

THE QUESTION OF THE FLAG

"Are you for me or against me?"
Asked the Flag as it went by.
"We are for you! We are for you!"
Said the people in reply.
"We will follow where you lead us,
We are ready when you need us,
We have pledged our hearts' devotion,"
Said the People in reply.

"Are you for me or against me?"
Came the question from the Stars.
"By the war-clouds dark above us,
By our old wounds and our scars,
We are for you now and ever,
Bonds of love no foe can sever
Hold us fast and bind us to you,"
Said the People to the Stars.

"Are you for us or against us?"
Called the White Stripes and the Red.
"By the great hearts of our heroes,
By the blood that they have shed,
We are for you, doubt it never;
We are for you, now and ever;
And our gold and strength and service
All are yours," the People said.

L'ENVOI

"I shall take your hearts' desire,
And your wealth of gold and land;
I shall take your souls' ambition,
And your work of head and hand;
I shall take away your nearest,
Your best-beloved and dearest.
Are you for me or against me?"
Asked the Flag as it went by.
"God be with us, we are for you!"
Said the People in reply.

Fay Foster.

HOW MUCH IS A NEW CUSTOMER WORTH?

Regular customers are the backbone of your business. Making regular customers out of new customers is what builds your business. Getting new customers is the question. How?

The national advertising of Yeast-for-Health is sending new customers direct to the grocer, and these new customers are buying other groceries in addition to yeast cakes.

In short, it brings them into your store; from that point their value is limited only by your salesmanship.

THE FLEISCHMANN COMPANY

Yeast

Service

HEKMAN'S

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

GROCERS—Hekman's Baked Goods are as good as they look—made to eat.

Hekman Biscuit Co.
Grand Rapids, Mich.

THE RESORTERS ARE COMING

And *Everybody Likes*
CANDY

ESPECIALLY

Putnam's AND *LOWNEY'S*

GET READY FOR THE RUSH

NATIONAL CANDY CO. IS

PUTNAM FACTORY

GRAND RAPIDS, MICH.



Watson-Higgins Milling Co.

GRAND RAPIDS, MICH.

NEW PERFECTION

The best all purpose flour.

RED ARROW

The best bread flour.

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

Western Michigan's Largest Feed Distributors.

Fiegle's

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

WHITE HOUSE TEA

"JUST AS GOOD AS WHITE HOUSE COFFEE"
IS ITS BEST RECOMMENDATION



PACKED IN 4 OZ. AND 8 OZ. CANISTERS

BOSTON DWINELL-WRIGHT CO. CHICAGO

Supreme Satisfaction in
every cup. Choicest of
the World's Tea Gardens

Distributed at Wholesale by

JUDSON GROCER CO.

GRAND RAPIDS, MICH.

**GOODRICH
STEAMSHIP
LINES**

To Chicago

Daily 7:35 P. M. Grand Rapids Time

From Chicago

Daily 7:45 P. M. Chicago Time

FARE \$3.95

Boat Train Leaves Grand Haven
Electric Station 7:35 P. M.

1 Block East of Hotel Pantlind

Route Your Freight Shipments

THE GOODRICH WAY

"Operating Steamships Every Day in
the Year," and

**Grand Haven, Muskegon
Electric Ry.**

OVER NIGHT SERVICE

City Ticket Office
Corner Pearl and Ottawa
With Consolidated Railroad Ticket
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W. S. NIXON,
General Agent Freight and Passenger
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L. A. GOODRICH,
Traffic Mgr.

CYRUS W. RICE
PATENT ATTORNEY

1208-1210 Grand Rapids Savings Bldg.
GRAND RAPIDS, MICHIGAN

References: Grand Rapids lawyers,
banks and business houses generally.

**Investigating &
Adjustment Co**

We Successfully Locate Debtors
and Collect Past Due Accounts.

Special Reports Obtained.

Collections and Adjustments
Made Everywhere

532½ and 33 Michigan Trust Bldg.
Citizens 64647; Bell M. 111

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REFRIGERATORS
for ALL PURPOSES

Send for Catalogue

No. 95 for Residences
No. 53 for Hotels, Clubs,
Hospitals, Etc.
No. 72 for Grocery Stores
No. 64 for Meat Markets
No. 75 for Florist Shops

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

MICHIGAN TRADESMAN

Fortieth Year

GRAND RAPIDS, WEDNESDAY, JUNE 27, 1923

Number 2075

MICHIGAN TRADESMAN

(Unlike any other paper.)

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

Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly By

TRADESMAN COMPANY

Grand Rapids

E. A. STOWE, Editor.

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CURRENT COURSE OF TRADE.

In the light of certain recent happenings, it begins to look as though that bugbear, the high cost of living, will still have to be reckoned with as a strong factor in business for the remainder of the year. Mounting wages in a number of industries, while providing enlarged buying capacity for certain classes, are making it harder for those not so favored to satisfy their needs. The cost of shelter seems to be advancing rather than receding, and future prices for clothing and other apparel are predicted on a rising scale. Even in foodstuffs, the producers of which are complaining of profitless prices for their output, the prices to consumers in most cases continue at high levels and show no evidence of lowering. Circumstances of the kind mentioned render future merchandising a little uncertain. Some kinds of buying will, it is felt, have to be stinted, and it seems easy to discern where the paring will come. Not very much skimping can be done on food, for obvious reasons. Advances in the cost of building would appear to preclude the idea of any lowering of rents. Nor is there much probability that people will save on their amusements, this including motoring, the funds for which may take up any of the savings attributed to prohibition. By a process of elimination, the conclusion is arrived at that buying of apparel and goods for the household is apt to be curtailed and, more especially so, should attempts be made to raise prices to any appreciable extent. The merchant's problem is here indicated.

Recognition of this state of affairs, with the possibility ahead of readjustment of some prices downward as well as upward, has added to the caution in mercantile operations. No one appears to be in a hurry to buy anything from raw materials down to finished products and they cannot

be cajoled or coerced into doing so by intimations that prices will be higher later on. They are willing to take their chances on this contingency rather than run the risk of having on hand stocks that will not sell. What buying there is continues to be of a piecemeal character, and the disposition is to have deliveries as well as openings postponed as long as possible in order to get a line on consumer demand. In the past week retail sales of seasonal goods took quite a jump because of the exceptionally hot weather. Many stores were not prepared for the rush and had to come into the market for supplies for immediate delivery. Rush orders on the jobbers were quite frequent in consequence. These orders, it was noticed, were usually for small quantities, the idea apparently being to call for no more than was urgently needed. This also seems to be the idea on the part of the retail customers. They are not stocking up any more than are the retailers themselves, and this, too, despite the fact that quite a number of real bargains are among the offerings.

EXPORTS AND PRICES.

The Secretary of Agriculture has undertaken to prove by statistics that the low prices for farm products are not due to the export situation. He points out for one thing that the market for cotton is far more dependent on exports than is that for our food stuffs, and yet the price of cotton is not depressed. This proves nothing. Everybody knows that the price of cotton is not depressed because there is a world shortage. But the last few weeks have shown conclusively that the price of cotton even under conditions of world scarcity, is appreciably affected by fluctuations in export demand. With domestic consumption in May very close to the best record the price of raw cotton declined rather sharply. The answer is to be found in the slump in exports, which, with but two exceptions, were the lowest since the pre-war period.

Secretary Wallace also compares the exports of the eight principal food crops in the period 1905-14 with those of 1920-22, and shows that they were vastly greater in the latter period. But also in the first part of this latter period prices were vastly higher. The significant factor is the slump in exports of wheat in the past year while its price was also declining. During the ten months ending with April, 1923, wheat exports were 26 per cent. less than in the corresponding period of the previous year, and during this period the price trend was steadily lower while the general price level moved substantially higher.

CASSEL'S NEW VIEWPOINT.

About a year and a half ago Prof. Gustav Cassel, the Swedish economist who has served as financial adviser to numerous European Governments, came out in favor of stabilizing the British pound at a figure, if we recall correctly, representing about 70 per cent of its gold parity. While defending his plan for stabilization he took occasion to criticize the Federal Reserve Board for its adherence to a sound money policy in this country, alleging that the deflation which had resulted was responsible for heavy losses. Now, if cable dispatches quote him correctly, the economist has had a change of heart. He commends America's monetary policy as having had a most wholesome effect and having made it much easier for Europe to return to a gold basis, and urges higher bank rates for the countries of Europe whose exchanges at present are near par. Instead of stabilizing the pound at a depreciated value, he now urges that Britain take steps at the earliest practicable moment for restoring the gold standard. While the time is hardly ripe for the restoration of the gold standard in any European country, the changing viewpoint of such an influential economist is as significant as it is welcome.

CHEAP MONEY AND EXPORTS

The recent slump in the mark has led to renewed discussion of the possibility of heavy German exports to countries with a stable currency. It is quite possible that foreign buyers have been able to profit from purchases in Germany since the latest big break in the mark, but previous occurrences of this kind have shown that whatever export advantage may result from depreciation in exchange is of a temporary character. As a matter of fact, the United States in recent months has been selling more to Germany than buying from her. In April, the last month for which figures of foreign trade by countries are available, our exports to Germany were just about double our imports from that country, the figures being respectively \$26,200,000 and \$13,600,000. For the first ten months of the current fiscal year the preponderance of exports to Germany was still greater. The value of exports in that period was \$251,000,000, while that of our imports from Germany was only \$108,000,000. These trade figures show that the theories regarding cheap money as a stimulus to exports have not been substantiated by actual developments.

THE CANNED FOODS MARKET

The two most striking features of the canned food market last week were the scarcity of spot offerings

of most staples and the corresponding scarcity of worthwhile buying orders for old and for new packs. While jobbing and first hand stocks are uniformly light and while there is an upward trend in prices of many commodities, still there is nothing like a speculative interest in goods for accumulation to fill later outlets. The market is on a hand-to-mouth basis, and the volume of the individual purchases is much lighter than it usually is. Stock records are consulted and where there is a shortage this is met, but no balance or surplus is acquired. The whole idea seems to go into the new season with bare floors and with fewer goods on contract than in normal times. The jobber is letting the canner carry the umbrella and when he sees signs of a shower later on he intends to seek protection before he gets wet. In consequence, the market is quiet, with the movement spotty and varied from day to day as orders happen to accumulate or fail to develop. Brokers are hard put to dig up many items which are wanted and there is a constant combing of primary points as well as jobbing centers to get the little which is available.

THE AUTOMOBILE OUTPUT.

One of the conspicuous instances of the maintenance of a high rate of industrial activity in excess of expectations is afforded by the latest figures of automobile production. Members of the automotive industry for some time have freely stated that they would not be surprised at a falling off in demand, which is due at this season, but the May output again broke all previous records. The report for that month, prepared by the Department of Commerce, in co-operation with the National Automobile Chamber of Commerce, shows a production of 350,180 passenger cars, compared with 344,474 in April, and 232,431 in May a year ago, and a production of 42,983 trucks, compared with 37,527 in April, and 23,788 in May a year ago. It will be noted that while the production of passenger cars showed relatively a slight increase over the preceding month, the output of trucks showed a gain of more than 13 per cent. The manufacture of trucks evidently is not so near the point of saturation as is that of passenger cars, though the market's capacity to absorb the latter has been nothing less than amazing.

Resource is not an accomplishment; it is the innate power of falling back upon oneself for new methods of meeting circumstances. It is invention; it is courage; it is doggedness—the practical expression of a mind that refuses to admit defeat.

First Day's Work at St. Paul Convention.

St. Paul, Minn., June 25.—Francis E. Kamper, President of the National Association of Retail Grocers, in his opening address at the twenty-sixth annual convention of the organization to-day in this city, told the grocers gathered here from all parts of the country that the class of merchants who deliberately destroy the good will of manufacturers by continued price piracy should be reached by laws which will protect the manufacturers. He urged passage of a law of the character of the Stephens-Kelly bill at the next session of Congress.

President Kamper reviewed the work accomplished by the Association during the year, mentioning in particular the work of the legislative committee. He emphasized the fact that most trade abuses are the outgrowth of a long established custom, saying that frequently, in endeavoring to correct the abuse, it is necessary to go back to fundamentals and to conduct educational campaigns.

Secretary H. C. Balsinger followed President Kamper with his report; and J. H. McLaurin, President of the American Wholesale Grocers' Association spoke on the subject of food distribution. There is no question of more vital import to every human being, from the cradle to the grave, than that of the channels through which America's food shall be passed from the producer to the consumer, he declared.

"The spirit of loyalty and willingness to work exhibited by everyone directly connected with the National Association of Retail Grocers has been both inspiring and productive of splendid results," said President Kamper. "Your association is in healthy condition. Your treasury is in good shape, and through the activities of your new department, the food show department, your association has been enabled to finance the larger part of its activities."

"When we consider that there are 125 food shows promoted each year, and most of these are conducted by promoters under various guises—and when you also consider the total lack of plans and objective back of these shows, except the desire for the largest amount of profit with minimum effort, one is amazed that we have been able to accomplish anything."

"The most important thing about your food show department has been its ability to get the better grocers together in a better and stronger organization; to create a more cordial feeling between the retailers and their wholesale and manufacturing friends, and to create a wonderful amount of good will between your customers, the best ladies of each city, and yourselves. This in itself is worth more than any money gained from the show. At home we wouldn't take anything for this feeling of cordiality and good will. The national food show in Atlanta was the means of paying up two years' accumulation of debts and for curing an ugly sore caused by a political and social scrap over a public market building."

"The economic question of distribution has received a tremendous amount of attention during the last year and is scheduled to receive even greater attention henceforth."

"The various efforts of the federal trade commission to classify the situation, while meritorious and deserving of our highest commendation, have had unfortunately, and especially as restricted by the courts, a very unfortunate effect upon trade generally. I say this without meaning any criticism on anyone."

"They have done much to accomplish the original purpose of the act, but times and conditions are changing very rapidly, and in order to meet present day needs, it is clearer to me to-day than ever before, none of our present laws will adequately care for the situation caused by the

unprincipled price cutter, who has no regard for fundamentals of merchandising nor the rights of others."

"The retail grocery business offers many opportunities for good merchants and it is the determined purpose of your national association to encourage worthy young men to go into the business. It should be our avowed purpose to do everything possible to see that information about how to conduct good grocery stores is available to ambitious young men."

Mr. McLaurin, in his talk on food distribution said in part:

"The history of food distribution in the United States, covering the period of the past ten years, is an interesting one, replete with changes and what we are pleased at times to call innovations."

"If I were to direct only one criticism at this time to the wholesale or jobbing business, it would be to say that unfortunately those in that business have not been keenly alive to many of these changed methods."

"I am justified in saying that the last two years have evidenced a very considerable change of attitude of the wholesale grocer, with respect not merely to the importance but to the necessity of giving careful consideration and study to conditions as they exist in the food life of America. One of the great weaknesses that you and I, as retailer and wholesaler, experience in the conduct of our business is that fallacious idea that because of the fact the food business has been operated under certain conditions and upon certain lines for the past fifty years, improvement is impossible."

"So many of us get off in a corner and pout and worry and stew about many of the new methods of food distribution with which we have to contend, asking and indeed urging that the various federal departments should be appealed to to protect the wholesale and retail grocer from this, than, and the other so-called unfair competition. We have too long accustomed ourselves to the thought that evolution and change are natural and appropriate to every line of activity in the world but ours, whereas, as a matter of fact there is no activity in which it is more natural and reasonable to look for changes than in the food business."

W. W. Frazier, Jr., of the Franklin Sugar Refining Company, Philadelphia, President of the American Specialty Manufacturers' Association, spoke on the subject of the manufacturers' point of contact with the consumer. He said the retail grocer in every sense is the specialty manufacturer's point of contact with the consumer, and that too great stress cannot possibly be laid upon the value of the individual retail grocer to the manufacturer.

Says Earrings Are Slipping.

An executive of a prominent concern, which handles popular-priced jewelry for women asserted yesterday that, commercially speaking, earrings are slipping. The concern in question has seen a marked decline in sales of this merchandise of late, while other lines of popular-priced goods, especially novelty bracelets, have been doing quite well generally. That the decline in the consumer call for earrings of this class is not entirely local, according to the executive in question, is shown by the experience of a buyer from Honolulu. This man recently refused to buy any more of this type of merchandise on the ground that it was rapidly going out of style in the Islands. The gradual passing of the vogue for bobbed hair is thought to have much to do with the change in the situation.

More of a Study of Human Nature than Book-keeping

Reports from different sections of the State seem to indicate that the average retailer finds the collection of overdue accounts somewhat slow. The minute collections are mentioned most of us have an unconscious tendency to bristle a little.

This is unfortunate, although probably unavoidable. But we venture to say that with the exception of the so-called out-and-out dead beats the majority of credit customers are not only willing but anxious to settle debts they incurred in good faith.

Quite often a customer who owes a merchant money and who is unable to pay when it is due, because of some unexpected and, perhaps, necessary obligation of a more pressing nature, feels very sensitively his position, and also the attitude of the merchant who is trying to collect. Consequently, the customer attempts to avoid the merchant for a time, to the disadvantage of both.

Some retailers have found that it pays when handling customers of this type to let them now as tactfully as possible that they realize the customer has other obligations to meet and that in the interests of all concerned they would be glad to talk the matter over in a friendly way and arrive at a temporary adjustment.

All customers, of course, cannot be handled in this way. Some are of the type that understands nothing but a club. But the point we would stress is this: that, generally speaking, collections cannot be treated collectively. Every tardy customer is an individual case. The subject of collections should be more of a study in human nature than in book-keeping.

WORDEN GROCER COMPANY

Grand Rapids

Kalamazoo—Lansing—Battle Creek

The Prompt Shippers.

