC.,  
Dry Goods, Notions, Furnishings.  
Cor. Jefferson & Shelby.

BURNHAM, STOEPEL & CO.,  
Dry Goods, Hosiery, Underwear,  
Cor. Bates & Larned.

GEO. F. MINTO & CO., INC.,  
Men's Furnishing Goods.  
339 West Jefferson.

KLEIN, GORDON & CO.,  
Hosiery and Underwear.  
329 East Jefferson.

C. A. FINSTERWALD CO.,  
Carpets, Rugs, Linoleums, etc.  
Corner Bates & Congress.

SHULER CARPET CO.,  
Carpets, Rugs, Linoleums, Draperies.  
122 E. Jefferson.

ALPERN-BRESLER-KANN CO.,  
Manufacturers of Coats, Suits, Dresses.  
325 E. Jefferson.

RABINOWITZ, EPSTEIN, NEWMAN, INC.,  
Manufacturers of Dresses.  
314 E. Jefferson.

GREENBAUM MFG. CO.,  
Manufacturers of Dresses and Skirts.  
122 E. Larned.

The uncertainty in the minds of some merchants as to what will be in demand for the spring and summer trade can be determined by joining with the hundreds of progressive retailers who will visit the great Detroit dry goods market during the big "Business Building Week," March 12 to 17th.

## Spend at Least One Day in the Detroit Market during March 12 to 17

*For Your Easter Trade  
All goods shipped same day as selected*

## It's in the Detroit Market





**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.

#### Gains in Cut-Silk Ties.

Cut-silk tie manufacturers claim a material lessening in the competition of the knitted tie. A prominent one said recently he was confident that there was a 25 per cent. decrease in sales of knitted ties, the country over, for spring. He cited the popularity of the silk and wool tie as one of the main factors in the reduction of knitted tie sales. The wearing qualities of this tie, it is said, remove the advantage which was claimed for the knitted product. As far as colorings in cut-silk ties are concerned, the spring promises to be a "loud" one. Foulards are preferred in the better-grade merchandise, and, while small figured patterns are used, the colorings are very bright. Bias stripes continue to be featured in the other materials, with reps and tweeds in this category well thought of. Among the more conservative dark-figured numbers, silk grenadines are said to be coming back somewhat, and it will be possible to retail a good quality tie of this kind at \$1.50.

#### To Improve Waste Silk.

Definite suggestions have now been drawn up for the improvement of Canton and Shanghai waste silk, not including tussah, as the result of the work of the Special Committee of the Spun Silk Group of the Silk Association of America. The suggestions are of very comprehensive nature and it is felt will be of great assistance in the classification and standardization of waste silk. Stressing the points outlined, D. E. Douty, a member of the committee, has taken with him on the second American Silk Mission to the Far East specially prepared samples, illustrating both the standard qualities and the defects most frequently encountered. He also has samples which show where improvement in tussah waste can be effected. In the near future the members of the mission will hold conferences, using the suggestions as a basis, with filature men, waste dealers and foreign firms interested in the export of waste silk.

#### Sheets and Pillow Cases Active.

Active replenishment of consumer sleeping quarters during the January sales is reflected in the business that has been done since the first of the year by manufacturers of sheets and pillow cases who sell direct to the retail trade. A sales executive of one of the leading concerns asserted recently that his house had more than

doubled its sales since the first of the year, compared with the same period of 1922. The East, including New England, and the Far West were said to be contributing better business than the Middle West and the South, but merchants in the latter sections were said to be buying in a fair way. So active has been the call for certain brands that their production for some time ahead has been sold up and the goods withdrawn. Prices of the finished goods continue to rise in sympathy with the mounting costs in the gray.

#### What Suits Are Selling.

While, at the moment, the buying of suits is said to be somewhat slow, there are many who believe that much more interest will be shown later on. By contrast with the past two or three seasons the suit business done already has been fairly active, and orders show a substantial increase. Stimulation has been caused by the novelty of the three-piece suit, which has been popularly developed in twill fabrics. Two-piece suits seem most favored for increased attention as the season advances, according to some. From the retailer's standpoint much interest lies in what types the volume of suit business will be done. The aim is to ascertain early the cloth that will parallel the vogue of the tweeds last spring. Many believe that the camel's hair suits will be the leaders, with fabrics on the polo order also in the running. Tweeds seem relegated to a much less favored position.

#### Glove Silk Underwear Buying.

Wholesalers of glove silk underwear are now booking orders which call for delivery up to June, but the largest volume is for more immediate shipment. Retailers are particularly interested in goods for sale during the next few weeks, and the buying of this nature is largely confined to separate vests and bloomers. Flesh and orchid are the shades most desired, with peach coming to the fore. For May-June requirements retailers are said to be more inclined to step-in bloomers and chemises, with some call for envelope styles. Current prospects are considered favorable for a rather good spring season.

#### Handkerchief Business Good.

In good part due to the great vogue for Deauville handkerchiefs, or scarfs, in Batik and other high-color effects, the handkerchief business is making considerable headway at the present time. One of the leading sellers of these goods in this market recently asserted that the sales of his concern from Jan. 1 to date are at least 100 per cent. in excess of those of the same period a year ago. In the more

staple run of handkerchiefs a good demand is also in evidence. The rising market for cotton, which means higher prices for fine-yarn cotton fabrics that are cut up into handkerchiefs and higher prices for the finished goods, have stimulated buying of both men's and women's styles. Orders are now being placed, it was said, for deliveries some month's hence.

#### Old Public Schools Better.

Detroit, March 7—As a mother, I have occasion to come in contact with the teachers and school children of to-day, and I have long been impressed with the absolute lack of even the barest rudiments of knowledge and education displayed by the average public school graduate. It has often seemed to me that the graduate of the old public school system was almost as capable of fighting life's battle successfully as the high school graduate

of to-day with his added four years' learning. As a mother, a property owner and, therefore, a taxpayer, I should be more than willing to pay some additional annual tax if that would help to give us better education for our children and regular old-fashioned 9 to 3 sessions.

Mrs. F. Astruck.

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

An Advertised Quality Notion with Unusual Profit Possibilities

Every Duro Belle Net is uniformly perfect in color and shape—always full in size.

Important is the fact that dealers make \$1.20 per gross more profit on Duro Belle than on any other quality, well advertised net.

Buy Duro Belle Human Hair Nets from your jobber.

### NATIONAL TRADING COMPANY

630 SO. WABASH AVE.

CHICAGO, ILL.

## THIS IS THE PLACE TO COME

If you want the latest styles in staple wanted dry goods.

Our December Sale very successfully cleaned up our stock of surplus merchandise and although deliveries are slow we have now received and have in stock a large assortment of the latest merchandise, particularly staples, which you need for your Spring business.

Our salesmen will show you samples but many merchants are better satisfied to come into the House and pick out what they desire.

We would appreciate a visit in the near future and are sure that it would be to your advantage as then you would then be able to pick out the exact merchandise you want. It would be much to your advantage to come now while the best patterns and assortments are available, to say nothing of the fact that later deliveries will probably cost you more money.

Your mail orders will be appreciated and will be filled the day received at lowest prevailing prices.

COME NOW.

GRAND RAPIDS DRY GOODS CO. WHOLESALE ONLY

## Time to Purchase Now

All cotton goods are rapidly advancing in price. Mills are sending us new quotations daily. We are holding our prices down while our purchases last, but necessarily must advance on new purchases.

Buy now while assortments are good and prices right.

### PAUL STEKETEE & SONS

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

Quality Merchandise—Right Prices—Prompt Service.



## PRICES CURRENT ON STAPLE DRY GOODS.

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

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

Linings.	
30 in. Black Satine	20
30 in. Satine, black & colors	30 @ 37 1/2
36 in. Percaline	16 1/2
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 1/2
27 in. Checks & Plaids	17 1/2
32 in. Checks & Plaids	19 1/2
32 in. Checks & Plaids, better quality from	23 1/2 @ 32 1/2
32 in. Tissues	35 @ 45
39/40 in. Voiles	18 1/2 @ 37 1/2
40 in. Organdies, all colors	42 1/2
42 in. Romper Cloth	22 1/2
27 in. Apron Ginghams	12 1/2 @ 14 1/2
27 in. Cheviots	17 1/2
Plisse & Serp. Crepe	20 @ 27 1/2
36 in. Challies	25 1/2
32 in. Madras	15 1/2
36 in. Suitings, from	22 1/2 @ 35
36 in. Chiffon, from	32 1/2 @ 42 1/2
27 in. Poplins	32 1/2
36 in. Poplins, from	27 1/2 @ 42 1/2

Percalines.	
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	21
Other grades accordingly and less 5%.	
16 in. Irish Imp. Br. Linen Crash	16 1/2
15 in. Bleached Toweling	16 1/2
17 in. Glass Toweling, Red Stripe	12 1/2
18 in. Absorbent Toweling	15 1/2
16 in. Blea. Linen Crash, from 20 to 25	

Diaper Cloth.	
18 in. Red Star	1 35
20 in. Red Star	1 45
22 in. Red Star	1 55
24 in. Red Star	1 70
27 in. Red Star	1 85

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

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

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

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

Blankets.	
45x72 Cotton Felted Blankets	1 07 1/2
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 30
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 Woolnap Plaids	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
68x84 Woolnap Plaids	3 10
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 50
66x80 Comfortables	3 10
72x80 Comfortables	3 25
64x78 Comfortables	3 00
66x80 Comfortables	3 50
66x84 Two in one	3 50 @ 3 75
72x90 Bath Robe Blankets with Cords, Tassels & Frogs	4 00

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

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

Wool Blankets.	
66x80 Wool Mixed	5 75 @ 6 25
66x 80 All Wool	7 50 @ 8 50
70x80 Wool Mixed	6 50 @ 7 00
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 Pepperell	13 45
63x99 Pepperell	14 71
72x90 Pepperell	15 50
72x99 Pepperell	16 50
81x90 Pepperell	16 45
81x99 Pepperell	18 01
72x90 Lockwood	15 25
72x99 Lockwood	16 69
81x90 Lockwood	16 75
81x99 Lockwood	18 34
Cheap Seamless Sheets	13 50
Cheap Seamed Sheets	9 00

Pillow Cases.	
42x36 Pequot	4 32
45x36 Pequot	4 56
42x36 Pepperell	3 90
45x36 Pepperell	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

Oilcloth.	
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
8 oz. Small Cotton Batt	10 1/4 per batt
10 oz. Small Cotton Batt	12 per batt
12 oz. Small Cotton Batt	14 per batt
1 lb. Wool Batts	1 45 per batt
2 lb. Wool Batts	2 50 per batt

Wide Sheetings.	
7-4 Pequot Bleached	50
8-4 Pequot Bleached	55
9-4 Pequot Bleached	60
10-4 Pequot Bleached	65
7-4 Pequot Brown	44
8-4 Pequot Brown	50
9-4 Pequot Brown	55
10-4 Pequot Brown	60
7-4 Pepperell Bleached	42
8-4 Pepperell Bleached	47
9-4 Pepperell Bleached	52
10-4 Pepperell Bleached	56
7-4 Pepperell Brown	42
8-4 Pepperell Brown	47
9-4 Pepperell Brown	52
10-4 Pepperell Brown	57
7-4 Lockwood Bleached	43
8-4 Lockwood Bleached	48
9-4 Lockwood Bleached	53
10-4 Lockwood Bleached	58
7-4 Lockwood Brown	43
8-4 Lockwood Brown	48
9-4 Lockwood Brown	53
10-4 Lockwood Brown	58

Tubings.	
42 in. Pepperell	31 1/2
45 in. Pepperell	33 1/2
42 in. Pequot	37
45 in. Pequot	39
42 in. Cabot	31 1/2
45 in. Cabot	33 1/2

4-4 Bleached Cottons.	
Lonsdale	20
Hope	17 1/2
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	15
Cheaper Cottons	10 1/2 @ 12

Cambrics & Nainsooks.	
Knights	21
Berkley, 60	21
Old Glory, 60	19 1/2
Diamond Hill	17

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

Denim.	
220	25
240	23
260	21 1/2

Prints.	
In Various colors	11 1/2

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

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

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

Notions.	
Star Snaps, gro.	60
Kohinor Snaps, gro.	70
Willnaps, gro.	75
Satin Pad S G Garters, doz.	2 00
Sampson fly swatters, doz.	75
Roberts needles, per M.	2 50
Stork needles, per M.	1 00
Self Threading Needles, paper	06 1/2
Steel Pins S. C., 300, per box	43
Steel Pins M. C., 300, per box	45
Brass Pins S. S., 160, per box	43
Brass Pins S. C., 300, per box	75
Brass Pins M. C., 300, per box	80
Coats Thread, doz.	59
Clarks M. E. Thread, doz.	59
J. J. Clarks Thread, doz.	56
Belding Silk, 50 yd., doz.	90
Cobro Silk net with elastic, gro.	4 50
Gainsborough Hair Nets	
Single Strand	80
Double Strand	1 00
Wolverine nets, gro.	9 00
Arrow Net, gross	9 00
Duro Belle, doz.	9 00
R. M. C. Crochet Cotton, per box	75
B-O-N-T. Cro. Cotton, per box	90
Silkene Crochet Cotton, per box	90
Sansilk Crochet Cotton, per box	55
M & K or Dexters Knit. Cot., white, per box	1 50
Black and colors	1 75
Allies Yarn, bundle	7 50
Fleishers Knitting Worsted Skeins	2 30
Fleishers Spanish worsted balls	2 60
Fleishers German'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 1/2
Silk & Wool Hose	6 12 1/2

Children's Hosiery.	
BS No. 1 Cotton Hose	2 35
2 Thread 200 Needle, 3 lbs. on 9	R. & F. 07 1/2
	2 50 @ 3
	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 35
220 Needle Cotton Hose	1 50
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 75
Fibre Silk Hose	4 62 1/2
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 Hose.	
E. & F. Hose Cotton	1 50
Record, med. weight Cotton	2 00
R. & D. Heavy Cotton Hose	1 60
176 Needle Cotton Hose	1 35
200 Needle Combed Yarn Hose	2 15
200 needle full mercerized Hose	3 00
240 needle fibre plated Hose	4 75
Pure Thread Silk Hose	6 00
Nelson's Rockford socks, bdl.	1 50
Nelson's Rockford socks, bdl.	1 70
Nelson's Rockford socks, bdl.	1 90
2 1/2 lb. Wool Sox	2 25
3 lb. Wool Sox	3 50 @ 3 75

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

Boys' Underwear.	
Fleece Union Suits, Heavy	7 50 @ 2
Egypt Ribbed Union Suits	4 25 @ 75
"Hanes" No. 953 Ribbed U. S.	Rise .62 1/2
	6 00 @ 20
Part Wool Union Suits, all sizes	Rise 12 00
50% Wool Union Suits	13 00





### Canneries Provide Stability To Towns

The value of a cannery or canneries to a farming community is a most incalculable. They furnish employment to some during several months and to others during the entire year. They give to the growers a quick market for all suitably produced canning crops enabling the growers to vary their crops and production, and thereby recuperate their lands through changes of crops.

They bring the manufacturing of the raw products of the farms into the community and in close contact with the farms, orchards, groves, fields and gardens, thereby saving the gross freight paid on the raw products in an unprepared state. Canneries pay local taxes and help to support the communities in which they are located. There is always demand for its output, if competently prepared, and its output brings money into the community and furnishes an economic counterbalance of growing and manufacturing in the same locality, without which a community cannot become important, from the fact that its industries and interests are one sided and must pay tribute to some other community which has the facilities which it lacks.

John A. Lee.

### More Meat Consumed.

The big gain in the per capita consumption of meat in the United States during 1922 is cited as evidence of our increasing prosperity. The average consumption last year was 149.7 pounds. This is six pounds more than the per capita consumption in 1921, and is the highest figure since 1911. The production of meat last year was slightly less than that in 1918, but that was a year of great war effort. Consumption was then rigidly curtailed by the "meatless days" and exports were enormous. That situation is now wholly changed. Ever since the war the exportation of meat products from the United States has steadily diminished. There is now practically no foreign trade in American beef. This is due to the low purchasing power of European countries and the adverse effect of depreciated currencies. On the other hand, the demand for lard continues good, and Germany has been a heavy purchaser since the war. The increased domestic consumption of meats tends to offset to some extent our declining exports.

### Did You Ever Stop To Think— Written for the Tradesman.

That you should wake up and keep awake.

That the necessity of improving the roads with a view of catering to the tourist, is a good one.

That however the value of the highway to the farmer is often lost sight of.

That they are his first and principal transportation means of marketing his products.

That they are the arteries of the economic and social system of the country.

That on their condition rests the amount of transportation charges that must be added to the gross costs of farm products, and the more fully they are developed, the less that weather conditions are allowed to clog the flow of traffic.

That the loss from bad roads should be reduced to a minimum. Not only to enlarge the farmers' market, but to shorten the time and reduce the spread of price between the farmer and the consumer.

That the farmer should be able to haul to market twice as much, twice as often, with good roads as he has in the past with poor roads.

That if the farmer is to be put in a position to help influence the price of his products by not dumping them on the market for fear of unseasonable weather, he must control the conditions of his roads to his markets.

That without proper road conditions, orderly marketing can never be accomplished.

That traffic over the highways has been so greatly intensified during the past few years, that this method of transportation needs earnest and careful consideration. E. R. Waite.

### Efficiency.

A red-headed Irish boy once applied for a position in a messenger office. The manager, after hiring him, sent him on an errand in one of the most fashionable districts. Half an hour later the manager was called to the phone and the following conversation took place:

"Have you a red-headed boy working for you?"

"Yes."

"Well, this is the janitor at the Oakwood apartments, where your boy came to deliver a message. He insisted on coming in the front way and was so persistent that I was forced to draw a gun."

"Good heavens! You didn't shoot him, did you?"

"No, but I want my gun back."

Any woman will look before she leaps if there is a mirror handy.

JUST-PLUCKED EGG FARMS  
Distributing

**NEW-LAID FANCY EGGS**

Direct from the producer.

Write for quotations.

HOPKINS, MICH.



CHEESE  
BUTTER

**NUCOA**

EGGS  
SPECIALTIES

Motto—"Quality-Cooperation-Service"

**I. VAN WESTENBRUGGE**  
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.**

**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

**MILLER MICHIGAN POTATO CO.**

Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building  
Grand Rapids, Michigan

Remember—

**FORTUNA CANNED GOODS**

Once Used

Always Used

Distributed Exclusively 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



## Contests Which Tend to Increase Sales.

Written for the *Tradesman*.

Although many merchants continue to use so-called voting and guessing contests as aids to increased sales, this method of attracting possible customers to a store has fewer advocates than it once numbered.

Inquiry among a number of reputable merchants who have experimented with voting and guessing contests has disclosed a difference of opinion as to the results obtained. Practically all of the merchants interviewed, however, agreed that these contests almost always have failed to increase sales perceptibly.

The greatest asset these contests possess, many merchants said, is their tendency to give the stores conducting the contests more or less publicity. Many merchants spend large sums annually merely to keep their places of business before the public eye. To quit advertising is to be forgotten, in the estimation of those merchants who consume much costly advertising space merely to acquaint the public with the fact that they still are in business at the same location.

The desire to acquire something without being forced to pay for it probably always will be a characteristic of the human race. It is this desire that impels people to enter any contest in which they have even a remote chance to win something, whether the value of the prize be great or little. After the contest practically all of the contestants promptly forget the store which conducted the contest, many merchants have found by careful observation.

Merchants who have been disappointed in results obtained by conducting such contests advance various theories to explain their failure to obtain desired results.

The fact that the jar of beans, or the melting piece of ice, or the slowly burning candle was kept in the window of the store conducting such a contest is believed by the majority of merchants interviewed to have been principally responsible for the lack of tangible and permanent beneficial results.

The contest that does not compel people to enter the store in order to obtain information needed to make their estimates or guesses is not likely to produce the results the merchant conducting the store hopes to achieve, many merchants agree after studying the contest plan thoroughly.

One of the contests which seem to have had the desired results necessitated everyone to enter the stores holding the contest in order to obtain the data needed in preparing the required answers or guesses. Not only was the contest productive of just as numerous guesses as other contests, sales actually were increased while this contest was in progress.

This contest also had the valuable advantage of resulting in securing numerous suggestions which enabled the stores to improve their arrangement of merchandise. Prizes were offered those persons who submitted the best lists of suggestions or criticisms concerning the interior arrangement of the stores.

Another contest which seems to be productive of good results is that offering a prize to the person guessing nearest the number of persons making purchases at a store between opening hour Monday morning and closing hour Saturday night. Merchants who have given this kind of contest successful trials attribute its success to the fact that contestants cannot stand outside the store and surmise as to what is transpiring inside the store. A certain percentage of persons entering a store will make purchases, so this contest is certain to increase sales. The increase will be large, under favorable conditions, if the store advertises its contest adequately.

Practically every merchant strives to increase the number of persons entering his store, for experience has taught them that to increase the number of possible customers is to increase the number of actual customers.

In order to insure positive favorable results from a contest, therefore, experience of many observing merchants seems to teach that a store must conceive a contest that necessitates contestants entering the store in order to make their guesses or estimates.

Newspaper advertising has been found the best means of attracting attention to contests. If contests are to succeed, the public must be notified, and the laws of many states do not permit the mails to be used in conducting contests of these types. It is always advisable to investigate the local laws thoroughly before perfecting plans for conducting a contest in your store, and it also is equally advisable not to attempt any contest that already has been used in your locality. The public tires of repetition and shuns the store that copies its competitors.

A. G. Keeney.

### Knit Together in Love.

God is calling to the masses.  
To the peasant and the peer;  
He is calling to all classes.  
That the crucial hour is near;  
For each rotting throne must tremble,  
And fall broken in the dust,  
With the leaders who dissemble,  
And betray the people's trust.

Yes, the voice of God is calling.  
And above the wreck, I see  
And beyond the gloom appalling.  
The great government to be;  
From the ruins it has risen,  
And my soul is over-joyed,  
For the school supplants the prison,  
And there are no unemployed;  
And there are no children's faces  
At the spindle and the loom;  
They are out in sunny places  
Where the other sweet things bloom;  
God has purified the alleys,  
He has set the white slaves free,  
And they own the hills and valleys  
In the government to be.

*Tea Table*

Weber Flour Mills Corp. Brands.

Tea Table ..... \$7.60  
Oven Spring ..... 7.25

For Sale by  
**KENT STORAGE COMPANY**  
Grand Rapids—Lansing—Battle Creek  
Wholesale Distributors

**Moseley Brothers**

GRAND RAPIDS, MICH

Jobbers of Farm Produce.

## M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

## Seasonable Fruits and Vegetables

# HEKMAN'S

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

GROCERS—Once a buyer of Hekman's Baked Goods, always a buyer. That's dependable, profitable business.

*Hekman Biscuit Co.*  
Grand Rapids, Mich.



An all year 'round fruit

DELICIOUS  
NUTRITIOUS  
WHOLESOME

Sold only by

**The Vinkemulder Co.**

GRAND RAPIDS, MICH.

Mail us your orders.

**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



## THE COMMUNITY CLUB.

### How the Plan Works Out at South Haven.\*

I have come here to-day to sell you a community club. I am going to sell it to you because it is good for you individually; good for your business as retailers; good for your town, your State and your Nation—and because you will like it.

A community club is an organization of farmers and city folks meeting primarily for the sake of getting better acquainted; also to discuss topics of common interest. The only conditions required for membership are an interest in community affairs and 50 cents.

The community club is just as that. In organization it is so simple that one keeps thinking there must be something more to it: but when you come to know its achievements you realize that its simplicity is the expression of profound and fundamental truths.

All meetings are noon meetings—a dinner, usually followed by a speech, with games in summer. Summer meetings are picnics at the home of some farmer member. Dinners are pot luck. Each family brings silver and sandwiches for themselves, but everything else—meat, salad, pie and cake goes into the common larder and is distributed by a dinner committee. It is absolutely taboo for anyone to bring food and sit apart in a little exclusive group and eat it.

This dinner arrangement gives the community club much of its great influence—the informal, easy-going visiting before the meal the actual breaking before the meal, the actual breaking around a friendly board. It creates a body of sentiment that it is impossible to over-estimate. It is the modern adaptation of those primitive customs which made the men of a community as of the same household.

There is no set hour for adjournment; no rush back to business, as with lunch clubs. No one wants to hurry away. This may be in part because meetings are monthly. Summer meetings, which are picnics, occupy the most of an afternoon.

A speech on some topic of common interest fosters the friendship of town and country. Likewise, the friendly rivalry of business men and farmers in a game of baseball; or hotly contested and hilarious foot races for their wives or the competition of their children. All these increase the appreciation of our common humanity and in the same degree reduces our feeling of class consciousness.

You are interested in knowing how such an organization develops co-operation between retailer and farmer. It seems to me that conclusion is so obvious as to scarcely need enlargement. I have it on the best of authority, however, that if you cannot have a man's goodwill and his business, then retain the goodwill and let him take his business where he may. Yet it is true, that so long as there is a personal element in the equation of business, that if you have a man's good-

\*Paper read at annual convention Michigan Retail Dry Goods Association by T. M. Sawyer, of South Haven.

will likewise you will have his business also.

In order to gain the greatest amount of co-operation between the business man and the farmer; in order to make your community club of the most profit; in order to enrich your own life with a new meaning, I suggest that you forget all about the co-operation that you are going to gain. Forget all about the commercial aspects of the organization. Just remember that the expedient thing is the right thing and that the right thing is the expedient thing.

An old Danish proverb, "How can I hate my neighbor when I know him." I like it better in the positive form, "I must love my neighbor when I know him."

And who is my neighbor? This is an old, old question and a very live one. In all this rumpus in the Ruhr a live question more than ever before? I am sure we all take our National destiny seriously and however it is to be done we all wish the world to be made more safe for democracy. In a world yet so poorly organized there will yet come the demand for the stern arbitrament of arms, but plainly our first duty is to put our own house in order. In other words, I am positive that the best way to make the world safe for democracy is to make democracy a wholly (holy) desirable thing.

And while our country is divided into camps armed with the weapons of strikes and lockouts and blocs and filibusters and while we have with us labor unions and farm bureaus and business men's organizations; while class consciousness is thus fostered, it is certainly plain that there is yet room for improvement in the quality of our democracy.

Furthermore until you can banish from your home community the old idea that the city limits is a line of definite demarkation; that it not only marks a place on the map, but also a difference in men; that the man outside the city limits is a rube and a hayseed and that the man inside is a crook; and that all middlemen are profiteers—until you can do this, I say, there is a place in your town for a community club.

Whatever I have had to say about a community club is a description of a condition, not a theory. It is a fact, not a supposition. It is something which has been worked out, tried, tested and found sufficient to needs. South Haven has a community club with a membership of more than 250. Battle Creek has nearly twice that membership. There is so great a difference in population and in conditions in these two towns as to prove that the community club is a live force in small towns and large cities.

Wherever the community club has been tried it has been found to increase the spirit of co-operation between retailers and farmers; it has been an influence to break down class consciousness; it actually does foster patriotism, local, State and National in every community.

Every time you quit a job without finishing it, you make it easier to quit next time on that or some other job.

# The Mill Mutuals

## AGENCY

Lansing, Michigan

Representing Your Home Company,

## The Michigan Millers Mutual Fire Insurance Co.

And 22 Associated Mutual Companies.

**\$20,000,000.00 Assets**

**Is Saving 25% or More**

**Insures All Classes of Property**

ROBERT HENKEL, Pres.

A. D. BAKER, Sec.-Treas.

## Finnish Mutual Fire Insurance Co.

ORGANIZED IN 1889.