\$750,000

The Graham & Morton Transportation Co. First Mortgage 6% Gold Bonds

These Bonds are Free from Personal Tax in Michigan

Dated June 1, 1922

Due Serially July 1, 1923 to July 1, 1942

Coupon bonds in interchangeable denominations of \$1,000, \$500, \$100 and \$50, registerable as to principal. Principal and semi-annual interest July 1st and January 1st, payable at the office of the Trustee. Interest payable without deduction of Federal Income Taxes not exceeding 2%. Redeemable at the Company's option on July 1, 1927, or any interest date thereafter on forty days' notice at 103 and accrued interest.

MICHIGAN TRUST COMPANY, GRAND RAPIDS, MICH., Trustee

THE MORTGAGE PROVIDES FOR THE RETIREMENT OF \$25,000 OF THESE BONDS ANNUALLY, COMMENCING JULY 1, 1924.

From a letter of J. S. Morton, President of the Company, the following salient facts are condensed:

COMPANY: The Graham & Morton Transportation Company owns and operates a passenger and freight steamship line between Chicago, Michigan City, St. Joseph, Benton Harbor, Saugatuck and Holland.

BUSINESS: The business, started originally with \$50,000, has been built up entirely out of earnings to a present net reproduction worth, after paying off bonds, of approximately \$2,000,000, indicating the earning capacity and stable character of the business.

SECURITY: Secured by direct closed first mortgage on all of the Company's properties, consisting of five steel, double cabin freight and passenger steamers, and valuable dock, freight house and terminal properties at Benton Harbor, Saugatuck and Holland, Michigan and Leaseholds at Chicago and Michigan City.

VALUATION: Total present depreciated value ----- \$1,707,000
Total present replacement value ----- 2,715,000
The present depreciated value of steamships alone (as determined by Wm. J. Wood of Chicago, well-known naval architect and ship designer) ----- 1,417,000
The replacement value of steamships alone (as determined by the same appraiser) ----- 2,425,000

EARNINGS: For 17 years ended 1922, average earnings available for interest and depreciation have been \$62,800. In the past four years (3 years with 3 boats; 1 year with 5 boats) average earnings available have been over \$90,000.

It is estimated net earnings for 1923 will be in the neighborhood of \$150,000.

PURPOSE OF ISSUE: For clearing up obligations incurred by purchase and reconditioning of two new steamers, refunding of \$107,000 previous bonds outstanding, and further extensions of Company's business. In this connection a sixth boat will be chartered for the 1923 season.

INSURANCE: Marine and fire insurance is carried on the boats, amounting to \$1,515,000, protection and indemnity insurance of \$550,000; and fire insurance on land buildings and contents of \$100,000.

MANAGEMENT: The active officers of the Company are as follows:

Wm. Aldn Smith, Grand Rapids, Chairman of Board and General Counsel; J. S. Morton, Benton Harbor, President and General Manager; Nathaniel Robbins, Grand Haven, Vice-President; Hunter S. Robbins, Grand Haven, Vice-President; Ferry K. Heath, Grand Rapids, Secretary and Treasurer; Edward E. Taylor, Chicago, General Superintendent; Harry Meyering, Chicago, General Freight and Passenger Agent.

The major portion of this issue already having been sold, we offer the unsold bonds, amounting to \$210,500 in the following maturities:

\$12,000 maturing July 1, 1932	\$ 4,000 maturing July 1, 1937
6,500 maturing July 1, 1933	16,000 maturing July 1, 1939
16,500 maturing July 1, 1934	19,000 maturing July 1, 1940
4,500 maturing July 1, 1935	12,000 maturing July 1, 1941
3,000 maturing July 1, 1936	117,000 maturing July 1, 1942

Accounts of the Company up to and including June 16, 1921, have been audited by The Michigan Trust Company. The accounts from June 17, 1921 to date are now being audited by The Michigan Trust Company and earnings, figures and balance sheet are subject to such final audit. The legality of this issue has been approved by Messrs. Butterfield, Keeney & Amberg.

Price to Net 6½%

Howe, Snow & Bertles

(INCORPORATED)

INVESTMENT SECURITIES

Grand Rapids Savings Bldg.
Grand Rapids, Mich.

120 Broadway
New York City

310 Ford Building
Detroit, Mich.

Statistics and information contained in this advertisement, while not guaranteed, are obtained from sources we believe to be reliable.

MOVEMENT OF MERCHANTS.

Hawkins—A. L. Hare succeeds W. E. Davis in general trade.

Jackson—The T. H. & A. Coal Co. has been granted the right to dissolve partnership.

Vermontville—Donald Hess, formerly of Homer, has engaged in the furniture business.

Breckenridge—D. A. Curtis & Co. will engage in the lumber and building materials business.

Detroit—The Wayne Hide & Fur Co. has increased its capital stock from \$15,000 to \$30,000.

Moline—W. Purchase, formerly of Corning, has engaged in the meat business at Green Lake.

Erie—The Erie State Bank has been incorporated with an authorized capital stock of \$20,000.

Detroit—The Johnston Paint & Glass Co. has increased its capital stock from \$25,000 to \$50,000.

Dowagiac—George H. Little, department store owner, has purchased the stock of Nathan Cooperman.

Detroit—The Detroit Cast Stone Co. 8506 South street, has increased its capital stock from \$50,000 to \$100,000.

Saginaw—The Goeschel-Brater Co., 107 South Jefferson avenue, boots and shoes, has changed its name to the Goeschel-Kuiper Co.

Detroit—The Pearsall Service Co., 427 Brainard street, auto supplies, accessories, garage, etc., has increased its capital stock from \$10,000 to \$15,000.

Ishpeming—Miss Mariam Andrews has purchased the millinery stock of Mrs. William Anderson and will continue the business under her own name.

Gobles—The Harrelson Auto Sales Co. has been incorporated with an authorized capital stock of \$20,000, of which amount \$6,000 has been subscribed and paid in cash.

Marquette—Joseph Harrington and Leo Tripp have formed a co-partnership and will engage in the clothing business at the corner of Third and Washington streets, about July 16.

Saginaw—The Saginaw Ignition Co., 219 Tuscola street, has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in cash.

Parma—The Sturgis Coal Mining Co. has been incorporated with an authorized capital stock of \$25,000, \$13,000 of which has been subscribed and paid in, \$1,000 in cash and \$12,000 in property.

Detroit—The Wolverine Marble Co., 13902 Lumkin street, has been incorporated with an authorized capital stock of \$30,000, \$15,000 of which has been subscribed and paid in cash.

Hamburg—Edgar Mayer and Carl Lehman, both of Chelsea, have formed a co-partnership and purchased the Thomas Featherly grocery and general stock and will continue the business under the style of Mayer & Lehman.

Detroit—The Forest Cafeteria Co., 4651 Woodward avenue, has merged its business into a stock company under the same style, with an authorized capital stock of \$30,000, of which amount \$28,000 has been subscribed

and paid in, \$1,000 in cash and \$27,000 in property.

Detroit—The Home Appliance Co., 1148 Penobscot building, has been incorporated to deal in hot water heaters, household devices, etc., with an authorized capital stock of \$6,000, \$3,000 of which has been subscribed and paid in cash.

Detroit—The Blue Bird Cab Co., 1530 1st Nat'l Bank Bldg., has been incorporated to deal in motor vehicle parts, equipment, etc., with an authorized capital stock of \$2,000, of which amount \$800 has been subscribed and \$500 paid in in cash.

Eaton Rapids—The A. B. C. Airline has been incorporated to deal in aeroplanes, accessories, parts and supplies, with an authorized capital stock of \$25,000, of which amount \$2,670 has been subscribed and paid in, \$130 in cash and \$2,540 in property.

Detroit—The LeFevre-Siess Co., 3500 West Warren street, wholesale and retail shoes, has merged its business into a stock company under the same style, with an authorized capital stock of \$8,000, all of which has been subscribed and paid in in property.

Saginaw—The Chippewa Coal Co., 328 West Genesee, has been incorporated with an authorized capital stock of \$10,000 and 1,000 shares at \$1 per share, of which amount \$1,000 and 1,000 shares has been subscribed and paid in, \$1,000 in cash and \$1,000 in property.

Grand Rapids—The Furniture City Fuel Co., 520 Fourth street, N. W., has been incorporated to deal in fuel, building materials, etc., with an authorized capital stock of \$25,000, of which amount \$10,000 has been subscribed and paid in, \$5,000 in cash and \$5,000 in property.

Bay City—Edith Rebecca Gregory, Inc., has been incorporated to deal in books, cards, novelties, gifts, etc., with an authorized capital stock of \$6,000 preferred and 2,500 shares at \$1 per share, all of which has been subscribed, \$1,550 paid in in cash and \$3,250 in property.

Lansing—The Central Service Co. has been incorporated to deal in petroleum products, etc., at wholesale and retail, with an authorized capital stock of \$100,000 preferred and 20,000 shares at \$1 per share, of which amount \$5,000 and 500 shares has been subscribed and \$1,000 paid in in cash.

Battle Creek—E. C. Fisher & Co., 1214 West Main street, wholesale and retail books, stationery, office equipment, etc., has merged its business into a stock company under the same style with an authorized capital stock of \$50,000, of which \$36,375 has been subscribed, \$18,750 paid in in cash and \$7,149.22 in property.

Jackson—The H. J. Adams Lumber & Coal Co., 405 North Jackson street, has merged its business into a stock company under the style of the Harry J. Adams Co. with an authorized capital stock of \$250,000, \$180,000 of which has been subscribed and paid in, \$2,562.30 in cash and \$177,437.30 in property.

Detroit—The Dafoe-Eustice Co., 4042 Jefferson avenue West, has been

incorporated to deal in textile and leather goods, specialties, farm implements, auto parts, etc., with an authorized capital stock of \$75,000 common and \$25,000 preferred, of which amount \$55,100 has been subscribed and \$39,100 paid in in property.

Manufacturing Matters.

Bay City—The Clark Knitting Mills has increased its capital stock from \$10,000 to \$25,000.

Muskegon—The Lake Shore Machinery Co. has increased its capital stock from \$5,000 to \$50,000.

Detroit—The Wells Spring Co., 6414 Farnsworth avenue, has increased its capital stock from \$12,000 to \$15,000.

Negaunee—John H. Hollinger, recently of St. Louis, Mo., will open a modern creamery and ice cream manufacturing business about July 1.

Kalamazoo—The Roamer Motor Car Co. has decreased its capital stock from \$1,000,000 and 1,000,000 shares no par value to \$1,000,000 and 300,000 shares no par value.

Detroit—The Canadian Fire Proof Unit Co., 1313 Majestic Bldg., has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Kalamazoo—The J. B. Baking Co., 2005 Portage street, has been incorporated with an authorized capital stock of \$25,000, of which amount \$20,870 has been subscribed and paid in in property.

Detroit—The Globe Sheet Metal Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$2,500, all of which has been subscribed and paid in in property.

Detroit—The Detroit Creosoted Stained Shingle Co., 2781 West Kirby avenue, has been incorporated with an authorized capital stock of \$40,000, \$30,000 of which has been subscribed and paid in in property.

Ann Arbor—The Elite Battery Co. has been incorporated to manufacture and deal generally in electric batteries, equipment, parts, etc., with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and paid in, \$1,000 in cash and \$4,000 in property.

Adrian—The Anchor Concrete Machinery Co. will erect an addition, 59x65 feet, to its factory on East Beecher street. The company moved to this city about a year ago, starting production with a force of fifteen. At present forty-seven men are employed and this number, with the completion of the new unit, will be increased to nearly seventy.

Are These Wastes Present in Your Store?

Secretary Hoover called the manufacturing, wholesale and retail interests to Washington this spring to try and find ways and means to eliminate waste in the manufacturing, packing and distribution of food and household necessities.

Everywhere throughout this country the different factors in the trade are doing their utmost to assist Sec-

retary Hoover to carry out the plan.

Let us try and analyze some of the evils in the retail division.

1. When a retail grocer gives a wholesale grocer, manufacturer or any other producer an order through their salesman or otherwise, and he does not receive the goods when delivered, what occurs?

The salesman loses the commission on that order, which is his maintenance for his family.

Cost of cartage from the wholesale house and return. No profit, but a loss to the wholesaler and salesman, in most cases shared half and half.

Wear and tear on auto truck and the driver's wages. Also the clerical expense in the office. Here is a direct loss to everyone in the transaction, and it is bad business ethics.

2. Quick-selling goods that are not assembled so as to be easy of access necessitate extra walking, and at the same time divert the attention of the customer from what she has in her mind to other thoughts.

Should a grocer place a speedometer on his leg he would be surprised at the amount of space he covers in a day.

3. By immediate overhauling of the merchandise he receives: checking, weighing, counting and comparing. The accumulation of swells and also mistakes can be corrected at once. This will save labor and back checking at a later day.

4. Concentration of giving your orders to the smallest possible area. Should you spread your orders it will be time spent by too many salesmen, extra trucking for small amounts and your representative amount of buying will be lessened.

5. Discount your bills, and insist that your wholesalers curtail the credits of your competitors. This will prevent unnecessary failures should the retailer be compelled to pay his bills in time. He will insist on getting his money from the customers to enable him to meet his obligations when due.

We retailers can be of great assistance in helping Secretary Hoover in the great work he has undertaken. Over \$750,000,000 is the estimate made by careful observers as the amount of losses accumulated by unnecessary waste in this country.

Should the amount of waste be eliminated the national debt of \$22,000,000,000 could be wiped out in thirty-five years without paying a dollar of income tax.

Give this matter serious thought and begin to act at once.

Henry Lohman.

Not the Lucky One.

There was a wedding of great distinction in Kalamazoo. During the reception the bridegroom noticed a sad-looking guest standing apart.

"I say, old fellow," he joyously inquired, "what are you doing here all alone?"

"Nothing," was the reply; "simply avoiding the crush."

"You must come right out here and join the jubilee," the bridegroom urged. "Have you kissed the bride?"

"I—er—I," stammered the guest, who had formerly been a sweetheart of the bride, "no, not lately!"

Essential Features of the Grocery Staples.

The next few weeks will see the end of the greater bulk of sales of paris green. Special stress should be put on the sale of this commodity during this time, to reap the profits to be had there.

The Fourth of July is only one week distant. There is an opportunity to sell unusual quantities of materials which are especially in demand at that time. Pail candy, popcorn confections, gum, mints, bars, paper sundries such as picnic sets, plates. And this line of merchandise should sell at its best during this season. Fruit nectars and root beer preparations should go rapidly during the warm weather.

Sugar—The raw sugar market is firm and higher. Refined market quiet and very little improvement. Actual consumption is on the increase. Refiners' list prices unchanged. Local jobbers hold granulated at 10c.

Tea—The market continues strong, with strong cables coming from practically all primary markets. The demand in this country, however, is comparatively light, with no disposition to speculate. Buyers are taking only their needs. Tea bought now will probably be good property.

Coffee—The coffee market is dull and easy, excepting No. 7 Rio, which is rather scarce. All grades of Santos, green and in a large way, are lower for the week. The market for most Brazil coffees is extremely dull, with prices mostly in buyer's favor. Roasted Rio and Santos, sold in a jobbing way, remains about unchanged, but with a weak undertone. All grades of mild coffee are dull and rather weak.

Canned Fruits—Second and standard peaches are firmer on the Coast, with offerings less numerous at discounts, as the general tendency is to hold for advances or at least for full values. The spot market is quiet, with moderate buying, mostly against present needs. Futures are being held in abeyance until the larger interests name their prices. Apricots are a slow seller. Cherries are creating mild interest, as buyers are waiting until the packing season is over. Pineapple is firm but the market is understocked and only small jobbing lots are available. Apples are quiet, but steady.

Canned Vegetables—Tomatoes rule firm in all sizes, with considerable strength shown in everything but No. 2s, which are still out of line with the balance of the list. The market in California is very firm, as little is left in either No. 2½s or No. 10s in first hands. The same applies to Southern No. 1s, No. 3s and No. 10s. Gallons are wanted by the usual buyers of No. 10s. There is only fair buying interest in futures, which are firm at primary points. Peas have passed through another exciting week. With Southern canners facing a shortage of the popular grades there is considerable strength in new packs of really desirable quality. Spot deliveries are being made. Wisconsin and State canners are equally firm on fancy. Spot stocks are moderate and they move steadily. While slight-

ly firmer, standard corn is not vitally changed and continues to sell in a routine way. Fancy corn is scarce. String beans are about exhausted, and new pack from the South is wanted.

Canned Fish—The light deliveries of fancy Columbia River chinook salmon make a firm undertone, but there is conservative buying for later account, as distributors want to know more definitely how the pack will turn out and what formal opening prices will be. The light production and its high cost indicates a stiff opening. There is nothing new in Alaska fish, old or new packs. Spot goods are taken mostly as they are needed, with a fairly firm tone to pinks and a merely steady market on reds. Opening prices are expected to be in the neighborhood of \$2.35 for reds and \$1.35 for pinks. The increase in reds is attributed to a restricted pack, due to Government regulations, extra taxes and increased overhead on the prospective output. Maine sardines are firm at the factory, with no surplus down East, even though the season is well advanced as to date. Fish are still scarce and not plentiful enough to warrant daily operation of the factories, some of which are still idle. All grades sell in moderate volume at listed prices. There is a fair distributing demand for California and imported fish. While firm shrimp are not being traded in freely because available stocks in all quarters are exceedingly light. Lobster and crab meat are not leading features, but rule steady. Retail distribution of tuna fish is broader and the market is doing better.

Syrup and Molasses—Good molasses is still wanted in fair volume by the grocery trade; prices unchanged and fairly steady. Sugar syrup in rather low supply, demand light for grocery use. Compound syrup fairly active at unchanged prices.

Beans and Peas—White beans are still easy and dull. No particular change has occurred during the week, except general shading by holders. Green and Scotch peas unchanged and dull.

Cheese—The market is quiet, but with a fair amount of business. Prices are about unchanged for the week.

Provisions—The market has shown a little more strength during the week, following a heavy period. Lard steady and fairly active, compound lard ditto, other provisions in fair demand at about unchanged prices.