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

Assets per \$1,000. of Risk	\$43.68	Surplus per \$1,000. of Risk	\$35.25
Loss Ratio to Premiums	36½%	Expense Ratio to Premiums	18½%
Loss Ratio to Income	33%	Expense Ratio to Income	17%
Average Loss Ratio of Stock Companies	56%	Average Expense Ratio of Stock Companies	42%

DIVIDEND FOR 1923

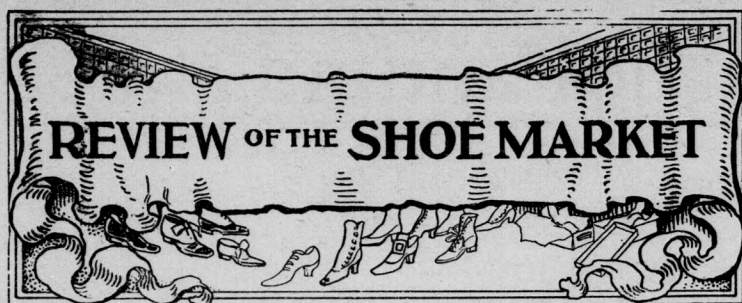
**50%**

MERCANTILE AND DWELLING  
RISKS SOLICITED

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

F. A. ROMBERG, Gen. Mgr. C. N. BRISTOL, Gen. Agt.  
CALUMET, MICHIGAN FREMONT, MICHIGAN





### Rubber Merchandise Most Abused of All Footwear.

In most cases when rubber goods are returned to the store by customers because of damage, it is generally the fault of the wearer or poor fitting. With proper care rubbers and rubber footwear will almost always give satisfactory wear.

Rubbers are the most abused of all footwear. First it is important to store rubbers in a cool and dry room. Rubber footwear should never be exposed to dampness or heat and tissue paper is used to prevent rubber goods from touching.

Unless rubbers and over-wear goods fit the shoe properly unusual wear is centered on a special part of the footwear and it will give away first in that spot. In the case of flapping arctics, the jersey cloth uppers are subject to unusual service because of the continual rubbing as the person walks. A woman with a high instep may not buckle the lowest buckle thus causing friction between the bulging cloth at the ankle and resulting in the arctic wearing through.

The novelty over-gaiters should always fit the shoe perfectly, otherwise one or two parts of the gaiter will be called upon for unusual service and give away quicker. The same applies to rubbers.

Unless the rubber is correctly fitted to the shoe at the heel, it will wear out quicker and the customer generally feels that the original merchandise was faulty. Yet a woman often enters a store wearing a low heel shoe, buys a pair of rubbers to fit, and the next day wears the rubbers over a shoe made over an entirely different last.

Manufacturers of rubber over-wear merchandise are constantly receiving complaints regarding poor wearing footwear. Almost without exception an investigation proves poor fitting or improper care of the merchandise was responsible.

The merchant who fails to fit rubbers and over gaiters correctly is one who generally has the most complaints regarding this type of footwear.

Rubber goods should never be exposed to the heat, yet many people place them near radiators and on trains place their feet on the steam-pipes.

Rubber footwear should never be hung at the ceiling, yet in many of the country stores one finds rubber boots and shoes suspended from the ceiling. Asked why he did this, one country store keeper replied he could look up and read the sizes from the floor and he didn't have to pull out so much stock. The store was heated by an old-fashioned stove which drove

its heat toward the ceiling. In this case the boots were being damaged before reaching the consumer.

Salesmen from the rubber factories report wholesalers are ordering earlier and in larger volume this year.

The factories are rushed to capacity, in most instances and there is an active demand for labor. Orders in some plants have piled up and some wholesalers who expect shipments about April 1 will not receive deliveries until later.

Rubber footwear makers do not look for the return of high boots. A certain percentage of high boots are always worn by conservative women, but the tremendous hold the low shoe has with the younger women, has been the opening rubber footwear companies needed. They have taken advantage of this, and their creations and the introduction of the style element has met with response. Manufacturers are going ahead with the conviction the low shoe will continue in vogue next winter at least.

### White Oxfords Promise Well.

The favor with which white buckskin oxfords for men have met at Miami, Palm Beach and other well-known resorts this winter is being reflected to a considerable extent in the way this footwear is being bought for spring by retailers in the larger cities. With the more conservative trade all-white shoes are taking best, while buyers who lean toward novelties are purchasing oxfords showing the use of tan calf, black calf and other leather saddles in combination with the buckskin. A good many of the popular models are made plain, but some of them are trimmed with foxings and wing tips. The oxfords in question do not really come into the sport shoe category, but are designed chiefly for street and beach wear.

### Southern Advice to Germans.

Nashville, Tenn., March 6—Could not Germany learn a lesson from the South? We fought four years, lost our slaves, money and almost everything we had. Our lands grew up in bushes and briars, our stock had been eaten up, many homes burned, thousands of our best men killed. We were whipped, then ruled by carpet-baggers and scalawags and ungrudgingly have been paying pensions to soldiers who whipped us nearly sixty years ago. From the day we laid down our arms we went to work, instead of whining and sending out propaganda, trying to enlist the sympathy of somebody, as Germany is doing to-day. Working is why the South is getting rich and richer as the days go by. A good licking is not bad for anybody sometimes if he accepts it as we did—gets up and digs.

J. B. Martin.

## You Will More Securely Make the Grades in Business by Stocking HIRTH-KRAUSE Shoes

ROUGE  
HI KR  
RUTH



MORE  
MILEAGE  
PLAYMATE  
SURE-SNUG

No. 407 \$3.75

### BECAUSE

They Have Instant Business Acceleration  
They Have Prompt "Pick Up" in Sizing in  
They Are Grief Defying and Style Expressing  
They Hold the Road, and Insure Pride of Ownership  
They Have a Pull of Sale in High Gear on the Steepest Hill of Competition Without Any Labor or Noises of Dissatisfaction.

CLIMB IN NOW. LET US DEMONSTRATE TO YOU WHAT GOOD TRAVELERS THEY ARE.

## HIRTH-KRAUSE COMPANY

From hide to you.

Shoe Mfgs. and Tanners

Grand Rapids, Mich.

## Herold-Bertsch Shoes

Michigan  Made



Spring and Summer  
\$5 to \$6  
**LEADERS**

Spring is nearly here. Soon your customers will be calling for oxfords. You'll want to be prepared with the H-B line of \$5 to \$6 leaders. Every week we're telling to Michigan folks in the two state farm papers about H-B shoes, and sending them to YOU to buy. Cash in on this advertising by featuring Herold-Bertsch goods in your windows and advertising, and stocking the complete H-B line.

HEROLD-BERTSCH SHOE COMPANY  
GRAND RAPIDS





### Experience Succeeds Inexperience at Bancroft.

The furniture and lease of the Bancroft House, at Saginaw, has been taken over by the United States Hotel Co., which conducts the Durant, at Flint; the new hotel at Windsor; the Rochester, at Rochester; and several other Eastern and Canadian hotels. The amateur management which made the hotel a joke in the estimation of the traveling public has been replaced by experienced management which will do all it can to overcome the unfortunate environment and bad reputation the hotel acquired under the original management. The Bancroft was wretchedly designed and cheaply constructed, but these defects will be greatly minimized by the organization which is now in control. The good people of Saginaw should have built a thoroughly modern hotel while they were at it, but the Bancroft will probably have to meet the requirements of the traveling public until the growth of Saginaw, which is now assured, makes it necessary to create another and more creditable hostelry.

Apropos of the above change from competence to incompetence, the following correspondence will be of interest:

Saginaw, Aug. 19.—On page 33 of the Michigan Tradesman published Wednesday, August 9, 1922, appears an article under the heading "Gabby Gleanings From Grand Rapids," a portion of which article is false, malicious and libelous, which article has reference to the Bancroft Hotel, Saginaw, in which it is claimed:

The Bancroft House (Saginaw) is a good deal of a joke in some respects. The corner rooms in the hotel were planned without baths, according to the statement of the assistant manager. The baths which were installed in other rooms comprise four foot tubs—about large enough to bathe a small child, but utterly inadequate for the use of adults. The dining room is kept delightfully cool by means of fans and the food is excellent and well cooked. The service in the dining room is poor, due to lack of proper supervision on the part of the head waiter.

The directors of the Bancroft Hotel Company have requested us to write you asking for a retraction of this article, pursuant to the laws of the State of Michigan.

The statement that the corner rooms were planned without baths, according to the statement of the assistant manager is untrue. These are suites of rooms comprised of a living room, bed room and bath. Further, the hotel has no assistant manager and a statement of this kind never could have been made by any one in authority.

You further state, "The baths which were installed in other rooms comprise four foot tubs—about large enough to bathe a small child, but utterly inadequate for the use of adults." This statement is not true as the tubs in all rooms are five feet long and two and one-half feet wide.

You also claim that the service in the dining room is poor due to the lack of proper supervision on the part of the head waiter. This fact is not true as the head waitress is a very fine lady and performs her service to the satisfaction of the guests, the manager and the board of directors.

We desire this retraction to be published in the same type and in the same position that this article appeared in.

The directors and manager of the hotel cannot understand how such an article could have been published in the Michigan Tradesman.

Beach & Beach.

Grand Rapids, Aug. 22—Your letter to hand and contents noted.

I wrote the item you refer to, which was based on my personal experience at the Bancroft House.

I wrote in advance for three rooms, describing exactly what I wanted. I received a reply, signed "Assistant Manager," stating that I had been assigned rooms in exact accordance with my requirements.

When I arrived the clerk assigned me rooms which were not in keeping with my written request and the Assistant Manager's statement. I demurred to accept the rooms, whereupon the clerk said: "Wait." I will call the "Assistant Manager." The latter appeared and said he was sorry he could not furnish me the rooms I had requested by letter, because none of the corner rooms were constructed with baths. I asked him why he had written me as he did and then failed to make good, to which he made a confused and somewhat incoherent reply which I did not understand.

I took the rooms assigned me under protest, telling him very plainly that that was my first and last visit to the Bancroft so long as it did not keep faith with its guests.

All the statements made in the item you complain about are based on fact, except, perhaps, the statement regarding the length of the bath tubs. I did not measure them and if you want a correction of this item, same will be cheerfully forthcoming.

I cannot retract any other essential feature of the item without stultifying myself, which I will not consent to do under any circumstances.

I do not regard the item I wrote as libelous. I do not believe that any judge would construe it as libelous. If you think it is you have, of course, recourse to the law. I have had thirteen libel suits during the forty years I have published the Tradesman and won out every time. I shall confidently expect to win in this case, because I can prove every material statement I made; in fact, I never make any statement in the Tradesman which I am not prepared to prove.

I always write in advance for hotel reservations and almost invariably get what I ask for. If your Assistant Manager had not deceived me and promised me what he later on admitted

**Stop and see George,  
HOTEL MUSKEGON  
Muskegon, Mich.  
Rates \$1.50 and up.  
GEO. W. WOODCOCK, Prop.**

## The Pantlind Hotel

The center of Social and Business Activities.

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

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



## New Hotel Mertens

GRAND RAPIDS

Union Station

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



75 Steps East

Fire Proof

## CODY HOTEL



IN THE HEART OF THE CITY  
Division and Fulton

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

CODY CAFETERIA IN CONNECTION

## Hotel Rowe

SAFETY  
COMFORT  
ELEGANCE  
WITHOUT EXTRAVAGANCE.

Cafe Service Par Excellence.

Popular Priced Lunch and Grill Room.

Club Breakfast and Luncheons 35c to 75c.

Grand Rapids' Newest Hotel.

350 Rooms - 350 Servitors - 250 Baths  
Circulating Iced Water.

Rates \$2 with Lavatory and Toilet.

\$2.50 with Private Bath.

HOLDEN HOTEL CO.

C. L. HOLDEN, Manager.





he could not furnish, I would have gone to Detroit or some other city, instead of going to Saginaw.

Unlike some newspaper men, I have never accepted a courtesy from a hotel in my life. I insist on getting what I pay for and paying for what I get. One of the few exceptions to this rule was on the occasion of my visit to Saginaw, which I took every precaution to make pleasant instead of unpleasant, but was marred by false representations on the part of one of your official representatives. I have no personal feeling in the matter whatever and have no grievance against any director or stockholder of the Bancroft House. I wrote the item in the confident belief that it would result in good to the Hotel, because it would convince the management that it does not pay to promise a guest something which cannot be furnished, owing to radical defects in the planning of the Hotel.

I have written more severely about the Statler Hotel than I have of your little hotel. Instead of flaring up and consulting a lawyer, Mr. Statler himself wrote me a two page personal letter from New York, thanking me for my honest criticism of his hotel. He profits by criticism, instead of resenting it.

The same is true of Boyd Pantlind. I am a stockholder in his hotel. We are directors in the same bank. He says I am his most severe critic, but he insists that he profits by my suggestions, because he knows they are based on fact and made by a man of long experience who is absolutely fair. He further says I am a freak, because I am the only newspaper man he has known for forty-five years who has never accepted as much as a cigar or a bottle of wine from him as a courtesy.

If you will look into the hotel business a little, you will find that only the amateurs and incompetents shrink from criticism. Hotel men of long experience cultivate criticism and welcome the suggestions of any guest who tells them the truth about their hotels.

E. A. Stowe.

#### Concerted Effort To Secure Licensing Legislation.

At the recent annual convention of the Retail Grocers and General Merchants Association, a resolution was adopted favoring the enactment of a bill by the Legislature creating a Board of Food Examiners to license retail grocers and meat dealers, the same as druggists are now licensed. The matter was referred to the Executive Committee and Legislative Committee and the Executive Committee subsequently instructed Paul Gezon, of Wyoming Park, to prepare the draft of a bill and submit it to the Legislative Committee. This he has done, so far as the preliminary work is concerned. He has placed the draft in the hands of Hon. Ate Dykstra, the Grand Rapids grocer, who is a member of the Legislature, who will turn it over to the Attorney General's office so that it may be whipped into shape. The plan so far contemplates the creation of a Board of five members to be appointed by the Governor for one, two, three, four and five years, so that a new appointment will be made every year. The plan is, of course, to exempt men who are now in trade from examination. They will be given license without examination on payment of \$1 per year. Men who start in business hereafter will be obliged to pass examination before the Board of Food Examiners and pay \$5 for license, which is subject to renewal from year to year on payment of \$1.

It is hoped to be able to bring this project around so that the law may go into effect by July 1. If so, all who apply for registration before that time will be given a license without examination. After that time every one must pass examination.

**OCCIDENTAL HOTEL**  
FIRE PROOF  
CENTRALLY LOCATED  
Rates \$1.50 and up  
EDWARD R. SWETT, Mgr.  
Muskegon 1-1 Michigan

**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.

**Livingston Hotel**  
GRAND RAPIDS  
European  
Rates \$1.25 to \$2.50 per day

Lansing's New Fire Proof  
**HOTEL ROOSEVELT**  
Opposite North Side State Capitol  
on Seymour Avenue  
250 Outside Rooms, Rates \$1.50 up,  
with Bath \$2.50 up.  
Cafeteria in Connection.

**Beach's Restaurant**  
Four doors from Tradesman office  
**QUALITY THE BEST**

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

**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.

**HOTEL WHITCOMB**  
St. Joseph, Mich.  
European Plan

Headquarters for Commercial Men making the Twin Cities of

ST. JOSEPH AND BENTON HARBOR  
Remodeled, refurnished and redecorated throughout.

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

J. T. TOWNSEND, Manager.

## "Michigan Canned Foods for Michigan People"

**T**HE STORY of Michigan's wonderful summers, its flavory fruit and succulent vegetables has been oftentimes repeated in every state of the Union.

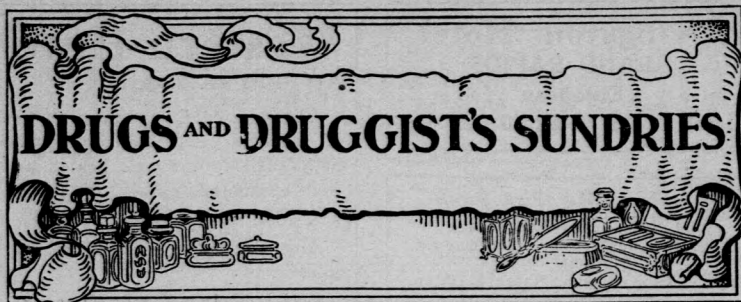
—And because of these climatic conditions that produce such exquisite flavors it is not surprising that Michigan surpasses in CANNED as well as in fresh fruits and vegetables.

Thus the slogan, "Michigan Canned Foods for Michigan People," has really a double meaning—for we who live in Michigan can best benefit by its resources, 365 days in the year.

*Look at the Label*

**Michigan Cannery Association**  
Grand Rapids





**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—H. H. Hoffman, Lansing.  
 J. A. Skinner, Cedar Springs.  
 Oscar W. Gorenflo, Detroit.  
 Claude C. Jones, Battle Creek.  
 Director of Drugs and Drug Stores—H. H. Hoffman, Lansing.  
 Examination Session—Grand Rapids, March 20, 21 and 22.

#### Some Early Pharmaceutical History in Michigan.

Pentwater, Feb. 20—Referring to your letter of June 15, 1922, which came to my address while I was on my vacation trip to Cape Cod, Mass., and which was acknowledged by my cashier, relative to the fact that I am the oldest registered pharmacist in the State of Michigan, it was my intention to have written to you in regard to this matter long ago, but for one reason or another I have so far failed to carry out my good intentions.

There had been considerable agitation among the retail druggists of the State regarding the needs of a State Association, which culminated in the calling of a meeting at Lansing in February, 1883. I was at that time conducting a drug store at Pentwater and my brother-in-law, Jacob Jesson, was in the same business at Muskegon. He was very enthusiastic over the proposition and, being in deep sympathy with the movement, I was glad to join with him and others in organizing the Association. The meeting was held in Representative hall and was quite well attended. I do not recall the details of the meeting but it was enthusiastic and out of it came the Michigan State Pharmaceutical Association. I also recall the fact that I was chairman the first year of the Committee on Trade Interests, of which George McDonald, of Kalamazoo, was a member. Mr. McDonald has long since joined that innumerable caravan who have taken their journey to that mysterious realm where each takes his abode in the narrow chamber of death and from whose bourne no traveler returns. Mrs. McDonald has spent her summer vacations at Pentwater for many years, and her daughter, Julia, who married Ralph McCoy, of Grand Rapids, and their family are regular visitors at our beautiful resort town.

The principal object in view by the founders of the Michigan State Pharmaceutical Association was the creation by law of a Board of Pharmacy to license Michigan druggists and thus raise the standard of pharmaceutical practice in this State. Such an enactment was made by the Legislature of 1885. The Michigan Board of Pharmacy was organized in the fall of that year.

As I remember, George Gundrum, of Ionia, was the first President of the Board of Pharmacy, and Jacob Jesson was the first Secretary. Certificate No. 1 was given to the President, No. 2 to the Secretary and I was awarded No. 3.

Some time ago I wrote Charles S. Koon, of Muskegon, who was the Sec-

retary of the Michigan Board of Pharmacy, relative to my registration number, and he replied in part as follows: "Yes, your name heads the list as No. 3. John Peck, of Grand Rapids, held the next number, which was No. 11, until his death. Now the next number after years is held by Jacob Vander Veen, of Grand Haven, who holds No. 14. Very few of the first hundred that registered are still living."

A few months before his tragic death, John Peck, with whom I had been acquainted for many years, wrote me concerning my No. 3, and stated that he supposed for some time that he held the lowest number, but had found upon looking the matter up that that honor belonged to me, and he extended congratulations.

Under date of April 11, 1922, Louis V. Middleton, of Grand Rapids, Secretary of the Association, wrote informing me of the date of the annual meeting in Ann Arbor and inviting me to attend, as it would certainly be some honor to have the lowest number in pharmacy registration there. It was not convenient for me to get to that meeting, but I shall make an effort to be present at the annual gathering this year, if circumstances are favorable.

Some years ago I went out of the drug business, since which time I have been engaged in the general merchandise business and private banking. In 1911 I organized the Pentwater State Bank, which claims my attention at the present time. Hanging on the wall in the office of the Pentwater State Bank is my framed certificate No. 3 and I cordially invite any and all of the profession who may perchance be passing this way to call and see it.

Francis W. Fincher.

#### The Prevention of Goiter Now Easily Accomplished.

The old adage that an ounce of prevention is worth a pound of cure is outdone in the case of goiter where one milligram of prevention is worth more than a thousand milligrams of cures. The administration of 100 to 200 mgms. of iodine in any form twice a year is sufficient to prevent simple goiter in man. Iodine has been knowingly used in the treatment of human goiter since 1820 and in its prevention since 1917. In young individuals with thyroid enlargements of recent development the curative effects of iodine are very striking and amount to complete relief. In long standing goiter, neither iodine nor desiccated thyroid are of much value in relieving the deformity. The dangers and untoward effects of iodine when used in proper amounts are negligible. Iodine, like all other foods, has been greatly abused and its abuse in the treatment of goiter will continue until the profession as a whole realizes that the maximum storage capacity of the normal thyroid for iodine is not over 30 milligrams and that such a store is sufficient to meet the ordinary physiological needs of the organism for months. Desiccated thyroid is theo-

retically better than iodine in the treatment and prevention of goiter, but practically it is too dangerous a drug to be recommended at present.

Simple or endemic goiter most commonly develops during (1) fetal life, (2) during adolescence, and (3) during pregnancy and lactation. Any plan of prevention that controls thyroid growth during these three periods would practically eliminate goiter. Goiter in the mother and fetus can be prevented as easily and as simply as that of adolescents and by the same means. The greatest number of goiters develop around the age of puberty and in the endemic districts of the United States the administration of iodine between the ages of eleven and seventeen would almost completely prevent these enlargements. As to the best method of applying prophylaxis, I believe that at present in endemic goiter districts it should be a public health measure administered through public school systems under medical supervision. The prevention of fetal, maternal and sporadic goiter would probably be the responsibility of the private physician. (Perhaps ultimately the household use of iodized or sea salt will become the preferred plan). But before we can intelligently introduce preventive measures, it will be necessary to ascertain the incidence of goiter in representative units of population in various parts of the state. There is a deplorable lack of such information. Such a survey could be conducted in the public schools with practically no additional expense or personnel. The incidence of goiter among children of school age, I believe, would be a fair index of the frequency of goiter. With such data one could then determine whether to recommend preventive treatment as a public health measure or whether it could be entrusted to the individual physician.

The prevention of simple goiter means vastly more than preserving the normal outlines of the neck. It means, in addition, the control of those forms of physical and mental degeneration such as cretinism, mutism and idiocy which are dependent upon thyroid insufficiency. Further, it would prevent the development of thyroid adenomas. The terminal metamorphoses of adenomas are far more serious than those of simple hyperplasia, since in addition to hemorrhage and cyst formation probably 90 per cent. of the malignant tumors of the thyroid arise from these growths. Further, cases with long standing goiter are apparently more susceptible to the development of exophthalmic goiter especially around the menopause. These forms of exophthalmic goiter are often designated as secondary exophthalmic goiter or so called toxic adenoma. The prevention of simple goiter would

probably materially reduce these forms of exophthalmic goiter.

In conclusion, I would like to emphasize that simple goiter is the easiest of all known disease to prevent and that it may be excluded for all practical purposes from the list of human diseases as soon as society determines to make the effort and it will require but a feeble effort.



## VAN DAM

MANUFACTURED BY  
 TUNIS JOHNSON CIGAR CO.  
 GRAND RAPIDS, MICHIGAN

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We sell all kinds of Specialty Advertising.

Write us for particulars

**Grand Rapids Calendar Co.**  
 572-584 S. Division Ave.  
 Grand Rapids, Mich.

### Window Display Advertising Service Co.

**GRAND RAPIDS**

**McMullen Building**

**Service anywhere.**

**Citizens Phone 62185.**

**MICHIGAN**







# GROCERY PRICE CURRENT

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

## ADVANCED

Bakers Chocolate  
Sago  
Tapioca  
Bel Car Mo Nut Butter  
Fruit Jars  
Olives  
Twine

## DECLINED

Beef  
Hogs  
Smoked Meats

**AMMONIA**  
Arctic Brand  
16 oz., 2 doz. in carton,  
per doz. 1 75  
I X L, 3 doz., 12 oz. 3 75  
Parsons, 3 doz. small 4 00  
Parsons, 1 doz. med. 4 20  
Parsons, 1 doz., 1/2 doz. 3 35  
Silver Cloud, 3 dz. sm. 4 80  
Silver Cloud, 2 dz. med. 4 00  
Silver Cloud, 2 dz. lge. 6 70  
One case free with five.

## AXLE GREASE



48, 1 lb. 4 25  
24, 3 lb. 5 50  
15 lb. pails, per doz. 8 20  
15 lb. pails, per doz. 11 20  
25 lb. pails, per doz. 17 70

## BAKING POWDERS

Calumet, 4 oz., doz. 95  
Calumet, 8 oz., doz. 1 95  
Calumet, 16 oz., doz. 3 35  
Calumet, 5 lb., doz. 12 75  
Calumet, 10 lb., doz. 19 00  
K. C., 10c doz. 92 1/2  
K. C., 15c doz. 1 37 1/2  
K. C., 20c doz. 1 80  
K. C., 25c doz. 2 30  
K. C., 50c doz. 4 40  
K. C., 80c doz. 6 85  
K. C., 10 lb. doz. 13 50  
Queen Flake, 6 oz. 1 25  
Queen Flake, 16 oz. 2 25  
Queen Flake, 100 lb. keg 11  
Queen Flake, 25 lb. keg 14  
Royal, 10c, doz. 95  
Royal, 6 oz., doz. 2 70  
Royal, 12 oz., doz. 5 20  
Royal, 5 lb., doz. 31 20  
Rumford, 10c, doz. 95  
Rumford, 8 oz., doz. 1 85  
Rumford, 12 oz., doz. 2 40  
Rumford, 5 lb., doz. 12 50  
Ryzon, 4 oz., doz. 1 35  
Ryzon, 8 oz., doz. 2 25  
Ryzon, 16 oz., doz. 4 05  
Ryzon, 5 lb., doz. 18 00  
Rocket, 16 oz., doz. 1 25

## BLUING

Jennings Condensed Pearl  
C-P-B "Seal Cap"  
3 doz. Case (15c) 3 75  
Silver Cloud, 3 dz. sm. 3 80  
Silver Cloud, 2 dz. lge. 3 80  
with perforated crowns.  
One case free with five.