Kraut—The market for kraut is marking time on account of the hot weather, and the movement of bulk kraut is negligible. Canned kraut is selling freely and people seem to be realizing that this is a food that is available and appropriate all the year round when canned. There are no changes in prices, but the demand for canned kraut is keeping well up to the supply.

Salt Fish—Mackerel dull at about unchanged prices, although the market favors the buyer.

A liberal education is not only of great practical advantage, but an invaluable possession which cannot be estimated from any pecuniary standpoint.

Review of the Produce Market.

Asparagus—\$2 per doz. bunches for home grown; \$1.50 per doz. bunches for Ill.

Bananas—8½¢&9¢ per lb.

Beets—60¢ per doz. bunches for home grown.

Brussel's Sprouts—20¢ per qt. box.

Eggs—Arrivals continue heavy, the demand during the week, without material change in price, outside of a small fractional advance in the best grades of creamery. Considerable Danish butter is now coming to this country. Local jobbers hold extra at 38¢ in 63 lb tubs; fancy in 30 lb. tubs, 40¢; prints, 40¢. They pay 25¢ for packing stock.

Cabbage—Virginia, \$3 per crate; Mobile, \$3.25 per crate; home grown \$1.75 per bu.

Cantaloupes—Californias now sell as follows in this market:

Flats ----- \$2.00

Ponys ----- 4.25

Standards ----- 4.75

Carrots—75¢ per doz. bunches for home grown.

Cauliflower—\$2.50 per doz. heads.

Celery—California is selling at \$1.25 for Jumbo and \$1.50 for Extra Jumbo; Florida, \$8.50 per crate of 4 to 6 doz; home grown 50¢ for small bunches.

Cherries—\$3 per crate for sweet and \$1.75 per crate for sour. The crop promises to be large, but the drought has impaired it, both in quality and size.

Cucumbers—Illinois hot house \$1.50 per doz; home grown hot house, \$1.75 per doz.

Cocoanuts—\$6.25 per sack of 100.

Eggs—Arrivals continue heavy, the heat affecting the quality to some extent. Strictly high-grades are steady and wanted, but lower grades are being pushed for sale at shaded prices. Local jobbers pay 18½¢ for candled fresh, cases included.

Garlic—35¢ per string for Italian.

Grape Fruit—Fancy Florida sells as follows:

36 ----- \$4.00

46 ----- 4.50

54 ----- 4.50

64 ----- 4.75

70 ----- 4.75

80 ----- 4.75

96 ----- 3.75

Green Beans—\$3.50 per hamper.

Green Onions—25¢ per doz. bunches for home grown.

Green Peas—\$3.50 per hamper.

Honey—32¢ for comb; 25¢ for strained.

Lettuce—In good demand on the following basis:

Arizona Iceberg, per crate----- \$6.00

Leaf, 20 lb. box ----- 12c

Leaf, 10 lb. box ----- 11c

Leaf, 80 lb. barrel ----- 10c

Onions—Texas Berumdas, \$3.50

per crate for white; \$3.25 for yellow.

Lemons—The market is now on the following basis:

300 Sunkist ----- \$12.00

300 Red Ball ----- 11.00

360 Red Ball ----- 11.00

Oranges—Fancy Sunkist Valencias

now quoted on the following basis:

100 ----- \$6.00

126 ----- 6.00

150, 176, 200 ----- 6.00

216 ----- 6.00

252 ----- 6.00

288 ----- 5.50

Potatoes—Old command 35¢@40¢ per bu. New, Virginia are now selling as follows:

No. 1, White, per 11 peck bbl.----- \$6.25

No. 1, White per bu. ----- 2.50

No. 2, White per 11 peck bbl.----- 5.00

Parsley—50¢ per doz. bunches

Peppers—Florida, 75¢ for small

basket containing about 18.

Pieplant—\$1 per bu. for home

grown.

Pineapple—Red Spanish are held at \$4@\$ for all sizes.

Poultry—Local buyers now pay as follows for live:

Light fowls ----- 14c

Heavy fowls ----- 18c

Broilers, 2 lbs. ----- 32c

Broilers, White Leghorn ----- 22c

Cox and stags ----- 10c

Radishes—40¢ per doz. bunches.

Spinach—\$1.50 per bu. for home grown.

Strawberries—Home grown command \$1.50@2.25 for 16 qt. crate.

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

Tomatoes—6 lb. basket of California brings \$1.50; 7 lb. basket of home grown hot house fetch \$2.

Turnips—New, \$1 per doz. bunches.

Watermelons—75¢@\$1 a piece for either Georgia or Florida.

Not Much Change in Old Wheat Flour.

Written for the Tradesman.

There has been no material change in the market situation during the past week or ten days. Prices have shown a tendency to decline; in fact, have declined from 3@5¢, due in a measure to the improved condition of the growing Northwestern spring wheat crop.

There has been some additional deterioration in the winter wheat crop, but the demand for flour has been rather light, which made it impossible to stimulate values to any extent; in fact, as stated above, we have sustained some additional losses since last week.

Flour is selling at a low price; comparatively speaking, as is wheat, and the trade may not advisedly expect a material reduction from the present basis, although prices on new wheat goods may sell off some more.

There will probably not be much change in old wheat flour, but as we approach nearer the new crop movement old wheat flour trading will be merged into the new.

Lloyd E. Smith.

Spurt in Silk Underwear.

A spurt in glove silk underwear sales, because of more seasonable weather, is reported by manufacturers. Buyers have been sending in a steady stream of small orders to fill out depleted stocks. Most attention has centered on the low end merchandise, however, and there has been little inclination to place any large advance business. At the moment, prices of the well-known lines are firm, but the recent talk of further advances in these goods has disappeared. Flesh remains the most popular shade, although peach is said to be coming to the front strongly.

Items From the Cloverland of Michigan.

Sanult Ste. Marie, June 26.—It looks as if the Soo would have some fine horse races on July 4, judging by the number of entries received. The races will be held in the Cloverland park of the Agricultural Society, where the track has been put in fine condition. It is one of the fastest tracks in Michigan.

The C. E. convention, which closed Sunday, was one of the largest attended conventions held here this year. The weather was ideal and the delegates departed with many pleasant memories of the entertainment and sights shown them while here. Many new Soo boosters will be the result.

At Mackinac Island the merchants are about ready for the rush of Summer visitors. The cottages are filling up again and the trade for June has been very satisfactory. Donnelly & Donnelly, the meat merchants at the Island, have installed a modern refrigerating plant with a freezer, meat cooler and vegetable room, so that they can store perishable foods to take care of any rush of business that might happen during the Summer.

One should not become excited over night sweats. It may be only the weather.

The Soo is going to have a circus again this year, after a few years of intermission. Walter Mains will show here during the latter part of July.

The home coming here has had a good effect on the road building, as all roads leading into the Soo are rapidly nearing completion, so as to make the home comers who are traveling via auto sit up and take notice of the roads in Cloverland.

The Soo's new airplane began operations last Friday, but it happened to be her unlucky day, as the motor heated after the machine was up only a short time and in trying to make a landing got caught on the standpipe at the Fort and came to grief. The pilot, Fred Probasco, escaped injury and the machine can be repaired and will be ready to make another trial in the near future. There have been no advance seats sold as yet.

It is a question whether brains or nerve will get you further, but nobody can beat the combination of them.

The Standard Oil Company is building a new gas station on the South side of the city. It will be one of the finest in Cloverland. This will be about the only monument we have from John Rockefeller up to the present writing. We hope, however, that it is only a start in the right direction.

No wonder the Englishman can't see a joke. He only wears one spectacle. William G. Tappert.

Raisin Growers to Delay Price Cuts.

It is stated from a source usually well informed that the Sun Maid Raisin Growers will not name their revised prices on raisins, freshly packed, 1922 crop, until July 15. One or two other packers of raisins have anticipated the revision announcement of the Sun Maid Raisin Growers and have already named their readjusted prices.

Buyers probably are anticipating a much heavier reduction on the 1922 pack of raisins still held by the growers and packers than will be made, and when the prices are named it probably will be found that they have been discounted, through the making of offers for prompt shipment, on a basis of subject to the naming of readjusted prices.

The price of imported currants is being forced upward by the advance

in the rate of exchange. It will be but a few years until the importation of Grecian currants will have ceased and the demand for them will have disappeared, as it has for Malaga raisins, French apricots and French prunes.

California now is furnishing raisins for cooking purposes, not only superior to the imported currants (which are not currants at all, but an inferior kind of raisins) but at a price almost as low, and quality free from sand and gravel, always found in the imported currants. California growers have the Greek currants on their program for elimination in importations and the date is not far distant.

Make Change in Sales Policy.

In many wholesale lines, manufacturers are revising their ideas of selling by seasonable trips. Almost invariably heretofore the wholesaler would send out his men for a Fall and a Spring trip, book the orders and let it go at that. But the retailers' policy of buying from hand-to-mouth has had the effect of materially changing this method of selling. An instance of what is being done along these lines was cited yesterday in the case of his own house by an executive of a Nationally known shirt firm. This concern has dropped the seasonal idea of selling altogether. Now, it has its men on the road so that retailers in the medium-sized cities and town are visited once a month and those in the big cities once a year. Continuous contact is thus kept up, and the firm has found it necessary to increase its sales force from thirty-five men on Jan. 1 to 248 at present. The plan is described as having worked wonders in increasing the total sales over a given period.

New Use For Tweeds.

Although there were few extreme novelties shown at the French fabric openings, a new use by the couturiers of nubbled cloths has aroused some interest in local dress goods circles. The couturiers, according to one of the mill observers here, lifted tweeds, for example, "completely out of the practical or sports class by using them for luxurious dressy coats of wrappy lines. Furs were utilized for the trimming of these garments, the linings being of lustrous crepe. In one instance the face of the tweeds was covered with all-over embroidery in tinsel threads. This elevation of a practical cloth of the nature of tweeds to the list of the favored soft-line weaves, parallels the counter-movement here last winter, when the highest grade erect pile fabrics were used for utility and sports coats for Palm Beach."

Look for Better Fall Buying.

One thing that the increased consumer buying of silk hosiery, which grew out of the coming of more seasonable weather, is expected to do is to bring about more active trading in merchandise for Fall delivery. It is admitted that for many weeks consumer buying of the finer grades of silk hose was by no means as active as it could have been, and it was not denied that the psycholo-

gical effect of this on the retail buyer was in good part responsible for his unwillingness to place orders for goods to be shipped some months hence. This factor in the situation has now been eliminated to a con-

siderable extent, and the manufacturers are expecting advance business, which had been pretty fair so far as out-of-town buyers were concerned, to improve materially and generally.



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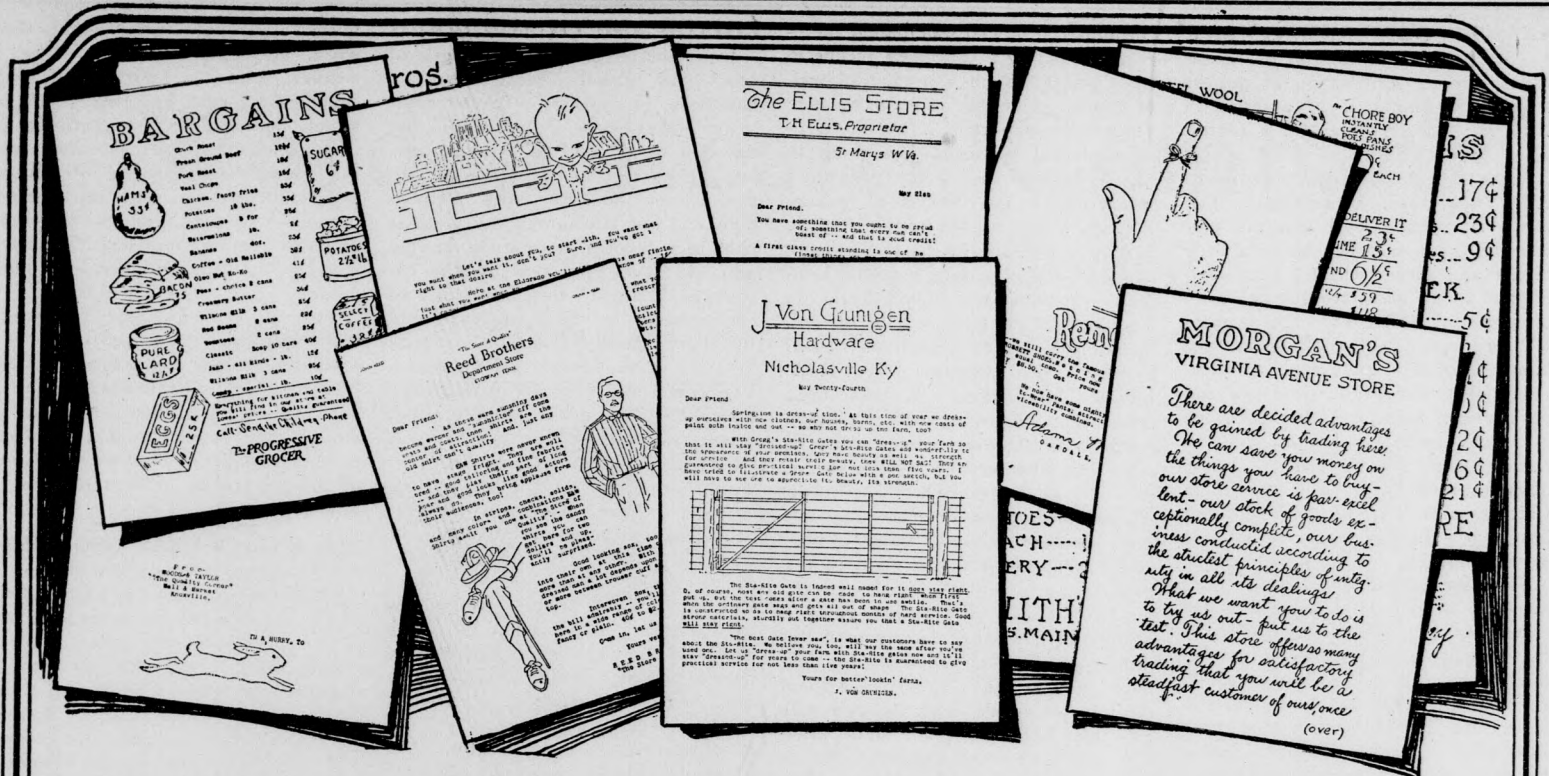
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Today you can have a complete Rotospeed Outfit in your store—machine, stencil paper, stylus, ink, paste, impression paper and a valuable Idea Book. For ten days you can test the machine and ideas, send out folders, bulletins and letters to your trade. At the end of the ten days' trial period you can return the machine if you aren't satisfied, or you can keep it for the small total cost of \$48.50. Easy payments can be arranged.

Send for some actual working samples of ideas that have been worth thousands of dollars to successful retailers. Learn how you can make your Rotospeed pay for itself. Fill out the coupon and return it. No obligation at all.

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REASON FOR RESENTMENT.

With seven Governors of wheat states meeting in Chicago to discuss a possible limitation of acreage in 1924, Mr. Baruch's plan for a central wheat export agency is timely. Wheat farmers have reason to be discontented. Their grain is selling at just about last year's level and the pre-war level, winter wheat being a little higher and spring wheat a little lower; and living costs are 160 per cent. of pre-war level. But the farmers who are just now hardest hit are the hundreds of thousands who last year, seeing that corn prices were low and pork prices high, and that corn fed into pork paid less freight, took to raising hogs. The price of heavy hogs the middle of this month in Chicago was but 67 per cent. of last year's and 87 per cent. of the pre-war level.

The seesawing corn and pork markets, one up last year and the other this year, illustrate the difficulty the farmer experiences in foreseeing the future. Corn is selling in Iowa at one-fifth more than the pre-war price and one-half more than the 1922 price. This is still much below the price level for industrial products, but the corn grower who held his crop is in a much better position than the wheat grower. Hay also is well above the pre-war rate: 120 per cent. for timothy and 155 per cent. for alfalfa. Cattle growers get 125 per cent. of the pre-war rate. Contrasted with this is the hard lot of the farmer who specialized last year on oats, which are worth about four-fifths the pre-war price. In this element of chance lies a great obstacle to a crop limitation agreement. The farmer who is told to plant less wheat knows that wheat prices a year hence are unpredictable.

Farmers will be well advised to look to other means of relief than a reduction of acreage, which is highly uncertain and exposes the consumer to the risk of great hardship. The steady drift of labor to the cities, upsetting the balance between producers and consumers, will in itself tend to raise farm prices and lower industrial prices. An increase in immigration would hasten this result. Co-operative marketing has done something for the growers of cotton, tobacco, fruits, and dairy products and may be able to do something for other agriculturists. Mr. Baruch's plan is essentially one for co-operation to avoid the dumping of grain in a mass on a weak market. Much more is to be hoped from the improvement of the world market than from an effort to take the farmer off the world market. We can contribute to the former in a variety of ways; the latter is impracticable.

WOOL AND WOOLENS.

Much apathy prevails for the moment in the wool markets. Occasionally there are sales of the domestic clip reported from the West, but not at the top prices asked. Growers are disposed to make some concessions as the season advances and the demand slackens. A report from Washington printed in one of the trade newspapers during the week excited some indignant comments from the wool trade.

An unnamed official was quoted therein as predicting a continued decline in wool prices. Such a prediction was, of course, valueless, as no facts were adduced in support of it, but the criticisms denied the right of any one in official station to do any predicting whatever on the course of prices. Perhaps a line on the future may be had by the results of the forthcoming auction sales of colonial wools in London. At these, which will begin on Tuesday, 220,000 bales will be offered, including a lot of crossbreds owned by the British-Australian Wool Realization Association. It has been stated that Americans will not figure much in the bidding at this series of sales, but whether this be true or not can only be determined by the event. The woolen goods market has not much feature at this time. Some small mills added 10 per cent. to the cost of fabrics on reorder last week, but this looks to the trade like a gesture to familiarize buyers with the notion of such an advance for the next light-weight season. Spring opening of men's wear fabrics will probably not take place until after the middle of next month. Some openings of tropicals occurred during the week, the advances on fabrics being from 12 to 14 per cent. Dress goods for Fall have been selling well. A number of openings of coats, suits and dresses occurred during the past week. The men's clothing trade, for the time being, has as its pronounced feature the offerings at retail of suits at reduced prices.

EVOLUTION.

All things are in a constant state of evolution. Business itself is no less free from this law than any other phase of social development. Business methods and processes are vastly different than they were a few years ago. With the ushering in of the twentieth century came the great industrial combinations, whose very growth indicated their usefulness in the new scheme of things commercial, and so it is in the facilities that pertain to agriculture and to finance. It is this constant change that takes place almost unconsciously which we should not lose sight of in our perspective of the present and future commercial situation. Our ideas become warped because we foolishly refuse to recognize the new order and adapt ourselves thereto.

The newspaper that publishes get rich quick advertisements, the advertisements of mail order pirates and confidence destroying firms, is a swindler of the most despicable character. It betrays the unsophisticated of its readers to the 'shell game artists' for a share of the swag. It is the bellringer for fake schemes and schemes which violate every legitimate concept of the freedom of the press. The Government plainly would be serving the cause of honest journalism if it drove every newspaper and magazine confederate of the swindler out of business. The Government would make headway against the fakers if it treated their bell-ringing confederate, the unscrupulous newspaper or magazine, as the biggest swindler of them all.

COTTON AND COTTON GOODS

In cotton recently the strength of spots has usually been offset by weakness in futures. There seems to be a fairly general impression that the new crop will be a large one, but the guesses on its probable size vary about 3,000,000 bales between high and low. Scanning the weather map is a favorite occupation on the part of those who deal on the exchanges. Lately this has indicated improvement in the crop prospects. In a few days the second estimate by the Census Bureau will be issued. The effects of this will probably be discounted on prior reports from private sources, as is customary. A report made public during the past week showed a drop in cotton exports up to June 8 of over 1,000,000 bales, as compared with last year. There is little disposition to increase such exports at prevailing prices. During May the number of spindles in operation in domestic mills was 35,390,187, as against 35,515,791 the month before, which is less of a drop than was expected in view of the statements concerning restriction of operations. More curtailment is, of course, likely during the Summer months. In the goods market greater firmness was shown in the prices of fabrics in the gray, although the dealings were not large. A number of the constructions are cheaper, in proportion to the advanced cost of the raw material, than they were last year. Later on, when the size of this year's cotton crop is a little better determined, there will be more of a disposition to trade ahead than there is now. Knit goods dealings are in progress to some extent for both Fall and Spring, but jobbers are little inclined to anticipate.

THE GOSPEL OF HEALTH.

Of all the achievements of the Rockefeller Foundation during the first ten years of its existence, nothing stands out so strikingly as its work in prevention of disease. Not only has it fought and in large areas eliminated yellow fever, but it has done much to control the less virulent malaria and hookworm. Though they took no death toll comparable to yellow fever, they yet brought suffering and disability to millions of persons. In France the Foundation also conducted a successful campaign for checking tuberculosis, and in New York devoted a part of its funds to the study of the prevention of infantile paralysis. As a result, hundreds of thousands of lives have probably been saved, and certainly the health and happiness of millions have been gained.

Great as has been the devotion of scientists and doctors working in laboratories and hospitals, to the men in the field goes the main credit for spreading this gospel of health under conditions which have often been as arduous as those which faced the early missionaries. These agents of the Foundation have had to combat superstition and sometimes open hostility. Ignorance has been their foe, and next to it the weight of custom and tradition. Often facing personal danger from the diseases which they were fighting, these health

missionaries have gone about their work uncomplainingly, receiving a smaller material reward than they could have earned had they stayed at home, but reaping the gratitude of those whom they have succored. Into the disease-ridden tropics of Central and South America they have carried the secret of health, and to the overcrowded regions of China they have brought the first rudiments of sanitation.

This is a magnificent enterprise. The wise and large gifts of Mr. Rockefeller made it possible for these men to devote themselves to it with such earnestness. They have demonstrated their conviction that the work of the Rockefeller Foundation is one of the greatest of modern services to humanity.

TO HELP WHEAT GROWERS.

Two movements are now on foot to do something to help the wheat growers. One has for its purpose direct Government aid; the other aims to obtain relief through the medium of farmers' self-help. The first of these plans involves price-fixing by having the Government go into the market and buy and store wheat whenever the price falls below a fixed point. Some of the proponents suggest \$1.75 and others \$1.50 as the minimum. This has the support of the farm bloc, but has been condemned by the Farm Federation Bureau. The other plan involves the formation of a large wheat pool by the growers themselves and the gradual marketing of the product by co-operative effort. The first plan is objectionable in every way and will commend itself only to politicians who see in it the chance of corraling a large part of the farmer vote. The second plan offers more hope, though the difficulties of co-operative marketing on the scale suggested are admittedly great. Even if such a plan should be found workable, too much should not be expected in the way of results. Co-operation will not produce miracles and wherever it is successful it usually shows also that existing methods of marketing are not as inefficient and wasteful as they are frequently painted.

THE FOOD VALUE OF NUTS.

Nuts are a valuable food, though some people regard them merely as a luxury. Generally eaten after meals, nuts should not be consumed in too great quantity as they contain a large amount of fat, protein, some starch and very little water, which makes them hard to digest. So a person cannot eat a heavy meal and then eat a lot of nuts; he overloads his stomach. Of the richer nuts the almond contains 54.9 per cent. of fat, the Brazil nut 68.8 per cent., the filbert 65.3 per cent., the English walnut 64.4 per cent. and the pecan 7.2 per cent. Extremely rich in oil and protein is the common raw peanut. It averages 26 per cent. protein, 38 per cent. oil and 23 per cent. starch and sugar. A roasted peanut may have as high as 51 per cent. oil and 28 per cent. protein.

The wages of sin regulate themselves.

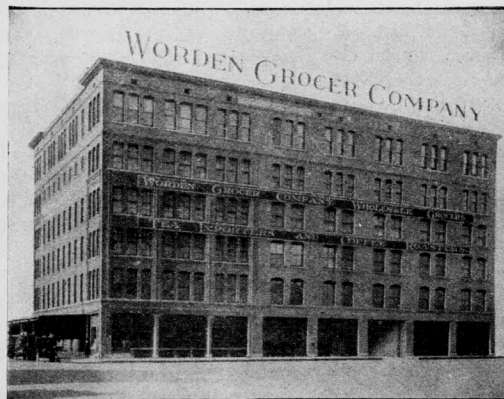
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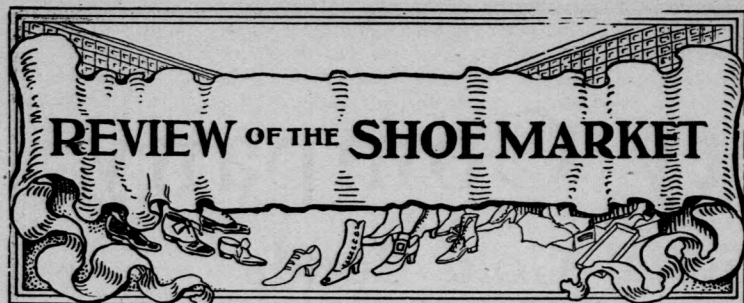
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Vivid Footwear Novelties for Women Written for the Tradesman.

Once again the expected has come to pass. The pendulum has swung from the extreme of dark shades and conventional lasts to vivid and varied colors and many new and startling effects. In respect of footwear milady's wardrobe for the summer period of 1923 assuredly lacks little in the way of color and smartness. Hot weather footwear appareling for women may now be said to rival the rainbow in colors and to be so rich and ample in the matter of style range that it would seem every gown should be matched and every whim should be gratified. Those who in the recent past have been secretly entertaining or openly expressing longings for more pep, variety and daring style-departures in the creation of footwear for women, have lived to see their wishes realized with a vengeance.

They are here—footwear modes of flashing reds, vivid greens, and other colors and combinations too numerous to tabulate. There are pretty white sandals trimmed with red and green kid, and solid white kid and linen with cut out effects; and in addition to the low, flat heels (which have become a bit tiresome to certain eyes too long accustomed thereto), there are Baby Louis, Spanish and regulation Louis heels. Whether in a very dressy style or more sporty effects, one can't help liking these new modes in current footwear.

The writer has long insisted that the style feature of feminine footwear appareling is the big and important thing. While we were in the world war and bending every effort to conserve material, time and labor, and keep as close to the bed-rock of simplicity as possible, it was perfectly legitimate and quite the proper thing to stress simplicity and serviceableness in footwear and all other wearables; and during the critical reconstruction period immediately following the war it was well enough to proceed cautiously. But that period has now happily passed, and there is no reason why the shoe industry shouldn't be jazzed up a bit by the introduction of style, color, and novelty.

If anybody in the trade has been hitherto disposed to hang his harp on a willow tree because of a dearth of shoe styles and seasonable novelties, there is no longer any occasion for sighs and lamentations. Let him come forth and rejoice. Not within the memory of man has vogue been more prolific and pronounced than now. Novelty rules. Interest, variety and charm have ap-

peared. The windows of progressive city shoe stores catering to the trade of smart and discriminating buyers have blossomed like the proverbial rose. And the burning questions are, How far is this trend going to go? and how long is it going to last?

While the style feature is the determining thing in feminine footwear appareling—inasmuch so that the game would be unspeakably tame were it entirely eliminated—it also serves to complicate the task of selling shoes at a profit. While it adds zest to the game, it also injects the element of peril into it. The risk may be said to increase in direct ratio to the volume of style and novelty.

For the smart city shoe shops and the big stores dealing exclusively or chiefly in footwear, hosiery and footwear accessories, and the managers of popular shoe departments in the large department stores, the present penchant for spice, variety and new effects in women's footwear, will present no new or especially difficult problems. But the smaller dealers in the lesser cities and towns—the men who must perforce go guardedly—will do well to feel their way carefully at this time.

Naturally a lot of these pairs are not going to be sold at the original mark up. Many of them will ultimately have to be sold at cost, or below cost. The profits will go to those who think quickly, act promptly, and guess cleverly.

For that reason it may be assumed that most of the men who are likely to read this page would doubtless do well to season judgment with caution. Go in for style, to be sure, but don't go in beyond your depth. Buy fewer lines and limited quantities, and let your aim be quick turnovers. It's better to have new stuff coming in week by week than to get all your novelties for the season in a single batch. While it is true the man misses the profit who can't sell it because he hasn't got it, it is also true that he is better off at that that the man who has loads of new stuff on hand that nobody wants. Somewhere between ultra conservatism which misses all the best there is in sight and the unrestrained optimism which plunges into the void and comes up badly shaken, there is a golden mean wherein aggressiveness and safety are not total strangers.

And the more you know about the local taste and tendency in dress effects, the more likely you are to hit upon this safe middle ground. Wherefore, know your trade as best you can. Get their reaction to this

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Michigan  Made

Genuine Comfort for Troubled Feet

This soft, roomy shoe with bunion last is a blessing for those who suffer from foot trouble. Has a genuine black H-B Kangaroo bal., Good-year Welt, half double sole, solid leather counter and insole, lined. With warm weather you will have many calls for such a shoe. Order it NOW. No. 988.



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A Few Live Ones For Competitive Trade

Outing Nos. For Summer Wear

- 501—Men's Wine Scout Outing Nailed, 6-11 -----\$1.75
- 505—Men's Choc. Chrome Outing, 1/2 D. S. V1/2
Gusset Tongue, Rubber Heel, 6-11 E -----\$1.85
- 518—Men's Choc. Split Outing, 1/2 D S, Nailed, 1/2
Gusset Tongue, Rubber Heel, 6-11 E -----\$1.70
- 519—Men's Choc. Ooze Outing, 1/2 D S Chrome
Sole Nailed, Leather Heel, 6-11 E -----\$1.60

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Shoe Mfgs. and Tanners Grand Rapids, Mich.

or that. Find out from what's being worn and admired and praised what you are likely to sell in the shortest period and with the greatest satisfaction and profit.

And avoid getting too much of certain lines or lines paralleling each other so closely that there is too slight a difference in effects. I was talking with a shoe dealer the other day who told me that in his town (a city of about twenty-five thousand people) women shoppers liked exclusive styles. For instance, he said, a woman to whom he was showing a pair of nifty sandals objected to them on the ground that she had seen two or three pairs of the same sandal on the street. She demanded something similar but slightly different.

Just now summer footwear is in strong demand—especially footwear of the stylish and novelty sorts—and the time to clean up on it is while the selling is good. If you have this type of merchandise on hand push it now. Cid McKay.

A Way to Hit Mail Order Houses.

Many of the small-town merchants who suffer severely from mail order competition could do considerably more business if, instead of sitting back and bemoaning their fate, they got busy and fought fire with fire. This assertion was made recently by a local authority on merchandising methods, who went on to say that the postal system of the United States is the finest ally any small-town merchant could ask. Every merchant who is a citizen, this authority said, has the right to be supplied by the Postmaster of his place with the number of mail boxes on each R. F. D. route running out of it. The Postmaster is not required to supply the names of the persons living along those routes, but he is required to deliver all letters addressed, for example, "Box 1, Route 3." With the farmer's predilection for reading everything that comes to him, there is little reason why merchants in these places should fail to get their sales messages across as easily as the big mail order houses do. A little clever merchandising, he said, will do the rest.

Fibre Coats Still Gaining.

With the closer approach of the vacation season the demand for sleeveless golf jackets for women, especially the coats made of fibre silk, are becoming more active than ever in the New York market. While a good part of the demand for them heretofore has been in the form of original orders, the business that is now coming forward is made up very largely of repeats or duplicates. The call for the goods is nation-wide, and manufacturers were said to be having trouble in meeting the demands made on them. In the most wanted colors it is impossible to get the goods out in some instances under three or four weeks. Mohair garments of the type in question run second to the fibre goods. The call for the real silk jacket is said to be less active than it might be.

Unlocking the windows makes them easier to raise.

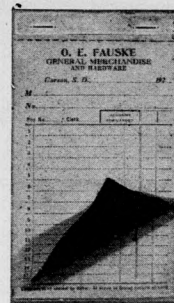
Costume Slips Much Favored.

Costume slips continue as one of the strongest items in lingerie. Retailers have found no falling off in their demand, after a very brisk Spring consumer call, and they are continuing to feature them in their departments. In the higher priced goods the radiums and those of crape de chine are the most favored, while the voiles and batistes are strong in the low end goods. The flesh shade is still leading in the colors, but white is a strong contender for Summer wear. There is no end to the varieties of trimmings, frills and other decorations with which the styles are being developed. Those with pleats are conspicuous. Fall lines are being prepared, and will, it is said, show some advance.

Jewelry Novelties Selling Best.

While the demand for popular-priced jewelry, generally speaking, is not as active as it might be, there is still a good call reported for the novelties. The most activity is seen

in bracelets, and especially in those of the bangle type. Celluloid bracelets are moving well, from all accounts, as are gold-filled and sterling bracelets. Colored glass bangle effects are said to be selling well, with lower prices asked now for real Indian glass goods as a result of domestic competition. The genuine Indian bracelets, which originally sold here for \$60, and later for \$42, a gross, may now be had at \$24 a gross from one of the leading distributors.



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MICHIGAN STATE



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Collective Effort to Avoid the Ills of Inflation.

The year 1923 may go down in the annals of business as the year of the Great Experiment. It marks the first time in which business leaders have undertaken by collective effort to avoid inflation and its attendant ills. Whether the experiment will prove successful it is too early as yet to venture an opinion; one can only wait and see. In some lines inflation has not been avoided, the most conspicuous instance being afforded by the building industry. Furthermore, the Federal Reserve banks failed to take advantage of an opportunity last spring, while business activity was at the peak, to put their rediscount rates somewhat above the rates of the market and thus attain a position where they could perform their real function of reserve banks. In spite of a few such shortcomings, however, the cautioning by bankers and other business leaders against going too fast has not fallen on deaf ears, and at the present moment the first conscious efforts of business to control the course of its cyclical fluctuations appear to have met with a reasonable degree of success.

In the opinion of one business observer if the great experiment works satisfactorily this time it will still be difficult to avoid troubles when the next occasion for caution arises. Many business men, he says, heeded the advice of their bankers this time because they remembered 1920. They got ready for a storm, and no storm came. But the next time storm warnings are given there is a possibility that too many business men will exclaim: "Oh, pshaw! I listened to those fellows before, followed their advice, and nothing happened, and I don't propose to pay any more attention to them." Nothing happened because nearly everybody stopped, looked, and listened. Now, says this commentator, if the idea develops that it is not worth while to heed such precautions next time somebody is likely to get hurt. Periods of depression have always come, in the

past, when the fewest people were ready for them. That is just why they came. Along in March conditions were ripe for another swing into feverish inflation, with a subsequent slump, but the widespread realization of the danger removed the menace.

Another business man employs a different metaphor in describing current business conditions. He takes the view that the recent lull in trade activity was something more than a seasonal movement and says that it has been like a case of vaccination. If the vaccine "takes" the individual inoculated always has an exceedingly mild attack of disease and this renders him temporarily immune from the real malady. The slight indisposition of business of recent weeks has in like manner prevented an attack of a graver disorder with more severe symptoms and much worse after-effects. Nevertheless, he avers, vaccination is no guarantee of absolute immunity, and the individual who has been thus treated is not justified thereafter in rashly exposing himself to contagion on the assumption that he can defy the laws of health. In like manner, when business passes successfully through its present course of preventive treatment, it must not thereafter throw caution to the winds and conduct itself as if it had secured immunity from the operation of economic law.