## BREAKFAST FOODS

Cracked Wheat, 24-2 3 85  
Cream of Wheat 6 20  
Pillsbury's Best Cerl 2 90  
Quaker Puffed Rice 5 45  
Quaker Puffed Wheat 4 30  
Quaker Brfst Biscuit 1 90  
Ralston Purina 4 00  
Ralston Branios 2 70  
Ralston Food, large 3 60  
Saxon Wheat Food 3 75



Shred. Wheat Biscuit 3 85  
Vita Wheat, 12s 1 80  
Post's Brands.  
Grape-Nuts, 24s 3 80  
Grape-Nuts, 100s 2 75  
Postum Cereal, 12s 2 25  
Post Toasties, 36s 2 85  
Post Toasties, 24s 2 85  
Post's Bran, 24s 2 70  
**BROOMS**  
Standard Parlor, 23 lb. 8 00  
Fancy Parlor, 23 lb. 9 00  
Ex. Fancy Parlor 25 lb 10 00  
Ex. Fcy. Parlor 26 lb 11 00  
Toy 2 25  
Whisk, No. 3 2 75

**Rich & France Brands**  
Special 8 00  
No. 24 Good Value 8 75  
No. 25 Velvet 10 00  
No. 25, Special 9 50  
No. 27 Quality 11 00  
No. 22 Miss Dandy 11 00  
No. B-2 Best on Earth 10 50  
warehouse, 36 lb. 11 00  
B.O.E. Warehouse, 32 lb. 10 50

## BRUSHES

Solid Back, 8 in. 1 50  
Solid Back, 1 in. 1 75  
Pointed Ends 1 25  
Stove 1 10  
No. 2 1 35

## SHOE

No. 1 90  
No. 2 1 25  
No. 3 2 00

## BUTTER COLOR

Dandelion, 25c size 2 85  
Nedrow, 3 oz., doz. 2 50

## BUTTER SUBSTITUTES



**I. VAN WESTENBRUGGE**  
Carload Distributor  
1 lb. cartons 24  
2 lb. and 5 lb. 23 1/2

## CANDLES

Electric Light, 40 lbs. 12 1  
Plumber, 40 lbs. 12 8  
Paraffine, 6s 14 1/2  
Paraffine, 12s 14 1/2  
Wicking 40  
Tudor, 6s, per box 30

## CANNED FRUIT

Apples, 3 lb. Standard 1 75  
Apples, No. 10 4 25@4 50  
Apple Sauce, No. 2 2 00  
Apricots, No. 1 1 90@2 00  
Apricots, No. 2 2 25  
Apricots, No. 2 1/2 2 25@3 50  
Apricots, No. 10 9 00@13 50  
Blackberries, No. 10 9 00  
Blueberries, No. 2, 1-75@2 50  
Blueberries, No. 10 11 50  
Cherries, No. 2 3 00@3 50  
Cherries, No. 2 1/2 4 00@4 95  
Cherries, No. 10 11 50@12 00  
Loganberries, No. 2 3 00  
Peaches, No. 1 1 85  
Peaches, No. 1, Sliced 1 40  
Peaches, No. 2 2 75  
Peaches, No. 2 1/2, Mich 3 25  
Peaches, 2 1/2 Cal. 3 00@3 75  
Pineapple, 1, slt. 1 85@2 00  
Pineapple, 2, slt. 2 90@3 25  
Pineapple, 2, Brk. slt. 2 25  
Pineapple, 2 1/2, sl. 3 90@4 25  
Pineapple, No. 2, crus. 2 50  
Pineap., 10, cru. 8 00@8 35  
Pears, No. 2 3 25  
Pears, No. 2 1/2 4 25  
Plums, No. 2 2 25  
Plums, No. 2 1/2 3 00  
Raspberries, No. 2, blk. 3 25  
Raspb's, Red, No. 10 9 75  
Raspb's, Black No. 10 11 00  
Rhubarb, No. 10 5 25

## CANNED FISH

Clam Ch'der, 10 1/2 oz. 1 35  
Clam Ch., No. 3 3 00@3 40  
Clams, Steamed, No. 1 1 75  
Clams, Minced, No. 1 2 50  
Finnan Haddie, 10 oz. 3 30  
Clam Bouillon, 7 oz. 2 50  
Chicken Haddie, No. 1 2 75  
Fish Flakes, small 1 35  
Cod Fish Cake, 10 oz. 1 85  
Cove Oysters, 5 oz. 1 45  
Lobster, No. 1 1 80  
Shrimp, No. 1 1 80  
Sardines, 1/4 Oil, k. 4 25@4 75  
Sardines, 1/4 Oil, k. less 3 85  
Salmon, Warrens, 1/2 2 75  
Salmon, Red Alaska 2 80  
Salmon, Med. Alaska 1 65  
Salmon, Pink Alaska 1 50  
Sardines, Im. 1/4, ea. 10@28  
Sardines, Im., 1/2, ea. 25  
Sardines, Cal. 1 75@2 10  
Tuna, 1/2, Albocore 95  
Tuna, 1/2, Nekco 1 65  
Tuna, 1/2, Regent 2 25  
Bacon, Med. Beechnut 2 70  
Bacon, Lge. Beechnut 4 50  
Beef, No. 1, Corned 2 65  
Beef, No. 1, Roast 2 65

Beef, No. 1/2 Rose Sli. 1 75  
Beef, No. 1/2, Qua. Sli. 2 10  
Beef, No. 1, Qua. slt. 3 15  
Beef, No. 1, B'nut slt. 5 10  
Beef, No. 1/2, B'nut slt. 2 80  
Beefsteak & Onions, 3 15  
Chili Con Ca., 1s 1 35@1 45  
Deviled Ham, 1/2 2 20  
Deviled Ham, 1/2 3 60  
Hamburg Steak &  
Onions, No. 1 3 15  
Potted Beef, 4 oz. 1 40  
Potted Meat, 1/2 Libby 50  
Potted Meat, 1/2 Libby 90  
Potted Meat, 1/2 Rose 80  
Potted Saus., No. 1/2 1 35  
Vienna Saus., No. 1/2 1 35  
Veal Leaf, Medium 2 30

## Baked Beans

Beechnut, 16 oz. 1 40  
Campbells, 16 oz. 1 15  
Climatic Gem, 18 oz. 95  
Fremont, No. 2 1 25  
Snider, No. 1 95  
Snider, No. 2 1 35  
Van Camp, Small 92 1/2  
Van Camp, Med. 1 15

## CANNED VEGETABLES

**Asparagus.**  
No. 1, Green tips 4 00  
No. 2 1/2, Lge. Gr. 3 75@4 50  
Wax Beans, 2s 1 35@3 75  
Wax Beans, No. 10 6 30  
Green Beans, 2s 1 60@4 75  
Green Beans, No. 10 8 25  
Lima Beans, No. 2 Gr. 2 00  
Lima Beans, 2s, Soaked 95  
Red Kid., No. 2 1 30@1 55  
Beets, No. 2, wh. 1 60@2 40  
Beets, No. 2, cut 1 25@1 75  
Beets, No. 3, cut 1 40@2 10  
Corn, No. 2, St. 1 00@1 10  
Corn, No. 2, Ex.-Stan. 1 55  
Corn, No. 2, Fan 1 60@2 24  
Corn, No. 2, Fy. glass 3 25  
Corn, No. 10 7 25  
Hominy, No. 3 1 15@1 35  
Okra, No. 2, whole 90  
Okra, No. 2, cut 1 60  
Dehydrated Veg Soup 90  
Dehydrated Potatoes, lb 45  
Mushrooms, Hotels 40  
Mushrooms, Choice 48  
Mushrooms, Sur Extra 70  
Peas, No. 2, E.J. 1 25@1 80  
Peas, No. 2, Sift. 1 60@2 10  
Peas, No. 2, Ex. Sift. 1 90@2 10  
Pumpkin, No. 3 1 45@1 75  
Pumpkin, No. 10 4 00  
Pimentos, 1/4, each 15@18  
Pimentos, 1/2, each 27  
Sw't Potatoes, No. 2 1 15  
Saurkraut, No. 3 1 65  
Succotash, No. 2 1 60@2 35  
Succotash, No. 2, glass 3 45  
Spinach, No. 1 1 35  
Spinach, No. 2 1 45@1 60  
Spinach, No. 3 2 15@2 25  
Spinach, No. 10 6 00  
Tomatoes, No. 2 1 30@1 60  
Tomatoes, No. 3 1 90@2 25  
Tomatoes, No. 2 glass 2 50  
Tomatoes, No. 10 6 00

## CATSUP

B-nut, Large 2 70  
B-nut, Small 1 80  
Libby, 14 oz. 2 25  
Libby, 8 oz. 1 60  
Van Camp, 8 oz. 1 75  
Van Camp, 16 oz. 3 15  
Lilly Valley, 14 oz. 2 35  
Lilly Valley, 1/2 Pint 1 65  
Sniders, 8 oz. 1 75  
Sniders, 16 oz. 2 75

## CHILI SAUCE

Snider, 16 oz. 3 25  
Snider, 8 oz. 2 25  
Lilly Valley, 1/2 Pint 2 25

## OYSTER COCKTAIL

Sniders, 16 oz. 3 25  
Sniders, 8 oz. 2 25

## CHEESE

Roquefort 55  
Kraft Small tins 1 70  
Kraft American 2 75  
Chili, small tins 1 70  
Pimento, small tins 1 70  
Roquefort, small tins 2 50  
Camembert, small tins 2 50  
Brick 29  
Wisconsin Flats 30  
Wisconsin Daisy 30  
Longhorn 30  
Michigan Full Cream 28 1/2  
New York full cream 33  
Sap Sago 35

## CHEWING GUM

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

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

## CHOCOLATE

Baker, Caracas, 1/4s 37  
Baker, Caracas, 1/4s 35  
Baker, Premium, 1/4s 37  
Baker, Premium, 1/4s 34  
Baker, Premium, 1/4s 34  
Hersheys, Premium, 1/4s 36  
Hersheys, Premium, 1/4s 36  
Runkle, Premium, 1/4s 34  
Runkle, Premium, 1/4s 37  
Vienna Sweet, 24s 1 75

## COCOA

Baker's 1/4s 40  
Baker's 1/4s 36  
Bunte, 1/4s 43  
Bunte, 1/2 lb. 42  
Droste's Dutch, 1 lb. 9 00  
Droste's Dutch, 1/2 lb. 4 75  
Droste's Dutch, 1/4 lb. 2 00  
Hersheys, 1/4s 23  
Hersheys, 1/4s 23  
Huyler 36  
Lowney, 1/4s 40  
Lowney, 1/4s 40  
Lowney, 1/4s 38  
Lowney, 5 lb. cans 31  
Van Houten, 1/4s 75  
Van Houten, 1/4s 75

## COCOANUT

1/4s, 5 lb. case Dunham 50  
1/4s, 5 lb. case 43  
1/4s & 1/2s, 15 lb. case 49  
Bulk, barrels Shredded 20  
96 2 oz. pkgs., per case 8 00  
48 4 oz. pkgs., per case 7 00

## CLOTHES LINE

Hemp, 50 ft. 2 00  
Twisted Cotton, 50 ft. 1 75  
Braided, 50 ft. 2 75  
Sash Cord 3 85

## COFFEE ROASTED

Bulk 20  
Rio 25@26  
Santos 29  
Maracaibo 29  
Guatemala 30  
Java and Mocha 39  
Bogota 32  
Peaberry 28

## McLaughlin's XXXX

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

## Coffee Extracts

N. Y., per 100 11  
Frank's 50 pkgs. 4 25  
Hummel's 50 lb. 10 1/2

## CONDENSED MILK

Eagle, 4 doz. 5 60  
Leader, 4 doz. 6 00  
Hebe, Tall, 4 doz. 4 50  
Hebe, Baby, 8 doz. 4 40  
Caroline, Tall, 4 doz. 4 00  
Caroline, Baby, 3 50

## EVAPORATED MILK



Blue Grass, Tall, 48 5 00  
Blue Grass, Baby, 72 3 75  
Carnation, Tall, 4 doz. 5 25  
Carnation, Baby, 8 doz. 5 15  
Every Day, Tall 5 25  
Danish Pride, tall 5 25  
Danish Pride, 8 doz. 5 15  
Every Day, Baby 4 00  
Goshen, Tall 5 00  
Goshen, Gallon 5 00  
Oatman's Dun., 4 doz. 5 25  
Oatman's Dun., 8 doz. 5 15  
Pet, Tall 5 25  
Pet, Baby, 8 oz. 5 15  
Silver Cow, Tall 5 25  
Silver Cow, Baby 5 15  
Van Camp, Tall 5 25  
Van Camp, Baby 3 95  
White House, Baby 4 75

## CIGARS

Lewellyn & Co. Brands  
Mi Lola 125 00  
Capitol, 50s 125 00  
Favorita, 50s 115 00  
Victory, 50s 95 00  
Buckeye, 50s 75 00  
LaSoreta (smokers) 70 00  
Wolverine, 50s 75 00  
Swift  
Wolverine, 50s 130 00  
Supreme, 50s 110 00  
Bostonian, 50s 95 00  
Perfecto, 50s 95 00  
Blunts, 50s 75 00  
Cabinet, 50s 75 00  
Garcia Master  
Cafe, 100s 87 50

**Worden Grocer Co. Brands**  
Harvester Line.  
Kiddies, 100s 37 50  
Record Breakers, 50s 75 00  
Delmonico, 50s 75 00  
Epicure Panetela, 50 75 00  
Perfecto, 50s 95 00  
The La Azora Line.  
Agreement, 50s 58 00  
Washington, 50s 75 00  
Sanchez & Haya Line  
Clear Havana Cigars made in Tampa, Fla.  
Specials, 50s 75 00  
Diplomatics, 50s 95 00  
Bishops, 50s 115 00  
Rosa, 50s 125 00  
Orig Favorita, 50 135 00  
Original Queens, 50s 150 00  
Worden Special, 25s 135 00

## A. S. Valentine Brands.

Little Valentines, 100 37 50  
Victory, 50, Wood 75 00  
DeLux Inv., 50, Wd. 95 00  
Royal, 25, Wood 112 00  
Abram Clark, 50 wd 53 00  
Alvas, 1-40, Wood 125 00  
Webster Cigar Co.  
Plaza, 50s, Wood 95 00  
Pantella, 50, Wood 95 00  
Coronado, 50 Tin 95 00  
Belmont, 50s, Wood 110 00  
St. Reges, 50s, Wood 125 00  
Vanderbilt, 25s, Wd. 140 00

## Ignacia Haya

Extra Fancy Clear Havana Made in Tampa, Fla.  
Delicades, 50s 115 00  
Manhattan Club, 50 135 00

## Starlight Bros.

La Rose De Paris Line  
Caballeros, 50s 55 00  
Rouse, 50s 95 00  
Peninsular Club, 25s 150 00  
Palmas, 25s 175 00  
Perfectos, 25s 195 00

## Rosenthals Bros.

R. B. Londres, 50s, Tissue Wrapped 58 00  
R. B. Invincible, 50s, Foil Wrapped 72 50

## Union Made Brands

Ology, 50s 58 00

## Our Nickel Brands

Tiona, 100 31 00  
New Currency, 100s 25 00  
New Pantella, 50s 37 50  
Henry George, 100s 37 50