What has become of the fiat money protagonists who about two years ago went about preaching vociferously that Germany was capturing the trade of the world by means of cheap money, while the foreign trade of the United States was being ruined by our adherence to the obsolete gold standard? Since that time the German mark has been growing steadily cheaper until during the past week it has sunk below the level reached by the crown in the darkest days of Austria. According to the cheap money theorists Germany should have grown rich on this progressive depreciation of its circulating medium. It so happens that a few Germans have "struck it

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rich" as a result of the slump in the mark, but they have waxed wealthy while a nation of seventy million has become impoverished. During the past year the prosperity of the countries of Europe has varied almost directly with their efforts to check inflation, and in the United States to-day the chief menace to our present prosperity is recognized to be the possibility of money and credit becoming too cheap. Some cheap money folks are still among us, but they no longer cite Central Europe to prove their case.

William O. Scroggs.

Parking Privileges and Shopping. Written for the Tradesman.

Has the parking problem of your city been solved to the satisfaction of everybody, particularly the retail dealers? Is indiscriminate parking a help or a hindrance to business?

The advent of the automobile is a revolutionary achievement with immense and far-reaching influences on the city and country alike, and on the home, the church, the store, and practically all other social institutions; and when anything of a revolutionary nature occurs, many nice readjustments must subsequently be made. Parking regulations are experiments in readjustment. The numerous inquiries connected with parking privileges in congested city areas are not to be solved in an academic or apriori manner, much less in a cold-blooded and dictatorial fashion by small groups of individuals who are temporarily clothed with municipal authority.

Merchants are not infallible in judgment, but are quite as prone to err as any other class of men; and this is precisely what they are doing when you find them loudly advocating restricted parking privileges. Washington merchants have recently had an object lesson which has given them a new slant on the relation of parking privileges to shopping. Their experience will no doubt be of value to merchants of other cities ranging anywhere from 100,000 to 600,000 population.

For several years past the shopkeepers of the National Capitol have been strenuously objecting to the indiscriminate parking of automobiles in the downtown section. Their contention has been that this has been a serious detriment to business. Even where the police regulations permitted parking for half hour periods only, the merchants have been protesting. They called it "obstruction of traffic;" and some of them had worked out estimates in which they contended they were losing from \$50 or \$75 a day upwards into the hundreds.

Along came the convention of the Mystic Shriners during which the police authorities banned all parking. The two-fold object of this police regulation was, first to insure the safety and welfare of visitors, and second to give the merchants every opportunity for business during the contemplated rush period.

How did it work out? In a manner precisely the reverse of that which the Washington dealers devoutly wished and confidently ex-

pected. The streets of the downtown section were free of both automobiles and shoppers. Everything was as quiet as a Sunday afternoon in hot summer. Stores were empty and a Sabbath calm prevailed. When the women shoppers of Washington read in the papers that they couldn't park downtown they decided to stay at home.

Now Washington merchants are saying, "Give us back the parking. We are being ruined by keeping the machines away."

Many of them are frankly in favor of lifting all parking bans.

"Come and park in front of our store for half an hour and take advantage of the wonderful bargains we are offering," is the cordial invitation.

Washington, not unlike every other American city of its size, has a great many women drivers. Only a small percentage of autoists in the average American city carry their own chauffeurs, consequently the parking privilege bears fundamentally on the shopping volume. The more you restrict parking, the fewer shoppers you have; the more generous your police regulation with reference to parking in the shopping district, the more briskly business goes.

Frank Fenwick.

A Part of the Game.

Written for the Tradesman.

There are many tough powers.

In this old life of ours,

That jab us and tear us in two;

Perhaps you have hours

When happiness sours;

When you don't know just what to do.

But don't think it strange

That you crave a change,

That yours is a lot of ill luck;

Because if you do

You'll make yourself blue,

And waste a good measure of pluck.

Life isn't wrong

Nor is it all song,

Though a trial we often admit;

Put JOY on your list,

Give hard luck a twist,

Be a winner who never says "quit."

F. K. Glew.

Morton Hotel

6%

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10 to 20 years

We have these good local bonds available for investment in \$500 and \$1,000 lots.

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GOD MADE THE BIRDS.

Man Has No Moral Right to Destroy Them.

Grandville, June 26.—Trees and birds are among the greatest of God's creation.

Only God can make a tree, although man can and does destroy many.

Our Heavenly Father notes the sparrow's fall, also notes the slaughter of the great forests which were once the pride of America.

Trees, flowers and birds are all the miraculous production of Nature. Man can make none of these; he does not know how they grow, nor why they exist, and yet he lends himself to their wholesale destruction. Will there not be an answer for all this slaughter in the world to come?

Each one must answer that for himself. I am not the judge, yet I do believe that all these beautiful things were put here on the earth for a purpose and it does not seem to me that purpose was that they might fall a prey to the insatiable destructiveness of man.

We do many things contrary to the divine will. To slash down trees, make bonfires, destroy the green woods, only to leave a desolate waste behind, surely is not according to the will of the Almighty. With birds it is even more important that we should conserve their lives, treat them with kindness and not place a price upon their heads to entice the small boy and the smaller man into the woods for their slaughter.

God made the birds.

Man slaughters them without mercy.

God made the trees, the flowers, the green grass, all the beautiful bits of nature which plead with their loveliness for man to spare and not to destroy.

There are those who believe that every wrong will in time be righted. There are those who believe the Omnipotent spares now, but will punish hereafter. Ought we not to take these things into consideration when we go out with the axe to slash down an offending tree or take down the gun and fire a load of shot into a flock of sparrows just for the sport of seeing them flitter? There's the two cents per head—that is something worth while, isn't it?

God's birds: God's trees.

Did you ever stop to think of that? It is a fact, nevertheless, and we should heed our goings out and comings in lest we tread too closely on the forbidden things of the Great Creator.

Birds, trees, flowers.

Can there be anything more beautiful, more satisfying than these bits of the creative genius of the world? A very small part of the creation is this world and its inhabitants. We may well ask why is the world? Why is man? It is the most profound mystery of the ages. A mystery which man has vainly tried to solve since the birth of intelligent creation and which in many respects remains unsolved to this hour.

Man is solving mysteries right along, however, and the time will come when the greatest mystery of all will be revealed. Until that time man will keep right on, entering new fields of experiment, opening up unheard-of fields of discovery.

By seeking we shall find. Until we do find that which every aching heart craves—light beyond the grave—there will be no cessation of endeavor along lines of exploration into those things which old-time fathers and mothers felt was not for us to know.

There is many a thing we have found out in later years which formerly was regarded as impossible of discovery.

Meantime we do know about birds and trees and flowers. We know that all the beauties we see about us in nature cannot be the result of chance, but come from the hand of a Guiding Power as yet not fully fathomed by man.

Let us keep our trust with God in little things. Let us not despise the birds, without which this earth would soon become a lifeless desert.

Movements are being made on every hand for the preservation of our remaining forests and the upbuilding of new forests to take the place of those destroyed.

Up in the North country last year I noted the scarcity of birds, more especially the robins. A country woman informed me that a threat of a grasshopper invasion had led many farmers to put out poisons along the fences between fields and the birds foolishly partook of the grasshopper food, the consequence being a falling off in bird population.

While on the farm the small birds made sad havoc of one of my berry patches. I think I lost a third of the crop one year from these depredations, and robin redbreast was the worst offender in the lot. He was under protection of the law, however, and must not be killed. Many took revenge on the robin by slaying the bird misnamed the

The Mill Mutuals

AGENCY

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The Michigan Millers Mutual Fire Insurance Co.

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ESTABLISHED 1863

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

Buy Safe Bonds
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Each Trust Agreement

UNDER our plan of "living trusts" contains its own set of circumstances.

This daughter's husband cannot get the money her wise old father leaves her when he dies, because it is invested by this trust company under a living trust agreement. She is to have the *income only* to use. The old gentleman's death will not change it.

Is there someone for whom you would like to provide an income, to last during that person's lifetime? If so, have a confidential talk with one of our trust officers on "Living Trusts."

Ask for our new booklets:

"What you should know about Wills and the Conservation of Estates"

"Executor, Administrator, Trustee, Guardian, Etc."

"Oldest Trust Company in Michigan"

**THE
MICHIGAN TRUST
COMPANY**

GRAND RAPIDS, MICH.

PERKINS, EVERETT & GEISTERT

CITZ. 4334.

BELL M. 290.

BONDS

STOCKS

206-210 MICHIGAN TRUST BLDG. GRAND RAPIDS, MICH.

Orders promptly executed in all markets. Quotations gladly furnished.
We invite you to use our statistical service.

English sparrow, who is one of the meekest birds in the land and is not guilty of one-half the evil deeds laid at his door.

There were crows in plenty that raided my cornfield.

It was the custom for farmers to shoot the crow and hang his carcass to stakes in the field as a warning to other predatory crows.

Did it work? After a fashion, and yet there were enough other pests that came along to harrass the farmer to more than offset the depredations of the birds of whatever feather. All sorts of insects; mice; moles and the like which had heretofore been kept in subjection by the crows.

I mastered the situation by letting the birds live and making a device which frightened them from field and berries, while letting them live to make war on destructive insect life.

God's birds! How we ought to protect and love them all, from the blackest crow to the smallest sparrow. Old Timer.

Some Rules for Avoiding Fire.

Buy matches approved by the Underwriters' Laboratories, if possible; place them out of the reach of little children. If strike-anywhere matches are used, put them in earthenware receptacles. Be careful in discarding lighted matches.

Countless fires have been caused by leaving electric irons with the current "on;" disconnect them at the socket immediately when through using.

Ashes, whether inside or outside of the house, should be placed in metal receptacles.

Combustible rubbish should not be allowed to accumulate. If rubbish is burned out-of-doors start the fires a safe distance from buildings and never light them on windy days. Keep children away.

Rags or cloths used in oiling floors or polishing furniture often ignite spontaneously; they should be stored in metal containers or else burned after using.

Removal of paint with a torch is dangerous; use a liquid paint remover.

If kerosene lamps are used, keep them clean and well filled, for those allowed to burn with little oil in them are liable to explode. Filling should be done in daylight; never when a lamp is lighted.

Washing material with gasoline is highly hazardous, for agitation is liable to produce a spark of static electricity which will ignite the vapor from the liquid. If gasoline or naphtha is used for cleaning spots from clothing or upholstery, the work should be done in the open or at least in front of an open door, distant from fire or open flames. Better still, employ carbon tetrach-

loride which is safe; the fluid may be procured at any druggist's.

Screen all fire-places in which a fire is burning.

Hanging electric light cords on nails or hooks is almost certain in time to destroy or injure the insulation; this condition may cause a fire.

Clothes should not be hung too close to hot stoves or stove pipes.

Use an electric torch when exploring a dark closet.

Frozen water pipes are safely thawed by wrapping them in cotton cloths, kept saturated with hot water.

If you notice the odor of gas in your home, first open all doors and windows and then seek the leak with the aid of an electric torch and the sense of smell. Soap suds applied to joints will help to locate a leak.

Rigid metal connections to gas appliances should be substituted for those of cheap rubber, which are likely to develop leaks.

If houses are banked in winter with leaves or other readily inflammable materials, a covering of earth should be added to prevent a chimney spark or carelessly thrown match or cigarette from igniting them and spreading fire to the house.

Many fires from exposure have been prevented by wetting down combustible roofs with a garden hose. Frame dwellings have been saved from a nearby fire by nailing carpets or blankets on the exposed sides from eaves downward and keeping them wet.

A candle in the house is dangerous under any circumstances. If it is absolutely necessary to use one, it should be fitted tightly into a sturdy candle-stick, having a wide base, and kept out of drafts and away from anything that will catch fire.

Kerosene should not be used to enliven a fire, nor poured into a range or furnace even when the fire is out.

Burning fat may be extinguished with earth, sand, flour or salt, or by smothering with a metal cover; water will scatter flames from grease or oil.

Burying instead of burning dry leaves will enrich the soil and will remove another fire hazard.

Top-heavy and leaky oil heaters are dangerous.

An electric light bulb used for warming beds or for drying clothes is almost certain to start a fire.

"There are too many saving the country and not enough saving money."

SAFETY

SAVING

SERVICE

CLASS MUTUAL INSURANCE AGENCY

"The Agency of Personal Service"

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

THE HARDWARE AND IMPLEMENT MUTUALS

DIVIDE THEIR RISKS INTO THREE CLASSES

CLASS A—HARDWARE AND IMPLEMENT STORES, DIVIDEND 50% to 55%
CLASS B—GARAGES, FURNITURE AND DRUG STORES, DIVIDEND 40%
CLASS C—GENERAL STORES AND OTHER MERCANTILE RISKS, 30%

These Companies are recognized as the strongest and most reliable Mutuals in the United States, with Twenty Years of successful Underwriting Experience. No Hardware Mutual has ever failed, No Hardware Mutual has ever levied an assessment. Ask the Hardware Dealer of your town.

If interested, write for further particulars.

OUR FIRE INS. POLICIES ARE CONCURRENT

with any standard stock policies that you are buying.

The Net Cost is **30% Less**

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

WM. N. SENF, Secretary-Treas.

The Michigan Retail Dry Goods Association

advises its members to place their fire insurance with the

GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

and save 30% on their premiums.

Other merchants equally welcome.

319-20 Houseman Bldg.

Grand Rapids, Mich.

Michigan Shoe Dealers Mutual Fire Insurance Co.

Lansing, Michigan

PAYING 30% DIVIDENDS

Write

L. H. BAKER, Secy-Treas.

LANSING, MICH.

P. O. Box 549

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LOCAL INVESTMENT SECURITIES

707 Commercial Bank Bldg.

Citizens Phone 62425

Grand Rapids, Mich.

IN THE REALM OF RASCALITY

Cheats and Swindles Which Merchants Should Avoid.

Among the most efficient and dangerous of the stock-swindling fraternity are the so-called re-loaders. The re-loader is an individual who preys on investors in defunct or nearly defunct industrial companies. These precious criminals, following a subtle policy, attempt to engage the interest of investors who have lost money by investing in enterprises which, though honestly started, were unable to show profitable results to their stockholders.

The approach of the re-loader is simplicity itself. Working on the credulity of the investor who has lost money in such a type of enterprise, he tells him that he—the re-loader—can help the unfortunate investor recover his losses provided the investor puts up another sum of money, generally 25 per cent. of the original investment.

A re-loader likes to use a good industrial proposition that has attempted to do business along legitimate lines, but which through mismanagement or other unfortunate circumstances is on the verge of bankruptcy, or is even in bankruptcy. Generally it happens that the officers of such company are men of good intentions and high standing in their communities. These men unfortunately are sometimes limited in their ability. They easily fall victim to the re-loader because they are probably made unhappy by the fact that those who placed confidence in them have lost their investment. So they reach out and grasp at any straw which might save the situation.

Using men of this type, the re-loader works in the background outlining a scheme which looks as though the whole proposition can be put on a paying basis. From the management who are anxious to get matters right he obtains the list of stockholders, and very often he gets the management to sign all letters sent out to them. However, though his plan for re-organization may be very feasible, and if properly carried out would probably put the enterprise on a paying basis, the re-loader always gets the stock so tied up, and takes such a large commission himself for his work, that by the time he is through with it the enterprise is in a worse condition than it was before.

Realizing the harm that can be done the investing public by the re-loader, the Investor's Vigilance Committee, Inc., decided to base the story of the second picture of their moving picture series on his activities, and have now produced a two-reel feature entitled "The Re-loaders," which carries a message of vital importance to the American public.

The Buckley-Ferguson Co., producers of this picture, have spared neither pains nor money to make it the best picture of its kind ever produced. The cast which includes Andrew Wells and Gordon Standing, is carefully selected from the screen's best talent. The scenes are all authentic. The opening scene, which depicts the re-loaders, who are just

finishing a prison term, making their plans for the next clean-up, was taken at one of the State Prisons. Other scenes are from carefully selected locations, and the interiors are all the result of long study and observation by technical directors of experience.

This is a story of a man of big affairs in a small community, who has attempted to conduct a big industrial enterprise that was really beyond his ability. The enterprise has slowly, but surely gone steadily on the downward path. The president and general manager has always been able to hold his head high among his fellow men, but now he realizes that his great venture is on the verge of collapsing and he knows that this will mean the loss of his prestige. His daughter, a young and attractive girl of the local society, makes numerous demands upon him for the many luxuries that girls even in small towns expect from their parents. He is unable to meet his business demands, so takes his daughter into his confidence. She is much upset, but decides to help her father.

Just when it looks as though every thing is lost, a smart business man from New York appears on the scene, and after going over the subject with the president undertakes to put the enterprise on a paying basis. The New York business man is a former convict and a re-loader. The daughter, believing that she is helping her father, plays up to the crook, who immediately lays his plans for a "clean-up."

By clever methods, he persuades a number of worthy people to part with their money. His plans would have worked out well for him and disastrously for the investors had it not been for a wide-awake young reporter, who is in love with the daughter, and who finally exposes the crook and his associates, but not before they have done considerable damage.

This is a picture that every citizen should see, and the leaders of every community in the United States should endeavor to secure a showing of this picture in their local theaters. This can be done by corresponding with the distributors, the Investor's Vigilance Committee.—G. W. B. Witten in Magazine of Wall Street.

Russia Floundering in Lowest Pit of Imbecility.

Grandville, June 26—If all the mysteries of this world were suddenly revealed, what would become of the old earth anyhow?

The solving of problems seems to give the world's people a lot of trouble. It now dawns upon the world that possibly the Russian Czar and his family never were sacrificed to the blood lust of the Bolsheviks, and that they are at present living under other than Russian skies, as full of life and vim as are any other people.

This may be so. We do not know. It would be a considerable feather in the cap of Bolshevism if it were a fact.

The news comes from one Annie Laura Williams, a red cross nurse, who has been serving time in darkest Russia. An old woman told her that the imperial family was allowed to get out. This may be so. We trust it is.

Doubtless, if true, the fact will

sometime be revealed. The late Czar has no reason to hide his head in shame when his reign is compared with that of his successors in Russian governmental affairs. Russia seemed to prosper under the reign of the Czar, and the farcial government since brought about is enough to make a dog sick.

The Romanoffs certainly have a tragedy in their family that speaks louder than any fiction ever concocted.

For that matter, however, there is a tragedy in every family. Perhaps not a single family of long standing exists without its skeleton and its tragedy. Romance is not half as interesting as truth.

Were the facts made public about every family, what a seething scandal would result. The yellow press of today deals especially in family mistakes and tragic events which mar many supposed happy families.

It is never pleasant reading and it is to wonder sometimes at the besotted public taste which revels in the social misfortunes of fellow humans.

There is a bright side to the picture, however, which gives courage to those who for a time seem to feel that they are down and out, unsympathized with by their neighbors and supposed friends.

Without war there would be no romance.

This may seem strange, yet it is true. All the stories of the past, wherein a thread of finely spun romance is woven, we find linked with it all a speck of war. The greatest heroes of the world were war heroes and the noblest specimens of the human race. The war mothers of all ages and nations bow acknowledgement to this fact. Then why deprecate and abominate war? By no other means can the heart of the Nation be revealed.

The tomb of the unknown soldier at Arlington is the most noble shrine in all America to-day. Thousands of mothers in our land own that boy to-day as their own. They have a right to do so, since he may be the one loved son who never returned from his jaunt across the ocean to meet in deadly strife his country's foes.

Every American mother whose son fills an unknown grave in the great war precipitated by the kaiser has a right to claim Arlington's unknown as that dead boy of hers; and every such mother who can afford the pilgrimage to the Nation's capital will make the trip to bow the head above the loved and lost.

Tragedy? Yes in plenty. The world is full of it and the books devoted to romance have no stand beside the facts of history.

The story told of the murder of the Czar and his whole family was a ghastly one in the extreme. It was the very essence of human devilry exercised against royalty simply to satisfy a mad mob's desire for vengeance against wrongs, many of which were the mere phantasy of a disordered brain.

No person is so bad that there is not some good in him and no king or potentate of whatever caliber was ever so bad as painted or written about by the pen of Bolshevik inhumans.

Russia prospered under a Czar. How does it show up under a trades union paradise? The contrast is most pitiful. The best men of all the Russias were driven into other lands when Czarism fell and mobocracy came in its place.

The tragedy of it all is sickening. The peasantry of Russia is far too dense of brain to carry on a commune. Only the strong hand of a dictator can rule and bring peace and plenty out of the present starvation and chaos. If the Czar is still living the best thing Russia can do is to

invite him back to rule once more over the Muscovite empire. This is not to be expected however. Neither is it likely that the mild-mannered former ruler of Russia is still in the land of the living.

Weird stories come out of the jungles, but they are not to be believed. Russia is more than a century behind the times. She is floundering in the lowest pit of mental imbecility, and it will be a miracle if that once proud old empire extricates her people from the slough for many decades to come.

Tragedy everywhere. Family life in that country must be at a low ebb indeed to account for the strange actions of a people who once held a high place in the doings of the world.

There is certainly ample food for the pen of the romancer to be found in the Russia of to-day; the Russia of Trotzsky, Lenin and other wild-eyed anarchists of the twentieth century.

The much bepraised league of nations has, after a term of years, been unable to understand Bolshevik Russia; has, in fact, done nothing to bring order out of chaos, and place the greatest nation in Europe once more upon the pedestal it occupied when the brutal and bloodthirsty hordes of kaiser Wilhelm set out upon that unhallowed raid for the conquering of the world. Old Timer.

Roamer Motor Listed on New York Curb.

Negotiations have been completed through Corrigan, Hilliker & Corrigan, a local investment banking house, and a group of New York bankers to list Roamer Motor Car Co. stock on the N. Y. curb. The company's increasing business is derived largely from the sale of Pen-nant taxicabs, deliveries of which are being made at the rate of over 100 per month. One contract has been signed with a New York distributing house and involves the sale of \$19,000,000 of taxi cabs for delivery during a five year period, 1,200 of which are for delivery during the current year.

The Chatham & Phoenix National Bank will act as transfer agents in New York and the Metropolitan Trust Company as registrar. In Boston, the National Shawmut Bank is registrar and the Old Colony Trust Company transfer agent. Listing the stock will give the company's securities a wide market and a National distribution which it has not hitherto enjoyed.

The present organization, which is to be known as the Roamer Motor Car Co., consolidated the old Barley Motor Car and the Kalamazoo Realty Co., which owns the buildings and real estate. Exchange of stocks has already been affected and holders of the preferred and common stocks in the old companies have, with few exceptions, converted their holdings into securities of the new corporation. The management will continue to be in the hands of men who are experienced in the manufacture of automobiles, many having been connected with the industry for the past twenty years.

Alma—The Chanticleer Coach Co., of this city, has purchased the Bollstrom Motors, Inc., building in St. Louis, two miles East of here, from the receiver, and will move into the new building within the next three weeks.

Visitin' Round

WITH
KELLY CLIENTS

¶ Ecu, Mississippi—

¶ Is not a large town nor located in a very thickly populated territory, but V. B. Tucker and Son, of the Ecu Mercantile Company, have built up a very nice business since their start in 1905.

¶ Just two years later, when their business began showing a definite advancement, the panic period that came in the fall of 1907 naturally had its effect on business all over the country and it was only through the strictest economy and careful buying that the Ecu Mercantile Company was saved from the fate that thousands of firms and individuals experienced at that time.

¶ Today, Mr. Tucker states they are in excellent shape—their stock is cleaned up, free from heavy goods, broken lines and the like and their business is progressing in a most satisfactory manner.

WHY PROCRASTINATE?

¶ Procrastinating — putting things off—is something many merchants are doing today. These are merchants who feel because business is quiet they will “wait a while” before really getting up and doing something to move merchandise and increase business.

¶ You want to do “something” to better your business and Kelly Service offers that “something” so why procrastinate?

¶ All as a result of using Kelly Service this spring which brought in an average of over two months business in just ten days time.

¶ The energy, enthusiasm and new advertising and selling ideas which resulted from their campaign are still carried out with the help of the Free Service Department which is maintained for clients of Kelly Service.

¶ You, too, are interested in pushing your business ahead and overcoming the usually quiet period of July and August.

¶ Why not take definite action by placing the details of your situation with Kelly Service—full outline of this proposition will then be forwarded to you without obligation.

The **T.K.KELLY**
SALES SYSTEM
MINNEAPOLIS



Eleven Group Meetings To Be Held This Year.

Lansing, June 26—In our Bulletin No. 20 we made the announcement of the meeting of the board of directors of the Association at Jackson for Friday, June 8. A majority of the officers of the Association, the committee to meet with the Detroit wholesalers consisting of Messrs. Howell, Ludwig and Clements, and also several Jackson merchants, were present. The manager made a report to the directors suggesting some general recommendations, also calling attention to a schedule for group meetings for the latter part of 1923 and the annual convention for 1924. Some resolutions were also adopted which will be given further down in this bulletin report.

A discussion of the group meetings for the latter part of 1923 was had and slight changes made in the recommendations of Mr. Hammond. The following schedule, subject, of course, to slight changes to accommodate local conditions, was adopted:

Alpena—August 29.
 Traverse City—August 30 and 31.
 Iron Mountain—Sept. 1.
 Mt. Pleasant—Sept. 19.
 Ludington—Sept. 20.
 Bay City—Oct. 18.
 Ionia—Oct. 19.
 Allegan—Nov. 7.
 Muskegon—Nov. 8.
 Lapeer—Dec. 6.
 Ann Arbor—Dec. 7.
 Annual convention—May 6 and 7, 1924, Jackson.

Your attention is called to the fact that the group meeting at Traverse City is to be of a little longer duration than the remainder of them. We desire to feature this group meeting, making it a small convention to accommodate those of our members who reside in the Northwestern portion of the Lower Peninsula. Whether or not this group meeting will begin on Thursday and continue through Friday is a matter for later consideration. It is thought, however, that the group meeting will begin with a luncheon at 12 o'clock on Thursday, August 30, and continue through the afternoon and close with a dinner and round table discussion in the evening.

We desire that our members residing in the cities to which these group meetings are appointed shall confer with each other and decide upon a local committee. We do not desire to have the local committee incur expense on behalf of the Association, but wish to be assured that a suitable place to meet is spoken for in time and that the local merchants be present to give the glad hand at the time of the meeting.

Whether or not the group meetings will be held at noon or at 6 o'clock is a matter to be decided. Considering the season of the year, it seems best that the group meetings be held around the 6 o'clock dinner table and the plan followed be the round table and question box method. Please preserve this bulletin for future reference; also carefully note such changes as are reported in later bulletins.

It was decided that the next annual convention be held at the Jackson City Club, at Jackson, on Tuesday

and Wednesday, May 6 and 7, 1924. The fall and winter group meetings will take the place of the Fall convention which has heretofore been held. It was decided that Jackson is as conveniently located as any city for the majority of our members, although we realize that some of those residing in the Northern portions of the State will, if in attendance, be required to travel considerable distances. Attention is called to the change from March to May. This is to get away from the bad weather of March and the Easter sales season, and make it more convenient for those who travel by automobile. We

sincerely hope and believe that the change will be approved by our members.

We give below the resolution adopted at the Jackson meeting of the directors. We believe that this expresses the sentiment of the loyal members of the Michigan Retail Dry Goods Association. A copy has been sent to the Secretary of the Associated Advertising Clubs of the World at their New York address:

Resolved that the Michigan Retail Dry Goods Association should do everything in its power to co-operate with the advertising clubs in their campaign and to set a good example, individually and collectively, by adhering rigidly to the sound merchandising principles of truthful advertising, thus gaining and holding the confidence of the public, which is of the utmost value to the successful retailer who considers good-will as a valuable asset to his business.

Our complete membership list was printed with the Lansing program in September, 1922. Since that time we have added quite a number of new members and, knowing that our members are interested to know who they are, we give the list below:

J. J. Poole & Sons, Algonac.
 C. D. Cutler, Athens.

Hugh A. Seebeck, Bangor.
 Culver-Parker Co., Brooklyn.
 J. Roy Smith, Caledonia.
 Krohn & Yodido, Carson City.
 Chas. Maurer, Colon.
 R. H. Smith, Conklin.
 Wm. S. Hastings, Flint.
 H. W. Miller, Fowler.
 M. L. McNeil, Flushing.
 Chas. Trankla & Co., Grand Rapids.
 McCallum Bros, Hesperia.
 L. Levinsohn & Co., Jackson.
 J. H. Lourim & Co., Jackson.
 A. H. Stevens, Montrose.
 The Allen-Webster Co., Muskegon.
 C. W. Barnhard Co., Mt. Pleasant.
 Reedy-Appel Apparel Shop, Port Huron.

A. E. Ensminger & Co., Saginaw.
 C. M. Taylor, Shepherd.
 J. W. Johnson, South Haven.
 D. A. Chestnut, Sturgis.
 J. W. Deagan, Sturgis.
 P. M. Omo, Sturgis.
 Young's Dep't. Store, St. Louis.
 I. N. Corser, Waldron.
 A. Snitgen & Co., Westphalia.

Kindly preserve the printed membership list furnished you last September and attach the list brought up to date. I make this suggestion to encourage members to look around your locality to see if there are not some other dry goods merchants



A Different Clearance Sale

SALES, like fireworks, often start with a **Bang** but fizzle out quickly into **Nothing**. The **Prices** may look **Cheap** but the **Merchandise** is often **Undesirable**. The **Patterns** may be **Bad**, or **Sizes Wrong**, or **Colors Antiquated**.

We have very little such merchandise in stock—so we will **Not** have a **General Semi-Annual Clearance Sale**.

In working out our merchandising plans so as to give you the merchandise you want **At Lowest Prices**, we found about \$25,000 of merchandise bought by former buyers which we wish to **Close Out** and **Not Replace**.

Below you will find a list of it and our **Salesmen** will be glad to show you **Samples** and **Quote Dumping Prices**:



Or if you will visit us and buy a \$500 order or more of THIS and REGULAR merchandise, we will refund your TRAVELING EXPENSES at rate of 2% on amount purchased, if in excess of \$500. THIS OFFER WILL BE OPEN UNTIL JULY 15th.

COME---BUY

GET YOUR TRAVELING EXPENSES PAID

Study this list carefully—and if you are looking for GOOD MERCHANDISE CHEAP to put on a SALE, this is your chance.

PIECE GOODS

Gaberdine Skirtings—
 Skirtings such as Julliard
 Checks, Plaids and Stripes.
 Coatings—
 Storm and French Serges.
 Fancy White Waistings.
 Novelty White Voiles and Organdies.
 Skirting Shorts including Satinette, Gabardine, Poplins, and Piques.
 Flags—large sizes.
 Wool Colored Elderdown.
 Marquisettes and Nets.
 Also Numerous odd lots too small to list.

NOTIONS

Also Bill Folds, Belts, Buttons, Embroideries, Laces, Ribbons, Suspensers, Corsets, and Umbrellas.

MEN'S FURNISHINGS

Neck-band French Cuff and Stiff Cuff Dress Shirts.
 Men's and Boys' Flannel Shirts.
 Men's and Boys' Caps.
 Sweaters—all kinds, including Cardigan and Rope Stitch, etc.

LADIES WASH SKIRTS

Various numbers—about 175 doz. at gift prices.

LADIES MIDDY BLOUSES

200 dozen various numbers of Wool and Cotton.

BANDEAUX & BRASSIERS

All Kinds—must be dumped.

LADIES' & CHILDREN'S GINGHAM DRESSES

Fine for sales—especially at our low prices.



GRAND RAPIDS DRY GOODS CO., Grand Rapids, Mich.

WE DO NOT RETAIL

whose membership should be solicited. I should like to receive a letter from you, stating who they are and where they are located. All of these eligible non-members should be invited to attend the group meetings. Many of them would join if a little attention of this kind was shown them, thereby saving the manager the time and expense of traveling to them to extend the invitation.

We refer again to the first paragraph in our bulletin issued June 8 regarding laws regulating peddlers, etc. One of our members requires why the law passed by the Legislature of 1923 does not include merchandise other than that sold by druggists. An examination of the Compiled Laws of 1915, Volume 2, Page 25020, Paragraph 6969, will answer this question. Every law office has copies of the Compiled Laws of the State. Merchants should inform themselves in order that they may properly advise city and village councils regarding license fee ordinances.

Jason E. Hammond,
Mgr. Mich. Retail Dry Goods Ass'n.

Great Variety in Stoutwear.

One of the features of the Fall lines of stoutwear garments is the greater variety of models that practically every manufacturer in this division is showing. The price range is very comprehensive in scope, a greater amount of attention being given this season to the lower end of this merchandise. This division of the trade is generally admitted to be showing a very healthy growth, more retailers dealing in these specialized types of garments. The Spring season was a good one and, as indicated by the greater efforts now being made, the Fall is also expected to show good results. In developing the lines of both coats and suits, the principal aim has been to keep the models as slender looking as possible. The prevailing straight-line silhouette helps efforts in this direction. For coats, the lustrous pile woollens have the field almost entirely to themselves. In suits a number of the leading houses are showing three-piece models.

Blouse Demand is Active.

Wholesalers continue to report a strong demand for blouses. The coming of the warm weather has put added spirit into the buying recently, steady replacement orders coming from retailers who have found their stocks running short. It is thought that there will be a good demand for seasonal merchandise well through the next month. Accordingly, manufacturers generally as yet have given comparatively little attention to the line for Fall. Voiles are strong in the overblouse models. Those of silk, however, are moving very well. The jacquette type is also receiving a due share of the business being done. An increasing amount of attention is being given the so-called "tuck-in" models, particularly those for wear with the popular sleeveless golf coats.

Silk Substitutes Catching On.

Due to high prices for raw silk, the special news letter of the National Association of Hosiery and Underwear Manufacturers says, hardly a week goes by without the introduction of some new combination being introduced as a substitute for

it in the manufacture of hosiery. The newest innovation of this kind is made of artificial silk twisted around a merino yarn, the latter containing about 10 per cent. wool and the rest cotton. With this yarn a men's half hose has been put on the market as a 50-cent retailer that is said to have considerable possibilities. Another yarn introduced is a weighted silk one, for which the makers claim unusual advantages, owing to the fact that the gum is not removed, resulting in few "seconds" and a saving in production costs. Quite a number of mills have purchased sample lots.

For National Fur Association.

New York, June 23.—Fifteen prominent members of the fur industry definitely committed themselves yesterday to the formation of a general trade body, to be known as the National Association of the Fur Industry, at a luncheon-meeting held at the Hotel Martinique at the call of Samuel Ullmann of Joseph Ullmann, Inc. The main purpose of the new body will be to advance the general interests of the trade on the basis of a square deal all around. The first step of organization will doubtless be the calling of a convention of all the fur associations of the country, this convention probably to be held in Chicago late next month. Samuel Ullmann is Acting Chairman of the new association, with David C. Mills Acting Secretary. They are also acting as a special convention committee. One of the first steps of the association, after formation, will be to take up the question of conservation of animal life.

Has Unusual Utility Bags.

Among the novel leather goods which are now being shown to the trade are two unusual types of utility bags which, although they really are of imitation leather, are said to be of excellent value. The larger ones, which wholesale at \$24 a dozen, are made with straps all around, in addition to the usual fastenings, while the smaller ones, which wholesale at \$12 a dozen, have two strap and buckle fastenings. The small bag is designed more or less to serve as a book bag for school children and is made with a strap to slip over the shoulder. Most of the other bags come in the \$24 a dozen class, and these may be used as brief cases, sample cases, overnight bags, etc. Being waterproof, they may also be used as bathing suit bags.