## Cheroots

Old Virginia, 100s 20 00

## Stogies

Home Run, 50, Tin 18 50  
Dry Slitz, 100s 26 50

## CIGARETTES

One Eleven, 24 in pkg. 1 49  
Beechnut, 20, Plain 6 00  
Home Run, 20, Plain 6 00  
Yankee Girl, 20, Plain 6 00  
Sunshine, 20, Plain 6 00  
Red Band, 20, Plain 6 00  
Stroller, 15 in pkg. 95  
Nebo, 20, Plain 7 00  
Camels, 20, Plain 6 40  
Lucky Strike, 20s 6 40  
Sweet Caporal, 20, pl. 6 40  
Windstar Castle Flag 20 8 00  
Chesterfield, 10 & 20, Pl. 6 40  
Flemington, 10 & 20, Pl. 6 40  
Spur, 20, Plain 6 00  
Sweet Tips, 20, Plain 7 50  
Omar, 20, Plain 8 00  
Falks Havana, 20, Pl. 9 75  
Richm'd S Cut, 20, pl. 10 00  
Richm'd 1 Cut, 20 ck. 10 00  
Fatima, 20, Plain 8 00  
Helmar, 20, Plain 10 50  
English Ovals, 20 Pl. 10 50  
Turkish Trop., 0 ck 11 50  
London Life, 10, cork 11 50  
Helmar, 10, Plain 11 50  
Herbert Tarryton, 20 12 25  
Egyptian Str., 10 ck 12 00  
Murad, 20, Plain 16 00  
Murad, 10, cork or pl. 16 00  
Murad, 20, cork or pl. 16 00  
Luxury, 10, cork 16 00  
Melachrino, No. 9, 10, cork or plain 16 00  
Melachrino, No. 9, 20, cork or plain 16 00  
Melach'o, No. 9, 10, St. 16 50  
Melach'o, No. 9, 20, St. 16 50  
Natural, 10 and 20 12 90  
Markoff, No. 15, 10, cork 16 00

Pall Mall Rd., 20, pl. 21 00  
Benson & Hedges, 10 20 00  
Ranmes, 10, Plain 17 50  
Milo Violet 10, Gold 20 00  
Deities, 10 21 00  
Condex, 10 22 00  
Phillips Morris, 10 19 00  
Brening Own, 10, Pl. 28 00  
Ambassador, 10 28 00  
Benson & Hedges  
Tuberettes 55 00

## CIGARETTE PAPERS

Riz La Croix, Wh., dz. 48  
Riz La Wheat Br., dz. 48  
Zig Zag, per doz 84

## TOBACCO—FINE CUT.

Liggett & Myers Brands  
Hiawatha, 10c, doz. 96  
Hiawatha, 16 oz. dz. 11 00  
Red Bell, 10c, doz. 96  
Red Bell, 35c, doz. 2 95  
Red Bell, 75c Pails dz. 7 40  
Sterling, 10c, doz. 96  
Sweet Burley, 10c, dz. 96  
Sweet Burley, 40c foil 8 50  
Swt. Burley, 95c Dru. 8 85  
Sweet Cuba, 10c, doz. 96  
Sweet Cuba, 40c, doz. 3 85  
Sweet Cuba, 95c Pail 8 50  
Sweet Orange, 10c, dz. 96

## Scotten Dillon & Co. Brand

Dan Patch, 10c, doz. 90  
Dan Patch, 16 oz., dz. 7 50  
Ojibwa, 10c, doz. 96  
Ojibwa, 8 oz., doz. 3 85  
Ojibwa, 95c, doz. 8 50  
Ojibwa, 90c, doz. 8 00  
Sweet Mist, 10c, doz. 96  
Uncle Daniel, 10c, doz. 96  
Uncle Daniel, 16 oz. 10 20

## J. J. Bagley & Co. Brands.

Mayflower, 16 oz., dz. 15 00

## P. Lorrilland Brands.

Pioneer, 10c, doz. 96  
Tiger, 10c, doz. 96  
Tiger, 50c, doz. 4 80

## Weyman Bruton Co. Brand

Right Cut, 10c, doz. 95  
W-B Cut, 10c, doz. 95

## PLUG TOBACCO.

### American Tobacco Co. Brands.

Amer. Navy, 10c doz. 99  
Amer. Navy, per plug 68  
Jolly Tar, 24, per plug 16  
Gold Rope, 10c doz. 99  
Boot Jack, 15c, doz. 1 44  
Piper Heidsieck, 10c 96  
Piper Heidsieck, 20c 1 92  
Spear Head, 10c cuts 99  
Spear Head, per plug 63  
Square Deal, per plug 68  
Standard Navy, 3 pig 64  
Town Talk, per plug 56



## Liggett &amp; Meyers Brands.

Brian Pipe, doz.	96
Cuban Star, L. C., 10c	96
Cuban Star, Pails, dz.	6 90
Corn Cake, Gran., 5c	48
Corn Cake, Gran., 10c	96
Corn Cake, Gran., 25c	2 40
Corn Cake, Gran., 50c	4 80
Duke's Mixture, 10c	96
Glad Hand, L. C., 10c	96
Growler, L. C., 25c	2 50
Growler, L. C., 50c	5 00
La Turka, Plug C., 15c	1 44
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, 50c 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	96

## Pinkerton Tobacco Co. Brands.

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

## J. J. Bagley &amp; 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, doz.	96
Prince Albert, 17c, dz.	1 53
Prince Albert, 8 oz. tins, without pipes	6 72
Prince Albert, 8 oz. and Pipes, doz.	8 88
Prince Albert, 16 oz. 12	96
Stud, Gran., 5c, doz.	48
Whale, 16 oz., doz.	4 80

## Block Bros. Tobacco Co.

Mail Pouch, 10c, doz.	96
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## Falk Tobacco Co., Brands.

American Mixture, 35c	3 30
Arcadia Mixture, 25c	2 40
Champagne Sparklets, 30c, doz.	2 70
Champagne Sparklets, 90c, doz.	8 10
Personal Mixture	6 60
Perique, 25c, per doz.	2 25
Serene Mixture, 15c dz	1 60
Serene Mixture, 8 oz. 7	60
Serene Mixture, 16 oz. 14	70
Tareyton London Mix- ture, 50c, doz.	4 00
Vintage Blend, 25c dz.	2 30
Vintage Blend, 80 tins	7 70
Vintage Blend, \$1.55, tins, doz.	14 90

## Superba Tobacco Co. Brands.

Sammy Boy Scrap, dz.	96
Cigar Clippings	96
Havana Blossom, 10c	96
Havana Blossom, 40c 3	95
Klickerbocker, 6 oz. 3	00
Lieberman, 10c, doz.	96
W. O. W., 6 oz., doz.	3 00
Royal Major, 10c, doz.	96
Royal Major, 6 oz., dz.	3 00
Royal Major, 14 oz., dz	7 20

## Larus &amp; Bro. Co.'s Brands.

Edgeworth Ready Rub- bed, 17c tins	1 62
Edgeworth Ready Rub- bed, 8 oz. tins, dz.	7 00
Edgeworth Ready Rub- bed, 16 oz. tins, dz	14 50
Edgeworth Sliced Plug, 17c tins, doz.	1 62
Edgeworth, Sliced Plug, 35c tins, doz.	3 55

## United States Tobacco Co. Brands.

Central Union, 15c, dz.	1 44
Shag, 15c Tins, doz.	1 44
Shag, 15c Papers, doz.	1 44
Dill's Best, 16c, doz.	1 48
Dill's Best Gran., 16c	1 48
Dill's Best, 17c Tins	1 48

## Snuff.

Copenhagen, 10c, roll	64
Seal Blending, 10c	64
Seal Göteborg, 10c, roll	64
Seal Sme. Rapee, 10c	64
Seal Norkopping, 10c	64
Seal Norkopping 1 lb.	85

## CONFECTIONERY

Stick Candy Pails	17
Standard	17
Jumbo Wrapped	18
Pure Sugar Stick, 600's	4 20
Big Stick, 20 Lb. case	18

## Mixed Candy Pails

Kindergarten	19
Leader	16
X. L. O.	13
French Creams	18
Cameo	19
Grocers	11

## Fancy Chocolates

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	17
Orange Gums	17
Challenge Gums	14
Favorite	20
Superior	20

## Lozenges. Pails

A. A. Pep. Lozenges	17
A. A. Pink Lozenges	17
A. A. Choc. Lozenges	18
Motto Hearts	19
Malted Milk Lozenges	21

## Hard Goods. Pails

Lemon Drops	18
O. F. Horehound Dps.	18
Anise Squares	18
Peanut Squares	20
Horehound Tablets	20

## Pop Corn Goods.

Cracker Jack, Prize	3 75
Checkers, Prize	3 75

## Cough Drops

Putnam's	1 30
Smith Bros.	1 50

## Package Goods

Creamery Marshmallows	4 oz. pkg., 12s, cart.	95
	4 oz. pkg., 48s, case	3 75

## Specialties.

Arcadian Bon Bons	19
Walnut Fudge	23
Pineapple Fudge	21
Italian Bon Bons	18
National Cream Mints	25
Silver King M. Mallows	30
Hellow, Hiram, 24s	1 50

## COUPON BOOKS

50 Economic grade	2 50
100 Economic grade	4 50
500 Economic grade	20 00
1,000 Economic grade	37 50

## Where 1,000 books are

ordered at a time, special- y print front cover is furnished without charge.	
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## CRISCO.

36s, 24s and 12s.	
Less than 5 cases	21
Five cases	20 1/2
Ten cases	20
Twenty-five cases	19 1/2

## CREAM OF TARTAR

6 lb. boxes	38
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## DRIED FRUITS

Apples	
Evap'd Choice, blk.	15

## Apricots

Evaporated, Choice	28
Evaporated, Fancy	33
Evaporated Slabs	25

## Citron

10 lb. box	87
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## Currants

Package, 14 oz.	20
Boxes, Bulk, per lb.	20

## Peaches

Evap. Fancy, Unpeeled	20
Evap. Fancy, Peeled	22

## Peel

Lemon, American	26
Orange, American	28

## 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

Med. Hand Picked	09
Cal. Limas	11 1/2
Brown, Swedish	08
Red Kidney	09 1/2

## Farina

24 packages	2 10
Bulk, per 100 lbs.	05

## Hominy

Pearl, 100 lb. sack	2 50
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## Macaroni

Domestic, 20 lb. box	07 1/2
Domestic, broken bbls.	06 1/2
Armours, 2 doz., 8 oz.	1 80
Fould's, 2 doz., 8 oz.	1 80
Quaker, 2 doz.	1 85

## Pearl Barley

Chester	4 25
00 and 0000	6 00
Barley Grits	5 00

## Peas

Scotch, lb.	09
Split, lb.	08

## Sago

East India	08 1/2
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## Tapioca

Pearl, 100 lb. sacks	8 1/2
Minute, 8 oz., 3 doz.	4 95
Dromedary Instant	3 50

## FLAVORING EXTRACTS

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

## FLOUR AND FEED

Valley City Milling Co.	
Lily White, 1/2 Paper sack	
Harvest Queen, 24 1/2	
Light Leaf Spring	
Wheat, 24s	
Roller Champion 24 1/2	
Snow Flake, 24 1/2s	
Graham 25 lb. per cwt	
Golden Granulated Meal, 2 lbs., per cwt.	
Rowena Pancake Com- pound, 5 lb. sack	
Buckwheat Compound, 5 lb. sack	
Watson Higgins Milling Co.	
New Perfection, 1/2s.	7 60
Red Arrow, 1/2s	7 80

## Meal

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

## Wheat

No. 1 Red	1 25
No. 1 White	1 23

## Oats

Carlots	51
Less than Carlots	56

## Corn

Carlots	81
Less than Carlots	86

## Hay

Carlots	16 00
Less than Carlots	20 00

## Feed

Street Car Feed	35 00
No. 1 Corn & Oat Fd	35 00
Cracked Corn	35 00
Coarse Corn Meal	35 00

## FRUIT JARS

Mason, pts., per gross	7 45
Mason, qts., per gross	8 70
Mason, 1/2 gal., gross	11 70
Ideal Glass Top, pts.	8 95
Ideal Glass Top, qts.	11 10
Ideal Glass Top, 1/2 gallon	15 10

## GELATINE

Jello-O, 3 doz.	3 45
Knox's Sparkling, doz.	2 25
Knox's Acidu'd, doz.	2 25
Minute, 3 doz.	4 05
Plymouth, White	1 65

## HAND CLEANER



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.	1 75
O. B., 15 oz., per doz.	4 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. bxs	5 50
Red Diamond, 144 bx	5 85

## Cleveland Match Co. Brands



Old Pal, 144 Boxes ----- 8 00



## SALT

Colonial 24, 2 lb. ....	90
Med. No. 1, Bbls. ....	2 70
Med. No. 1, 100 lb. bg. ....	90
Farmer Spec., 70 lb. ....	90
Packers Meat, 56 lb. ....	56
Packers for ice cream	
100 lb., each .....	95
Blocks, 50 lb. ....	47
Butter Salt, 280 lb. bbl. ....	4 50
Baker Salt, 280 lb. bbl. ....	4 25
100, 3 lb. Table .....	6 07
60, 5 lb. Table .....	5 57
30, 10 lb. Table .....	5 30
28 lb. bags, butter .....	48



Per case, 24 2 lbs. .... 2 40  
Five case lots .....

## SOAP

Am. Family, 100 box ....	6 00
Export, 120 box .....	4 90
Flake White, 100 box ....	5 25
Fels Naptha, 100 box ....	5 60
Grandma White Na. 100s ....	5 00
Rub No More White	
Naptha, 100 box .....	5 50
Swift Classic, 100 box ....	5 25
20 Mule Borax, 100 bx ....	7 55
Wool, 100 box .....	6 50
Fairy, 100 box .....	5 50
Jap Rose, 100 box .....	7 85
Palm Olive, 144 box ....	11 00
Lava, 100 box .....	4 90
Pummo, 100 box .....	4 85
Sweetheart, 100 box .....	5 70
Grandpa Tar, 50 sm. ....	2 00
Grandpa Tar, 50 Lge ....	3 35
Fairbank Tar, 100 bx ....	4 00
Trilby, 100, 12c .....	8 00
Williams Barber Bar. 9s ....	50
Williams Mug, per doz. ....	48

Proctor &amp; Gamble.

5 box lots, assorted	
Ivory, 100, 6 oz. ....	6 50
Ivory Soap Flks., 100s ....	8 00
Ivory Soap Flks., 50s ....	4 10
Lenox, 120 cakes .....	3 65
Luna, 100 cakes .....	4 00
P. & G. White Naptha 5 25	
Star, 100 No. 11 cakes 5 25	
Star Nap. Pow. 60-16s 3 65	
Star Nap. Pw., 100-10s 3 85	
Star Nap. Pw., 24-60s 4 85	

## CLEANSERS.

# KITCHEN KLENZER



80 can cases, \$4.80 per case

## WASHING POWDERS.

Bon Ami Pd, 3 dz. bx 3 75	
Bon Ami Cake, 3 dz. 3 25	
Climaline, 4 doz. ....	4 20
Grandma, 100, 5c ....	4 00
Grandma, 24 Large ....	4 00
Gold Dust, 100s ....	4 00
Gold Dust, 12 Large ....	4 25
Golden Rod, 24 ....	4 25
Jinx, 3 doz. ....	4 50
La France Laun, 4 dz. ....	3 60
Luster Box, 54 ....	3 75
Miracle C., 12 oz., 1 dz 2 25	
Old Dutch Clean, 4 dz ....	4 00
Queen Ann, 60 oz. ....	2 40
Rinso, 100 oz. ....	6 40
Rub No More, 100, 10 oz. ....	3 85
Rub No More, 18 Lg. ....	4 25
Spotless Cleanser, 48, 20 oz. ....	3 85
Sani Flush, 1 doz. ....	2 25
Sapoline, 3 doz. ....	3 15
Soapine, 100, 12 oz. ....	6 40
Snowboy, 100, 10 oz. ....	4 00
Snowboy, 24 Large ....	4 70
Speedee, 3 doz. ....	7 20
Sunbrite, 72 doz. ....	4 00
Wyandotte, 48 ....	4 75

## SPICES.

Whole Spices.	
Allspice, Jamaica ....	@13
Cloves, Zanzibar .....	@45
Cassia, Canton .....	@16
Cassia, 5c pkg., doz. ....	@40
Ginger, African .....	@15
Ginger, Cochlin .....	@20
Mace, Penang .....	@70
Mixed, No. 1 .....	@22
Mixed, 5c pkgs., doz. ....	@45
Nutmegs, 70-80 .....	@40
Nutmegs, 105-110 .....	@40
Pepper, Black .....	@15
Pure Ground in Bulk	
Allspice, Jamaica ....	@16
Cloves, Zanzibar .....	@50
Cassia, Canton .....	@22
Ginger, African .....	@22
Mustard .....	@28
Mace, Penang .....	@75
Nutmegs .....	@32
Pepper, Black .....	@18
Pepper, White .....	@30
Pepper, Cayenne .....	@32
Paprika, Spanish .....	@32

Seasoning	
Chili Powder, 15c .....	1 35
Celery Salt, 3 oz. ....	95
Sage, 2 oz. ....	90
Onion Salt .....	1 35
Garlic .....	1 35
Ponely, 3 1/2 oz. ....	3 25
Kitchen Bouquet .....	3 25
Laurel Leaves .....	20
Marjoram, 1 oz. ....	90
Savory, 1 oz. ....	90
Thyme, 1 oz. ....	90
Tumeric, 2 1/2 oz. ....	90

## STARCH

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

## CORN SYRUP.

Penick Syrup	
GOLDEN-CRYSTAL-WHITE-MARLE	
Penick Golden Syrup	
6, 10 lb. cans .....	2 55
12, 5 lb. cans .....	2 75
24, 2 1/2 lb. cans .....	2 85
24, 1 1/2 lb. cans .....	1 95
Crystal White Syrup	
6, 10 lb. cans .....	2 95
12, 5 lb. cans .....	3 15
24, 2 1/2 lb. cans .....	3 30
24, 1 1/2 lb. cans .....	2 25
Penick Maple-Like Syrup	
6, 10 lb. cans .....	3 70
12, 5 lb. cans .....	3 90
24, 2 1/2 lb. cans .....	4 05
24, 1 1/2 lb. cans .....	2 75
Corn	
Blue Karo, No. 1 1/4, 2 doz. ....	2 00
Blue Karo, No. 5, 1 dz. ....	2 80
Blue Karo, No. 10, 1/2 doz. ....	2 60
Red Karo, No. 1 1/4, 2 doz. ....	2 30
Red Karo, No. 5, 1 dz. ....	3 20
Red Karo, No. 10, 1/2 doz. ....	3 00
Imt. Maple Flavor.	
Orange, No. 1/2, 2 doz. ....	2 75
Orange, No. 5, 1 doz. ....	3 90
Maple.	
Green Label Karo, 23 oz., 2 doz. ....	6 69
Green Label Karo, 5 1/2 lb., 1 doz. ....	11 40
Maple and Cane	
Kanuck, per gal. ....	1 60
Sugar Bird, 2 1/2 lb., 2 doz. ....	9 00
Sugar Bird, 8 oz., 4 doz. ....	12 00
Maple.	
Johnson Purity, Gal. 2 50	
Johnson Purity, 4 doz., 18 oz. ....	18 50
TABLE SAUCES.	
Lea & Perrin, large. ....	6 00
Lea & Perrin, small. ....	3 25
Pepper .....	1 60
Royal Mint .....	2 40
Tobasco .....	2 75
Sho You 9 oz., doz. ....	2 70
A-1, large .....	5 75
A-1 small .....	3 25
Capers .....	1 90

## TEA.

Japan.	
Medium .....	34@38
Choice .....	45@56
Fancy .....	58@60
No. 1 Nibbs .....	62
1 lb. pkg. Siftings .....	18
Gunpowder	
Choice .....	28
Fancy .....	38@40
Ceylon	
Pekoe, medium .....	33
Melrose, fancy .....	56

English Breakfast	
Congou, Medium .....	28
Congou, Choice .....	35@36
Congou, Fancy .....	42@43

Oolong	
Medium .....	36
Choice .....	45
Fancy .....	50

## TWINE

Cotton, 3 ply cone .....	46
Cotton, 3 ply balls .....	48
Wool, 6 vine .....	20

## VINEGAR

Cider, 40 Grain .....	22
White Wine, 40 grain 17	
White Wine, 80 grain 22	
Oakland Vinegar & Pickl. Co.'s Brands.	
Oakland Apple Cider .....	25
Blue Ribbon Corn .....	20
Oakland White Pickling 20	
No charge for packages.	

## WICKING

No. 0, per gross .....	60
No. 1, per gross .....	85
No. 2, per gross .....	1 10
No. 3, per gross .....	1 85
Peerless Rolls, per doz. ....	45
Rochester, No. 2, doz. ....	50
Rochester, No. 3, doz. ....	2 00
Rayo, per doz. ....	80

## WOODENWARE

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

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

Egg Cases.	
No. 1, Star Carrier .....	5 00
No. 2, Star Carrier .....	10 00
No. 1, Star Egg Trays .....	4 50
No. 2, Star Egg Trays .....	9 00

Mop Sticks	
Trojan spring .....	2 00
Eclipse patent spring .....	2 00
No. 2, pat. brush hold .....	2 00
Ideal, No. 7 .....	1 35
12 oz. Cot. Mop Heads .....	2 25
16 oz. Cot. Mop Heads .....	3 50

Pails	
10 qt. Galvanized .....	2 35
12 qt. Galvanized .....	2 60
14 qt. Galvanized .....	2 90
12 qt. Flaring Gal. Ir. ....	6 75
10 qt. Tin Dairy .....	4 80
12 qt. Tin Dairy .....	5 40

Traps	
Mouse, wood, 4 holes .....	60
Mouse, wood, 6 holes .....	70
Mouse, tin, 5 holes .....	65
Rat, wood .....	1 00
Rat, spring .....	1 00
Mouse, spring .....	30

Tubs	
Large Galvanized .....	8 50
Medium Galvanized .....	7 50
Small Galvanized .....	6 60

Washboards	
Banner Globe .....	6 00
Brass, Single .....	7 00
Glass, Single .....	6 75
Double Peerless .....	8 25
Single Peerless .....	7 50
Northern Queen .....	5 75
Universal .....	7 50

Window Cleaners	
12 in. ....	1 65
14 in. ....	1 85
16 in. ....	2 30

Wood Bowls	
13 in. Butter .....	5 00
15 in. Butter .....	9 00
17 in. Butter .....	13 00
19 in. Butter .....	25 00

WRAPPING PAPER	
Fibre, Manila, white. 05 1/2	
No. 1 Fibre .....	07 1/2
Butchers Manila .....	06 1/2
Kraft .....	09

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

YEAST-COMPRESSED	
Fleischman, per doz. ....	28

## Proceedings of Grand Rapids Bankruptcy Court.

Grand Rapids, Feb. 24—In the matter of Cyclone Motors Co., Bankrupt No. 2202, the adjourned first meeting was held at Benton Harbor, Feb. 19, and the following proceedings were had: The bankrupt was present by H. C. Hertz, Secretary of the bankrupt corporation, W. H. Cunningham and W. J. Banyon, attorneys, were present. The referee appointed Frank D. Scherer, of Benton Harbor, as trustee upon the failure of the creditors to agree upon a trustee. Several petitions to reclaim were considered and acted upon. The Secretary of the company was then sworn and examined before a reporter. The first meeting was then adjourned no date.

Feb. 26. On this day an order to show cause was made in the matter of Regle Brass Co., Bankrupt No. 2081, for the purpose of having the creditors consider and pass upon the offer of a certain broker to take an option on the property of the bankrupt and sell the same for not less than \$35,000, taking from such price the sum of 5 per cent. for his services. The creditors meeting will be held at the office of special referee Kirk E. Wicks, at his office at 633 Michigan Trust building, Grand Rapids, why such proposition should not be taken and such option and agreement made by the trustee.

Feb. 28. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Charles W. Morgan, Bankrupt No. 2239. The matter has been referred to Ben M. Corwin as referee in bankruptcy. The bankrupt is a resident of the city of Muskegon; and is a watchman by occupation. The schedules of the bankrupt list assets in the sum of \$3,217, of which \$106 is claimed as exempt to the bankrupt, and liabilities in the sum of \$5,134.21. The first meeting of creditors will be held at the office of the referee on March 16. A list of the creditors of the bankrupt is as follows:

Hill County, Montana .....	\$276.36
Security State Bank, Havre, Mont. ....	350.00
H. Earl Clack Co., Havre, Mont. ....	15.00
Jestrah Bros., Havre, Mont. ....	8.00
A. J. Broadwater Hardware Co., Havre, Mont. ....	15.00
Havre Trading Co., Havre, Mont. ....	140.45
Havre Mill Co., Havre, Mont. ....	22.85
Wesley J. Compton, Centralia, Wash. ....	24.25
Bond Lumber Co., Havre, Mont. ....	26.40
Piper Howe Lumber Co., Havre, Mont. ....	114.35
Jesse B. King, no address .....	36.00
Farmers Co-operative Assn., Havre, Mont. ....	25.00
U. S. Department of Agriculture .....	70.00
County of Hill, Havre, Mont. ....	100.00
M. J. Culley, Havre, Mont. ....	60.90
Elsie E. Richardson, Grand Rapids 3,775.55	

March 2. On this day was held the first meeting of creditors in the matter of George A. Reynolds, Bankrupt No. 2230. The bankrupt was present in person. No creditors were represented, but several were present in person. No claims were presented by the creditors for consideration. William J. Turner was elected trustee and the amount of his bond fixed by the referee at \$500. The bankrupt was then sworn and examined by the referee without a reporter. The first meeting was then adjourned without date.

On this day also was held the first meeting of creditors in the matter of Louis E. Carpenter, Bankrupt No. 2232. The bankrupt was present in person. No creditors were present or represented. No claims were proved. The bankrupt was sworn and examined by the referee without a reporter. It appeared from the bankrupt's examination and from his schedules that there is no property in the estate other than such as is exempt to the bankrupt and the case will accordingly be closed and returned to the district court as a no-asset case. The first meeting was adjourned without date.

March 3. On this day the trustee's final report and account was received in the matter of Republic Sales & Service Co., Bankrupt No. 2190. A final meeting of creditors has been called to be held on March 16, at which time the trustee's final report and account will be considered, administration expenses and preferred claims paid, so far as the funds on hand will permit, and the case closed. There will be no dividends for any general creditors, the preferred and rent claims, together with the necessary expenses of administration, total more than the amount of funds in the estate.

On the day also was held the first meeting of creditors in the matter of Parker Home Furnishing Co., Bankrupt No. 2234. The bankrupt was present by Clyde Sieple, its President, and by Geo. B. Kingston, attorneys for the bankrupt. Cross, Foote & Sessions were present. Claims were allowed against the estate of the bankrupt. The Grand Rapids Trust Co. was elected trustee and the amount of its bond placed by the referee at \$5,000. Clyde Sieple was then sworn and examined by the referee without a reporter. The first meeting of creditors was then adjourned no date.

On this day was held the sale of the balance of the assets, over and above those claimed to be on reclamation, in the matter of Benjamin E. Dayrell, Bankrupt No. 2156. The bankrupt was not present or represented. Creditors and bidders were present in person. The bid-

ding was not active and the property finally went to Benjamin A. Vrieling for \$275. An order was made confirming the sale. The special meeting and sale was then adjourned no date.

March 5. On this day was held the first meeting of creditors in the matter of Anna Savacool doing business as Terrace Hat Shop, Bankrupt No. 2226. The bankrupt was present in person. J. Claude Youdan was personally present for the creditors. Claims were proved and allowed. The bankrupt was sworn and examined by the referee and by Mr. Youdan, without a reporter. The exemptions claimed by the bankrupt were confirmed to her. It appeared that the estate contained no assets except those claimed as exempt and the estate was closed to be returned to the district court as a no-asset case. The first meeting was then adjourned no date.