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.

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

Tom Wye
TRADE MARK

GOING FAST

Bathing Suits

One grade only left

The Medium Weight with Skirt Stripes..... @ \$28.50

How about Wash Ties; from \$1.50 to \$2.25 per doz.

B202—A great value in Men's Ecru Ribbed
Union SS-A @ \$8.87½

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

Citizens Long Distance Service



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

22,200 telephones in Grand Rapids.

Connection with 150,000 telephones in Detroit.

USE CITIZENS SERVICE

CITIZENS TELEPHONE COMPANY

Duro Belle

Human Hair Nets

A Product of Unsurpassed Quality—with Greater Profit for You

Full in size—Duro Knots, an exclusive feature make for durability and longest wear.

\$1.20 more profit for you per gross than in the sale of any other advertised net.

Numerous advertising and display helps including beautifully lithographed cabinets supplied free will create sales for you.

Buy Duro Belle Human Hair Nets from your jobber.

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

Hot Weather Merchandise

Straw Hats.

Bathing Suits and Accessories.

Men's, Ladies' and Children's Summer Underwear.

Voiles, Tissues, White Goods, Gingham, Etc.

Just the right time to replenish your stocks. Mail us your orders.

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

Quality Merchandise—Right Prices—Prompt Service



Merchant Not Liable for Inquiry to Passengers.

Written for the Tradesman.

You men who use delivery motor trucks or delivery wagons in your business—and no doubt most of you do—and who, as I have explained in previous articles, are largely at the mercy of your drivers when it comes to the negligent driving which breeds damage suits, will be interested in a case just decided by an Appeal Court bearing on this question.

As I have explained, the driver of a delivery vehicle is the agent of the owner, and anything he does within the scope of his employment binds the employer. This has often let the latter in for heavy damages. For instance, the books are full of cases in which drivers, in ordering off boys who climbed on behind, were unnecessarily harsh and caused injury to some boy. In almost all those cases, the employer was mulcted in damages because the driver was acting within the scope of his employment.

The case before me, however, shows that there is a line beyond which the employer's liability does not extend, and it is very interesting and at the same time important to note where that line is. In this case a driver in the course of delivering certain merchandise, left the truck standing in the street while he took the goods inside. While he was gone, a 3-year-old boy crawled into the truck and played there out of sight of the driver, who climbed on the truck again and drove off. In a little while the boy got scared and while trying to get out fell off the running board and was badly hurt.

The child's parents brought suit against the driver's employer on the ground that the driver had been negligent in operating the car, as he should have seen that no children were on it before driving off, or rather, to state it differently, should have noticed that this child was on the truck and removed it. This negligence the plaintiffs tried to charge up against the employer.

The lower court, which tried the case, threw it out on the ground that the driver hadn't been guilty of negligence, but even if he had, it wasn't the sort of negligence which could be charged to the employer. The case was carried to the Appeal Court, which has just affirmed the decision. I say again that I regard of great importance the line between the kind of negligence on the part of a delivery vehicle driver which lets his employer in for damages, and the kind that does not.

The following extract from the

court's decision shows that the crux is whether the driver, when he committed the negligent act which was the cause of the injury, was acting within the scope of his employment, or in other words, doing the things he was supposed and hired to do as driver:

The suit was instituted against the owner of the truck, and not its driver. If a recovery is to be had, it must appear that the injuries were the result of some negligent act performed by the driver within the course of his employment, or that the conduct causing them was wilful. Even though the boy was on the car by invitation or permission of the driver, unless the consent was authorized, expressly or impliedly, the employer is not to be held liable, except for injury resulting from some wilful act. The driver has no right to impose upon his master an onerous liability by holding him responsible for the safe carriage of any person he may see fit to accept as a passenger. . . The employee's duties were those of an ordinary driver of a truck, and at the time of the accident he was engaged in the performance of such duties. He had no implied authority to permit boys to ride on his truck, and acted beyond the scope of his employment when he did so.

The driver had no implied authority to carry the injured child, or any other—indeed, it is uncontradicted that his express orders was to the contrary. Such privately given directions to perform duties in a specified manner will not relieve from liability, when the employee proceeds in a different way, causing injury, provided the act is done as a part of the master's work, and apparently falls within the general line of the servant's duty. Here, however, the undisputed facts show the driver, in permitting the boy to ride, was acting outside the course of his employment, and it was the duty of the court to so declare as a matter of law.

Plaintiff insists the conduct of the driver in failing to remove the child from the truck, while employed in his master's business, though acting beyond his authority, was so wrongful as to justify a finding that the injury was inflicted wilfully or wantonly, thus imposing liability upon the defendant. The fact that the injured one was of tender years, though relieving it from any charge of contributory negligence, does not alter its status as a trespasser. In such case, a recovery can be had only where the injury was wantonly or intentionally inflicted. Thus verdicts have been sustained where the trespasser has been forcibly removed or driven from cars while in motion. Where, however, the proof fails to show the wilful infliction of some harm, or facts from which such purpose may be inferred, the master cannot be held liable.

A careful review of the record now presented leads to the conclusion that the driver of the truck had no implied authority to carry the injured child. He was not engaged in furtherance of his master's business in so doing, and for his negligence if any appeared, the employer cannot

1882

AWNINGS AND TENTS

1923



CHAS. A. COYE, INC.

Grand Rapids, Mich.

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.

IT'S TRUE

Swift Cigars

Nothing Fancy But the Tobacco

Distributed by

LEWELLYN & CO.
WHOLESALE GROCERS

GRAND RAPIDS

DETROIT

COOK'S

High Quality at Attractive Prices
Makes a Line Worth Pushing.
That's why Cook's Pork and Beans
are handled by nearly all good
grocers.



KENT STORAGE COMPANY
GRAND RAPIDS - BATTLE CREEK
Wholesale Distributors

Order a bunch of **GOLDEN KING BANANAS** of

ABE SCHEFMAN & CO.

Wholesale Fruits and Vegetables

22-24-26 Ottawa Ave.

Grand Rapids, Mich.

WHEN YOU THINK OF FRUIT—THINK OF ABE.

"Hello, Hiram"

The Candy Bar That Satisfies

DE BOLT CANDY CO.
Kalamazoo, Mich.

be held responsible. Though engaged in the work of the company, the harm was caused by an act done beyond the scope of his authority, and no liability attached to the defendant.

What the "scope of employment" means in these cases is the work a driver is supposed to do. He is supposed to drive the vehicle for the purpose of delivering goods. He is supposed to keep it free from trespassers. Anything he does within the range of these acts, if done negligently, can let the employer in for damages. But he is not supposed to carry passengers, and if he does that, and somebody gets hurt, the employer isn't liable.

Elton J. Buckley.

Trend of Wholesale and Retail Prices.

It not infrequently happens that the trends of wholesale and retail prices during a given period may be in opposite directions. Such a movement is indicated in the most recently published index numbers. While wholesale prices have been softening, according to the indexes of Dun's Bradstreet's, and the Bureau of Labor Statistics, retail food prices and the cost of living both rose in May, as is shown respectively by the Bureau of Labor Statistics and the National Industrial Conference Board. This indicates that some of the rise in wholesale prices in past months is now being passed on to the ultimate consumer, and this is taking place after wholesale prices have ceased to advance. Indeed, the present recessions in wholesale prices might conceivably continue for several months before any pronounced downward turn in retail prices would occur. Such a situation was noted in 1920. After wholesale prices had broken sharply retail prices were reluctant to follow. The retailers were much blamed for this at the time, although the slower adjustment in their field was only natural.

It strikes the average reader as strange when he sees reports in the press that hogs are now selling at the lowest price since 1911, while the price of pork chops during May rose 6 per cent. But there are several things to consider in connection with these two bits of news. In the first place, the big slump in the price of hogs did not come in May, but in June. Again, a good proportion of the pork chops sold during May came from live animals bought in April, and during that month the average price of hogs was the highest of the year. Moreover, nearly all other costs from producer to consumer in connection with the preparation and marketing of pork chops have been advancing. The sharp break in the price of hogs this month should appear somewhat later in the price of dressed pork products.

The contrary movement in wholesale and retail prices already referred to is responsible for a rise in the cost of living during the month ending with May 15. The index of the National Industrial Conference Board shows a rise during the month of 0.8 per cent. compared with a decline of 0.1 per cent. in the preceding month.

The index for the clothing group rose 3.7 per cent., and that for shelter 1 per cent. The index for fuel meanwhile showed a decline of 1.5 per cent., and no change was recorded in the other groups which go to make up the budget of a representative workingman's family. According to this index, living costs are now 21.6 per cent. below the peak in July, 1920, and 60.3 per cent. above the level of July, 1914. The consumer's dollar is now getting cheaper, while the producer's dollar will buy more than it did thirty days ago—at least more commodities, but not more labor.

Notwithstanding this rise in living costs, real wages are increasing still more rapidly. The National Industrial Conference Board publishes data of wages in twenty-three industries, employing over 600,000 laborers. This shows that between March and April average hourly earnings rose from 51.2 to 52.8 cents, or about 3.1 per cent., and that average weekly earnings rose from \$25.62 to \$26.55, or about 3.6 per cent. On the other hand, during April, living costs declined 0.1 per cent. Calculated on the basis of these figures, real wages as contrasted with money wages, are now far above the pre-war level. The board estimates real hourly earnings to be 36 per cent. and real weekly earnings to be 33 per cent. above the pre-war level.

These wage increases are being viewed in two different ways. According to the optimistic business observer they point to enormous buying power and thus foreshadow excellent trade conditions in the fall. The dissenters from this view, however, see in these high wages the necessity of higher prices. The wage-earner, they maintain may be able to pay the higher price, but other groups of producers, and especially the farming population, will not be able to do so. They are firm in their opinion therefore, that some sort of readjustment is necessary if our prosperity is to last.

William O. Scroggs.



We are looking for an exclusive dealer in your town.

Write us about it.

Blended, Roasted and Packed by

CHRISTIAN COFFEE CO.

337-339 Summer Ave.
GRAND RAPIDS, MICH.

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 PROOF OF



QUALITY

is measured by

NUCOA SALES

Nucoa, by far, out-sells all others

I. VAN WESTENBRUGGE
DISTRIBUTOR

Grand Rapids Muskegon

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

Receivers and Shippers of All

Seasonable Fruits and Vegetables

CANTALoupES and NEW POTATOES

Again this season, we will endeavor to maintain the good reputation we have earned by shipping only the best Brands and Packs of Cantaloupes and New Potatoes obtainable.

The Vinkemulder Company
GRAND RAPIDS, MICH.

MILLER MICHIGAN POTATO CO.

Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building
Grand Rapids, Michigan

TOP PRICES—CORRECT WEIGHT—PROMPT RETURNS
POST & DE VRIES

Wholesale Receivers POULTRY, EGGS and VEAL

Reference Kent State Bank

120 ELLSWORTH AVE. GRAND RAPIDS, MICH.
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We are making a special offer on
Agricultural Hydrated Lime
in less than car lots.

A. B. KNOWLSON CO.
Grand Rapids Michigan

Moseley Brothers
GRAND RAPIDS, MICH.

Jobbers of Farm Produce.



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. Cortenhorst, Grand Rapids; Scott Kendrick, Ortonville; George W. McCabe, Petoskey; L. D. Puff, Fremont; Charles A. Sturmer, Port Huron; Herman Digman, Owosso.

Midsummer Methods in the Sporting Goods Department.

Written for the Tradesman.

The trade in sporting goods can be counted on to remain fairly consistent right through the summer season. There will be a reasonably steady demand for baseball supplies, lacrosse goods, anglers' accessories, etc. until autumn arrives, when the demand will veer to football supplies.

The average sportsman is an enthusiast. He will buy what he needs for his favorite pastime with less hesitation than he might show if it were a question of the purchase of some of the mere necessities of life. The sportsman is, however, harder to please than the average customer. He demands goods that suit him; and he always knows what he wants. Further, he prefers to be waited upon by a clerk who knows something about the goods he is selling. The clerk who can discourse learnedly on the relative merits of different flies and rods, and can advise in the selection of a tennis racket or a baseball "glove" will sell considerably more than the salesman who knows less about such things than the purchaser.

Many hardware dealers have found it highly profitable to place their sporting goods department in charge of a man closely connected with local athletic clubs and organizations. His connection ensures the store a large share of the business done in all sporting lines.

There is a splendid opportunity at the present time to push the sale of camping supplies. The hot weather is driving people to live in the open. They are deserting their homes in the city and searching out quiet, cool spots in the country where they can pitch tents and spend the time out of doors. Before going camping, however, people need certain supplies.

In the first place they need tents and tent stoves. A very primitive type of stove will do, but it is impossible to get along without some means of cooking meals, for the camp appetite is proverbially hearty. Cooking utensils are also needed—pots, pans, kettles, knives and forks. Few people care to take their regular household goods to camp, preferring to lay in a stock of cheap articles to be used only for camping purposes.

This means a lot of business for the hardware dealer, if he takes any steps to secure his share of it. Now is the time to advertise, if you have not already done so. A good idea for your advertising, window display, etc. is a complete list of camping needs. A point to be considered is that people very frequently do not realize just what they need until they go camping. After a few days spent in experimenting with camp fires, they are only too pleased to invest in a small wood stove. A case is recalled where a dealer, realizing this fact, worked up a splendid business in wood stoves by sending circular letters to all parties camping within a few miles radius of the city.

Fewer hardware dealers handle bicycles now than when the craze was at its beginning, yet that branch of trade is, all things considered, more satisfactory now than it was then. It is not necessary to carry a large stock; in fact, many hardware dealers sell solely from samples. Purchasers are not as hard to please, their desire being to secure a good, serviceable bicycle at a fair price.

One small city firm which has handled bicycles for years states that they constitute a paying department. They sell entirely from samples and are not therefore hampered with a large stock. The wheels that they do carry are always prominently displayed. In summer one of the windows is often used for a bicycle display. They advertise in the newspapers, put on these displays, and sell quite a number of wheels each year from samples.

Some sporting goods opportunities are often overlooked or neglected in the hardware store. Thus one hardware dealer says:

"I believe a good many retail hardware dealers in the villages, towns and smaller cities where the average householder has a good lawn, are overlooking an old game that is popular with the average family—croquet. It is easy to learn, and every person in the house from the lad of eight up to the grandfather can play it. It is an ideal summer game, and the hardware dealer should try to sell a croquet set to everyone with anything like a decent lawn. Playing the game will not injure the lawn; in fact, I believe it is a benefit to the lawn especially if it receives other attention at the same time. It is a game which will pay for pushing."

A line of canoes fits in with a general stock of sporting goods, and the margin of profit is good. At the same time, the retailer who sits

These Hot Days Call For

Refrigerators, Ice Chests, Water Coolers, Ice Cream Accessories, Etc.

We can serve you in
Both NEW and RE-BUILT

Grand Rapids Store Fixture Co.

7 Ionia Ave., N. W.

Grand Rapids, Michigan

Michigan Merchants

1923 PROMISES

the largest tourist trade in the history of the state. Are you ready for it?

BUY IN MICHIGAN

Sherwood Hall Co., Ltd.

Established 1865

Grand Rapids,

Michigan



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

right down and figures out that he is content with selling a man a canoe and getting a profit on it is not making the fullest use of his opportunities.

With the exception of a few locations in which, by reason of the peculiar nature of the water on which the canoes may be used and the impossibility of securing camping privileges along their shores, the average canoeist of to-day is a camper, and spends his week ends and holidays and vacations cruising and camping.

The retailer should take account of this, and figure on the fact that when a man has purchased a canoe from him, the sale of sporting goods to that man has just commenced. I other words, every retailer who expects to sell more than five canoes during a season will find it to his advantage to arrange to handle camp outfits, such as tents, sets of camp cooking utensils, cots, blankets, lanterns, waterproof match boxes, camp axes, paddles and seats, and the profits from the outfit which the canoeist subsequently finds he needs will be even greater than on the sale of his craft.

Sell him his canoe, and then see that you don't lose your hold on him for anything else he wants in the line of sporting goods, and remember that the cruising canoeist of to-day is one of the best customers for all sorts of sporting goods. He may not be a rifleman or a pistol shooter, or an amateur photographer; he may not even be a fisherman up to the time he has purchased his canoe. But after he has owned the canoe for a short time he wakes up to the facilities which the craft gives him for enjoying outdoor sports, and it is not long before he has added two or three hobbies to his outdoor list of pleasures, and it is distinctly to the hardware dealer's advantage to be in a position to supply him with the goods for which the canoe has opened the way.

A great deal of the hardware dealer's sporting goods trade is recurrent, from season to season. The baseball enthusiast, the angler, the camper, of one year will, as a rule, need additional equipment the next year.

In view of this fact, it is desirable to keep classified lists of your sporting goods customers, with particulars as to their especial interests. Thus you will be able, at the start of each season, to circularize them or to approach them personally with an intelligent idea of their interests—a more intelligent idea than if you depend on your memory to guide you.

For the purpose of listing such prospects, a card-index file is efficient. Besides the prospect's name and address, the card can carry particulars as to his hobbies, and even the sort of equipment he generally uses. When a customer moves away, his card can be removed from the index. Thus you will always have a live list of customers and prospects, which is very useful to you in personal solicitation and direct-by-mail advertising.

The more carefully-thought-out your methods in the sporting goods department, the better the results you will secure. Victor Lauriston.

**Of course repeat
sales make profits!
What better
repeaters in the
whole food line
than
DEL MONTE
CANNED FRUITS
VEGETABLES &
FOOD SPECIALTIES**

**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

**CHINNICK'S
RESTAURANT
41 IONIA AVE.**

Just North of the Tradesman Office

8th year

SAVE THE FRUIT CROP

The SAVE THE FRUIT CROP idea has been, for seven years, one of the most successful and beneficial campaigns ever promoted in the interest of retail grocers and their customers.