## Ask Old Timer a Question.

Grand Rapids, March 7—The contributions of an Old Timer to the Tradesman contain much of interest. His historical sketches are of more than ordinary value, and he should be encouraged by appreciative readers to continue to record his observations and experiences of the past.

I have found much that amuses me in his discussion of economic questions, especially the tariff. His oft-repeated assertion that complete freedom in trade, has ever been the result under the terms of the revenue laws, enacted when the Democrats were in control of the Congress, is not justified by the record. Under all tariff laws, notably those of McKinley, Dingley, Morrill and Payne, enacted by Republicans, many articles of merchandise and raw materials were admitted free of duty, and in a larger measure under the Wilson and Underwood acts. But there has never been a moment since the organization of the General Government when duties were not imposed upon imports, and collected. Will Old Timer kindly furnish to the Tradesman a statement of the number of custom houses that were closed under the operation of the free trade laws he claims were enacted by the Democrats in Congress? Also how many customs inspectors, and marshals, employed to collect the customs, imposed by tariff, were retired in the years when free trade, as he claims, was in force in the United States? If the custom houses were open and Government officials were busily employed in collecting tariff duties could there have been absolute freedom in trade? Is it not a fact that the sole difference between tariff laws for protection and tariff laws for revenue is merely the measure of the protection imposed? Many honest, intelligent men are of the opinion that tariff protection is immoral, therefore unjustifiable. Under the operation of such laws many immoral and criminal practices keep the customs officials, courts and marshals busy in arresting and punishing violators of the law. With absolute freedom in trade there would be no employment for such officials, for no crimes would be committed by importers of merchandise or materials, nor by tourists returning from abroad.

A. S. White.

## Wants a Position.

I want a place in your store.  
I will be one of your greatest workers.  
I will get new business for you every day.  
I will always be on the job.  
I will be on hand before the store opens in the morning.  
I will stay and work for you after all others have gone.  
I will always be enthusiastic about you.  
I will tell everybody about you and your merchandise.  
I will increase your efficiency many times.  
I am absolutely necessary to your business.  
I am the Window Card.



**Wool Supplies and Woolen Fabrics.**

While prices of cotton profess, at least, to be based on the law of supply and demand, although neither is really more than guessed at in many instances, wool prices appear to depend wholly on what chance brings. World wool supplies are generally a matter of conjecture and they have, in recent years, been the subject of pools or combinations, here and abroad, whose avowed purpose was to keep prices to certain fixed minimums. There seems, at present, to be plenty of wool available for all needs, and the supply in this country is certainly ample. In Great Britain there is a certain amount of apprehension because raw wool prices are relatively above what can be obtained for tops and yarns. Continental support in buying has helped to keep up wool prices and so, to some extent, has purchasing by Japan which, until comparatively recently, did not figure in this field. The prices of crossbreds have gone up abroad mainly, it is said, because of American demand. At the auction sale at Adelaide, South Australia, on Friday there was a softening of prices for good wools. Whether this has any significance will appear this week when the London auction sales are resumed. At these the offerings will amount to 200,000 bales. The shearing season is beginning in this country and buyers are doing a little in looking after desirable clips. The actual amount of contracting, however, has not been large so far. As is customary at this period, the goods market does not possess many features of note. The American Woolen Company finally withdrew all its lines during the past week and the Pacific Mills closed out on its dress goods offerings. What kind of allotment the former will make has not yet been stated, but it is pretty

well established that much scaling down will be necessary in certain constructions. Some of the finer dress goods still remain to be shown, the openings of them for next Fall to occur within the coming fortnight. Sales of both men's and women's wear are showing up well.

**Novelty Braids Featured in Current Millinery.**

In the large collection of hats of various ranges in the showrooms of one of the New York "quantity" manufacturers the current bulletin of the Retail Millinery Association of America says novelty braids are featured in a large way.

"There is the straw paisley," the bulletin goes on, "which is a general favorite everywhere for the lower price ranges of Spring hats, and the various all-over viscas in shredded wheat, chrysanthemum and corduroy types are legion. Other shapes show the use of bright-colored cellophane in 'hit-and-miss' effects, loose raffia-like Scotch plaids woven in silk braids, chenille shot with cellophane strands, yarn-shot braid, tinsel combined with gay strands of cellophane, etc.

"These novelty weaves are usually sought in the brighter colors and in the more youthful models, and they generally combine one of the grained or twilled silks with taffeta or with one of the various crepes. The trimmings are generally very simple, consisting of scarfs, silk or yarn appliques, or ribbons.

"A large, rather 'dressy' model is made of Dutch blue georgette crepe with a high-peaked six-section crown and wide mushroom brim. Crepe also makes the crush scarf that has its knot caught at the right by a cabocnon of coral beads. An inch and a half flange of coral, blue and rose chenille braid, shot with black cellophane, makes a striking finish."

## It's National Canned Foods Week

**REMEMBER—**

—that when you order DEL MONTE Products you are buying more than mere merchandise—that you are stocking positive sales. DEL MONTE canned foods are sold before you put them on your shelves, because your customers know and have absolute confidence in this brand.

—that the more DEL MONTE varieties you carry, the bigger business you are likely to do on each one, because the goodness and high quality of each is a direct incentive to try the others.

—that it is easier and much more profitable to sell many varieties of one well-known brand, like DEL MONTE, than attempt the same volume of business under many different brands—keeps your capital smaller—turns it over faster.

**JUDSON GROCER COMPANY**  
GRAND RAPIDS, MICHIGAN

**BUSINESS WANTS DEPARTMENT**

Advertisements inserted under this head for five cents a word the first insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Small display advertisements in this department, \$3 per inch. Payment with order is required, as amounts are too small to open accounts.

**WANTED**—To hear from owner of general merchandise store for sale. State cash price, particulars. D. F. Bush, Minneapolis, Minn. 9

**For Sale**—General stock of dry goods and groceries, on railroad and good roads. A good resort trade in season, and good farmers' trade the year round. Invoices about \$4,500, fixtures extra. Rent, with eight living rooms, \$25. Have other business. Write No. 78, care Michigan Tradesman. 78

**For Sale**—General store, gasoline station, new bungalow, agency for corduroy tires. Located in Holland community. Will trade for city property. Address No. 79, care Michigan Tradesman. 79

**FOR SALE—TWO STORY BRICK STORE**, including \$3,000 stock general merchandise and dwelling, grain elevator, potato house and hay house. Potato house equipped with two wagon dumps and power sorters, electric motors. Located seven and one-half miles from Chippewa Falls on Omaha Railway. Excellent opportunity for married man. Best reasons for selling. If you mean business, you had better investigate this. Farmers' Produce Co., Chippewa Falls, Wisconsin. 80

**A LIVE WIRE. MONEY-MAKING COUNTRY STORE**—Selling account of age. Wish to retire. Forty years at this stand. Fine store building, living rooms in connection, modern, hot and cold water, toilet, bath, hot water heating plant, about two acres of ground, on good roads, garage, close to school and church. Stock consists of general merchandise, groceries, dry goods, shoes, rubbers, shelf hardware, proprietary medicines, crockery, men's wear, etc. Doing about \$30,000 per year. This will stand investigation. Stock at invoice. Will sacrifice considerable on buildings. Might take in good city dwelling. Address No. 71 care Michigan Tradesman. 71

**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.

**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.

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

**For Sale**—Stock general merchandise in live town in Central Michigan. Consists of dry goods, shoes, rubbers, groceries, paints, varnishes, patent medicines. Also fixtures and residence. Only general stock in town. Address No. 68, care Tradesman. 68

**For Sale**—A general store in a good live resort town sixty miles from Detroit, on a railroad and good roads. Has a good, established farmer trade, and all cash business. Good reason for selling. For particulars, write W. H. Kelly, Birmingham, Mich. 72

**For Sale Or Exchange**—240-acre farm in Clare county with eight-room house and small barn on same, for stock of merchandise or city real estate. Seegmiller Bros., Cadillac, Mich. 73

**FOR SALE**—Bazaar stock, located in one of best cities in Central Michigan. Inventory about \$4,000. Business can be doubled in short time. Established 12 years. Satisfactory reasons for selling. Address No. 75, care Michigan Tradesman. 75

**For Sale Or Trade**—In Kalkaska, Mich., house and two lots, electric lights and city water; meat market and stock; slaughter house, hog house and ten acres of muck ground; ice house, with 100 tons of ice all put up. A fine opportunity for someone. Part cash, rest terms. Let me hear from you. Harry Bartholomew, Kalkaska, Mich. 76

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 1250 Burlingame Ave., Detroit, Mich. 566

## Yearly Invoice Record

The contract you enter into when you purchase fire insurance requires you to retain all invoices or keep a record of all purchases during the current year. Merchants who have small safes sometimes find it inconvenient to preserve all invoices intact. To meet this requirement, we have devised an Invoice Record which enables the merchant to record his purchases, as set forth in his invoices, so as to have a complete record in compact form for use in effecting a settlement in the event of a loss by fire. This Record is invaluable to the merchant, because it enables him to ascertain in a moment what he paid for and where he purchased any article in stock. Price \$2.

**Tradesman Company**  
Grand Rapids

## GRAND RAPIDS SAFE CO.

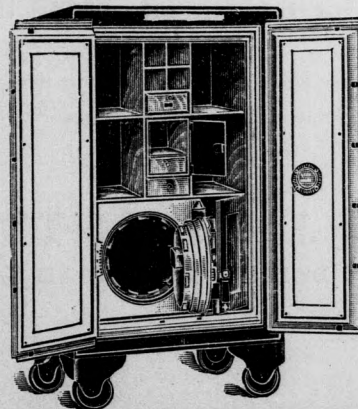
Dealer in

**Fire and Burglar Proof Safes**

**Vault Doors and Time Locks**

Largest Stock in the State.

**Grand Rapids Safe Co.**  
Grand Rapids, Mich.





# To the Readers of the Michigan Tradesman

## IMPORTANT NOTICE!

You are **earnestly advised** to at once mail the coupon at the bottom of this page, and learn all about the wonderful proposition that is made to the readers of this paper by the **Detroit Air Cooled Car Co.**, of Detroit and Wayne Michigan.

You do **not** assume the **slightest obligation** in doing so, but it will greatly interest you to know about the **most widely discussed engineering achievement of the industry**—the big, roomy, luxurious, quality car that gets 30 miles to the gallon of gasoline and sells at a **strictly popular price**.

**Investors this IS your opportunity.**

### IMPORTANT FEATURES OF THE DETROIT AIR COOLED CAR

1. Being air cooled by a perfected system, it does away with all annoyances, cost, parts, and weight of the old-fashioned water cooling system.
2. Has from 750 to 1,300 fewer parts than any other car.
3. Is  $\frac{1}{3}$ -ton lighter in weight than other cars of equal size.
4. Has averaged close to 30 miles per gallon of gasoline for 65,000 miles.
5. Beautiful in appearance, luxuriously furnished, perfectly balanced, unusually roomy, strictly a quality car.
6. Perfect accessibility to, and interchangeability of parts.
7. Most powerful automobile motor per pound weight ever made.
8. Exclusive, improved and patented features.
9. Equipped with the famous Twin-3 (6) air cooled D-A-C motor.
10. Superior design, materials, and workmanship.
11. Mechanical drawings and patterns made; three production models built; plant secured; organization complete; output sold for a long period in advance.
12. Cost of production and profits per car should make this a magnificent investment.

**Don't Delay. Don't put it off. Mail the coupon now—today.**

Just write your name and address **plainly** on the coupon—that's all.  
See the exhibit at Ottawa Ave. and Michigan St., Grand Rapids.

(Open Evenings)

**W. J. DOUGHTY**

**PRESIDENT DETROIT AIR COOLED CAR CO.**

3745 Cass Ave.

Detroit, Mich.

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3745 Cass Ave., Detroit, Mich.

Gentlemen:—

Please give me the information mentioned above. I ask this with the understanding that I am NOT pledging myself in any way.

Name \_\_\_\_\_

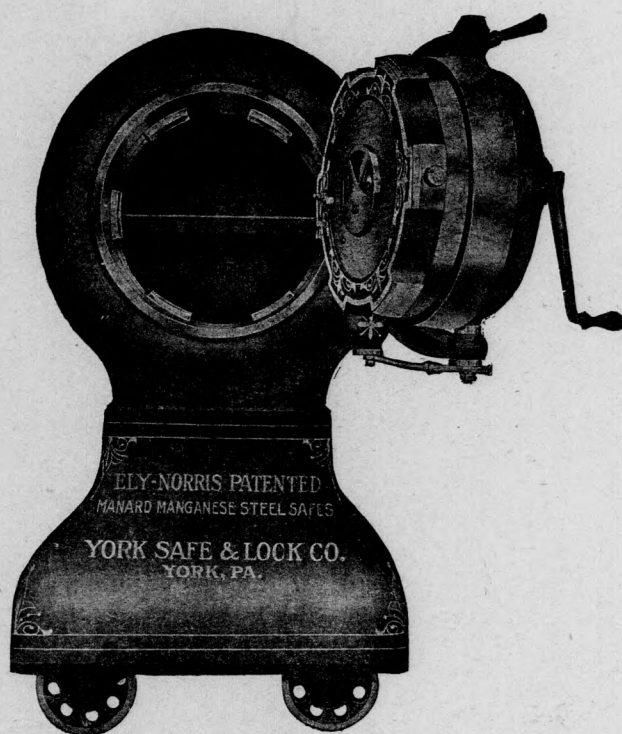
(M.T.) Address \_\_\_\_\_



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THE amount of table oil cloth on your shelves doesn't indicate how successful you are. Don't ever forget that it is only when the cash register bell rings that you make any money.



MERITAS Table Oil Cloth has a habit of ringing the bell—quick and often. It is a habit that was started when we put into MERITAS the quality that makes women like it for its long wear. It is a habit that the original, exclusive, year-in-advance patterns make stronger all the time. That MERITAS habit of moving into the customers' hands quickly, has for years so pleased hundreds of retailers all over the country, that they can't see any other brand.



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