It was originated by the American Sugar Refining Company as a part of the broad, educational advertising on the better way to buy and sell sugar—Domino Package Sugars.

It not only has helped increase the sales on Domino Package Sugars, but has also helped grocers sell preserving materials of all kinds.

In keeping with our policy of the past, we are again supporting this campaign with national advertising. Beginning with the June issue of The Ladies' Home Journal and Good Housekeeping Magazine, it will continue regularly throughout the main fruit season. Co-operate with this campaign and reap the largest benefit from an idea that has now become a national institution.

American Sugar Refining Company

"Sweeten it with Domino"

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

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

Mary J. Field Company
Grand Rapids Representative

Auto Owners Insurance Company

Bell Main 1155 514-515 Widdicomb Bldg. Citz. 65440

America's Most Famous Dessert

JELL-O

*Where demand pulls so strongly
no pushing is required.*

**The Genesee Pure Food Company
LeRoy, N.Y.**

SERVICE AND ATMOSPHERE.

Hotel Clerks Reflect the Character of Landlords.

A well-known Michigan banker walked into certain well-known hotel in Detroit and took his place in line at the clerk's desk. I was directly behind him. When he reached the clerk he was asked whether he had a reservation. He replied he had not. Then the clerk said, as he looked over his board:

"Something about eight or nine dollars?"

"No," said the banker; "haven't you something around five or six?"

Whereupon the clerk, after viewing him from his head to his waist, gave him a look which spoke volumes. If he had said, "you big, cheap skate," he could not have been more insulting. The banker colored and was plainly angry.

"We don't have many rooms that cheap," said the clerk, loud enough for everyone to hear.

The banker said nothing, but he exercised a lot of restraint.

"You have to go to a cheap hotel to get a cheap room," continued the clerk as he finally tossed a key on the counter, yelling, "front."

The banker went to his room, unpacked his bags and for about an hour wrote letters. During that time he discovered that his room was next to the elevator shaft, and inasmuch as he was a light sleeper decided to ask that his room be changed. Then he thought of the snippy clerk. He hesitated, but finally decided to have another battle with him and if necessary climb over the counter after him. He went down stairs and to the clerk's desk.

Another clerk was on duty.

The banker told him his troubles and found him a most polite, attentive listener—apparently anxious to be of service.

"I can give you a room on the tenth floor, outside, on the side, which I am sure you will find very quiet and comfortable," said the clerk pleasantly.

"That's fine," said the banker, smiling for the first time since he had entered the building.

"And if you don't find that room entirely satisfactory I would appreciate it if you would let me know so we can find something that just suits," continued the clerk.

"Thank you," said the banker.

He was soon moved into a quiet comfortable room which pleased him in every detail.

"I could beat up that one clerk and make the other my son-in-law," he said to himself as he sat in his room smoking.

Now the point of this story is this:

The clerk is the point of contact between the hotel and public. The reception received at the hands of the clerk will determine pretty largely the guest's attitude toward the hotel. Here was a man who had enough money to buy several hotels. His ire was aroused not only at the clerk for his manner and conduct but also at the hotel for hiring such

a man. He cursed the institution because of the shortcomings of an individual employee. The next minute he praised it because of the politeness and courtesy of another individual employee.

The good will which a hotel enjoys is frequently as great or as small as the individual employee cares to make it. Just as a chain is no stronger than its weakest link, so is a hotel no better than its worst employee who comes in contact with the public regularly in the course of his work.

Now contrast the experience this banker had with what happens regularly in a small commercial house in Western Michigan. There the manager himself makes it a point to be on the floor shortly after trains come in and personally greet all arrivals. As soon as they have registered he steps up, introduces himself and impresses on them the point that he wants them to tell him personally if they are not satisfied with any slightest detail of their room or the service.

The whole procedure is so unusual that the average guest hardly knows at first what to make of it. But the plan has proven genuinely successful. The manager has received hundreds of letters from guests commenting on this feature.

There are some additional examples of the personal service which have resulted in increased good will and, in turn, increased business. A hotel in the fruit belt has cards in its rooms which read:

Guests are frequently a little bit hungry before retiring and for them we have provided luscious apples which are delivered to the rooms at a cost equal to what it is possible to buy them on the streets. There is no additional charge for service. We are doing this to make the visit of our guests more pleasant and also to acquaint visitors with the wonderful fruit this State produces and of which we are very proud.

This plan was started as a bit of unusual courtesy. It has developed into a small money maker. Many letters have been received by guests praising the original idea.

There is a hotel in Southern Michigan which is noted for its cuisine. One day a business man complained to the head waiter that he was never able to get soft toast in a hotel.

"It is all so hard," he said. "Why can't I get the kind of toast I get at home?"

Out of this incident came a change in the kitchen. On the menu of this hotel, and in addition to milk, cream and French toast, one will find today: "Hard toast; soft toast." The soft toast is made inside of the oven and is dipped in butter. Fresh bread is used. Very little "hard" toast is served in this hotel.

A hotel in Washington, D. C., has built up a considerable reputation because of the way in which it serves sliced oranges. Two oranges are sliced and the juice of a third poured over them. No unusual charge is made for this popular breakfast dish. Eight out of ten guests at breakfast in this hotel order sliced oranges. This is another

HOTEL ROWE
GRAND RAPIDS NEWEST HOTEL

350 Rooms—350 Servitors—250 Baths
Rates \$2 with Lavatory and Toilet \$2.50 with Private Bath
HOLDEN HOTEL CO., C. L. Holden, Mgr.

CODY HOTEL
GRAND RAPIDS

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

CAFETERIA IN CONNECTION

OCCIDENTAL HOTEL

FIRE PROOF
CENTRALLY LOCATED

Rates \$1.50 and up
EDWARD R. SWETT, Mgr.
Muskegon Mich.

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.

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.

Livingston Hotel
GRAND RAPIDS

European

Rates \$1.25 to \$2.50 per day

Stop and see George,
HOTEL MUSKEGON

Muskegon, Mich.

Rates \$1.50 and up.

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HOTEL WHITCOMB

St. Joseph, Mich.

European Plan

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

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

NEW
MERTENS
FIRE PROOF
One half block East
of the Union Station
GRAND RAPIDS MICH

Western Hotel

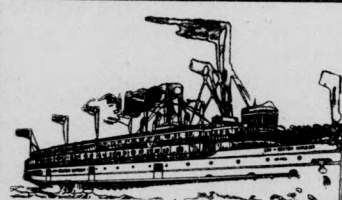
BIG RAPIDS, MICH.

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.

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Book early for summer sailings. All lines represented. Three personally conducted tours, leaving June 23, 30 and July 7, taking in Scotland, England, Holland, Belgium, The Rhine, Switzerland, Italy and France. Splendid steamer accommodations. Trained leadership. A trip that will bring the finest culture with a maximum of rest and recreation. For particulars apply at this office. Expert advice on foreign travel.

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Everything that a Modern Hotel should be.

Rooms \$2.00 and up.

With Bath \$2.50 and up.

HOTEL BROWNING

GRAND RAPIDS

Corner Sheldon and Oakes;
Facing Union Depot;
Three Blocks Away

150 Fireproof
Rooms

Rooms, duplex bath, \$2
Private Bath, \$2.50, \$3
Never higher

example of unusual service bidding for public good will.

A hotel changed hands recently. The new owner came into the hotel one day, registered as an ordinary guest—under a name other than his own—and was assigned to a room. He stayed there two days before he was discovered. During that time he learned a lot about the hotel that he had just purchased. Among other things he learned that the hotel used soap that resisted water. One of the first things he did was change to a soap of real quality.

A hotel in Ohio has neatly printed cards in the rooms advising guests that near the cigar stand there is a case supplied with tooth paste, shaving cream, cold cream, tooth brushes, razor blades, and so on, which are kept on hand solely for the convenience of the guest who may have forgotten something or run out of toilet articles unexpectedly. This department was added originally as a convenience to guests and ended up by being a money maker.

Another hotel I know of has a card in the rooms which reads:

If you have a tie that needs pressing or a button is off your shirt just give your tie or shirt to the valet when he calls for your clothes and your tie will be pressed and your button sewed on. There is no charge for this service. It is simply to add to the comfort of our guests.

A hotel in a small city has neat cards in the guests' rooms, giving information about current plays, motion pictures and concerts. On the card is this sentence:

If you are wondering what to do to-night here are some suggestions. We will obtain tickets for you. There is no service charge.

The management of this hotel has frequently been complimented upon this unusual service.

One of the characteristics of a gentleman is thoughtfulness. It is also one of the qualities of a human hotel. The hotel that has found its personality and is ever acquiring new friends, just like an individual, is ever resourceful in finding new ways to serve. And usually, too, it is showing a profit. **Carl H. Getz.**

Gabby Gleanings From Grand Rapids

Grand Rapids, June 26.—The mid-summer furniture season, which opened Wednesday, June 20, found as usual some lines not complete, largely owing to the slow transportation in both freight and express. Many of the salesmen in the different buildings throughout the city worked nights to get their samples on the floor and in proper condition, but it is a fact that many lines were not complete until Friday, June 22. It is always expected that the first buyers on the market come from the extreme East but up to the distribution of the arrival sheets Saturday, June 23, there were 800 buyers registered and they seem to come from all States in the county—West to California, East to New York and South so far as Florida. Eight hundred for the first three days of the market is a pretty good showing. In some buildings the salesmen report that the buying is very good, while in others they seem to be doing more shopping, but to be frank, the extreme hot weather and the extreme heat in most of the exhibition buildings did not put buyers in as good a mood for buying as cooler weather would have done. The number of buyers up to the arrival sheet of to-day (Wednesday) totals 1558. It

is expected that the week of June 25 will be as busy a week as any time during the market. There will be a lull during the week of the 4th and then a good heavy rush immediately after that. The market is advertised to run until Saturday, July 14.

There appears no immediate prospect of the use by commercial travelers of the new interchangeable mileage books which were authorized by the Interstate Commerce Commission and publicly announced on Feb. 1 last. One million of these books, each good for 2500 miles, with a face value of \$90 and priced at \$72, have been prepared and are now in the possession of the different railroads. None has been sold, however, nor will any be sold until a decision is rendered on the appeal filed by the National Council of Traveling Salesmen's Associations on May 15. This appeal, in the opinion of William G. Adams, secretary of the Council, will be docketed by Aug. 1 next, before the Supreme Court; but no estimate can now be made as to when a decision will be reached on it. In discussing the appeal in a letter to Gabby Gleanings, Mr. Adams expressed the opinion that Congress will take up railroad matters at the opening of the next session, and in that case the council will argue for the prompt issuance of the mileage books, and also for the elimination of the surcharge on Pullman rates.

Our National Anthem.

Detroit, June 26.—Will you permit me to correct certain misleading statements as to The Star-Spangled Banner being the national anthem of America? Without touching upon the detailed technical confusions which certain musicians feel result from different arrangements of the song, I would like to make it clear that any musical version of The Star-Spangled Banner is some individual arrangement of Anacreon in Heaven, a Bacchanalian drinking song written in England between 1770 and 1775 for the purpose of vowing allegiance to the pagan idolator Anacreon, whose claim to fame is that he wrote of women and wine and whose memory was perpetuated by his statue, "in drunken hilarity," placed on the Acropolis in Athens. Key's words, written when we were at war with Great Britain, breathing animosity, and sung for the first time by an actor in a Baltimore tavern—these facts cause thinking Americans to rise and protest against the efforts of misinformation and force the people to sing and regard as official a song which they intuitively resist.

When the turbulent waters of confusion of thought abate, our national anthem will be found ready in its place, our legitimate heritage from the source of all harmony. Not only true Americans, but those throughout the world who have been purified in the fires of suffering will be found singing its quickening strains.

Kitty Cheatham.

Fifty-Six Per Cent. Dividends in One Year.

The directors of the Springfield Fire and Marine Insurance Company have voted to pay the semi-annual cash dividend of 8 per cent. on the present capital of the company, payable July 2 to stockholders of record at the close of business June 25. The directors have also voted a stock dividend of \$1,000,000 or 40 per cent. on the present capital of \$2,500,000 thereby increasing the capital to \$3,500,000. The stock dividend is to be issued to stockholders of record at the close of business July 5.

It's better to lose smilingly than to win whiningly.

Late News From Saginaw Bay.

Bay City, June 26.—The Saginaw and Bay City retail grocers and butchers will hold a joint outing at Wenona Beach August 1. Charles H. Schmidt, president of the local association, has been elected general chairman of the affair, with L. F. Wirth, of the local association, as assistant. Fred Hubert, of Saginaw, is named chairman of the up-river activities, assisted by F. Loeffert.

Fire recently caused about \$7,000 damage to the drug store of Harry C. Hargadon, Seventh and Washington avenues. The fire is believed to have been started from a cigarette butt being dropped through a street grating in front of the store and catching some waste paper.

Frank Curren, 36 years old, Watertown merchant, was drowned last Thursday, when he stepped into a deep hole in Elk Creek while he was swimming with his brother, Edward, near here. The two men slipped into the hole and his brother was able to swim to safety. He was owner of a general store at Watertown, where he had lived all his life. He leaves a widow and one child.

Preparing Fall Corset Lines.

Fall lines of corsets are being prepared, and the new models of wholesalers will be ready shortly for inspection by buyers. One of the things that is said to be notable for next season is the growing favor of the so-called "lace-less" models. These have been stressed in the corset business done this Spring, but, it is asserted, will figure to a larger extent in the Fall. Meanwhile, corset manufacturers who have branched out into the production of brassieres say the demand for these articles has been very good practically all through the season. The long types with garters attached have been the ones that are in most demand and they have proved to be strong competitors of the regulation corset. At the moment, the demand for those of lighter weight is good and this promises to increase during the next few weeks owing to their seasonable character.

Models of Fall Hats.

The vogue for metallic effects in millinery colorings, which reached its height last Winter, seems scheduled for a revival, from the looks of such lustre as has already appeared, according to the current bulletin of the Retail Millinery Association of America. Satin, baronette, highly glossed and lacquered body hats, etc. all point in this direction, and even tinsel threads are seen in the padded embroidered appliques now in use.

"Arriving imports of Fall models," the bulletin continues, "show the use of metal ribbons, and strands of it are woven with chenille ornaments. Silver soutache and silver stitched ribbonzene wind their flat tracteries over many of the newer sports hats of crepe and felt, and are seen even on tagal in some cases."

As to seasonable colors, the bulletin says that white promises to lead for some weeks yet, and that white used in connection with a bright color is also here for a long stay. Green and gray are selling well, due to their cool appearance, and this is also helping along the vogue for dandelion yellow. Both alone and in combination this shade of yellow is profusely used, it fre-

quently being seen in combination with black, gray, beige, brown and even navy blue.

"Browns," the bulletin goes on, "are emulating Tennyson's brook. They are the only family of which several shades appear in one model. The favored browns are now becoming more reddish than golden, smacking of a touch of henna. In fact, titian is the most approved of the new tones of the brown range."

"Much orchid, pink and a creamy ivory make up the favorite pastel colors, but the silk hat vogue has lasted so long that every pastel tone has had its exploitation by the hat-makers. A coral pink is approved for midsummer wear. Bright blue is toned down a little by combining it with gray in some cases and with black in others. The 'dresser' hats continue loyal to black, however, and no formal showing is complete without a majority of them. Black for dress wear and white for sports is our buying guide."

Three Magical Words.

There are three words, the sweetest words

In all of human speech;
More sweet than all the songs of birds,
Or pages poets preach.

This life may be a vale of tears,

A sad and dreary thing;
Three words, and trouble disappears,
And birds begin to sing.

Three words, and all the roses bloom,

The sun begins to shine;
Three words will dissipate the gloom,
And water turns to wine.

Three words will cheer the saddest days—

"I love you?"—Wrong, by heck!

It is another sweeter phrase.

"ENCLOSED FIND CHECK."

No Smoker
Can Be
Satisfied
Before
He Has
Smoked
A

Charles
the
Eighth
10c
Cigar

A Cigar
Of Real
Merit

All Live
Dealers
Sell Them
Mfd. By

Make
This
Cigar
The
Next One

Citz. Phone
22905
Bell, M 1821

Vanden Berge Cigar Co.

GRAND RAPIDS, MICH.



Mutual Insurance as Developed by Ohio Druggists.*

I happen to be a "pill roller" myself and have always been proud of it, but I was such a poor one I had to get out of the business and get into the fire insurance business. What do you think of that?

Now regarding insurance, I presume that is what you want me to talk about. I can only talk intelligently about the experience of our own company which is the originator of special fire insurance for druggists and I will confine myself to that because I can tell you of our experience.

Prior to the organization of this company in 1890, drug stores in the State of Ohio were being charged extortionate rates by both stock and mutual companies and they held up those rates on the theory that drug stores were filled with chemicals of such a nature that when they were exposed to intense heat they would explode and blow up half the town. They contended that drug stores were extra hazardous and charged a rate accordingly. So the originators of this company got busy and brought it up before the State Pharmacists Association in Ohio and it was discussed pro and con. A committee was appointed to investigate and they went into the cities and the rural districts and accumulated statistics as to fires occurring in drug stores and other mercantile lines, learning that there were less fires among druggists than there were among any other mercantile line. So guided by that information, they proceeded to organize a mutual company which reduced the cost of insurance to the druggist quite an amount and the company grew fast and waxed warm, so that at the end of ten years they conceived the idea of charging the regular rate charged by the stock companies and then returning to the insured a part of the premium. In the beginning it was 25 per cent. of the return and then it got up to 30 and 35 and 40. For the last thirteen years it has been 45 per cent. That has applied to Ohio and Indiana and three years in Kentucky. We just got into the State of Michigan last September. Of course, you would enjoy the same reduction as anybody else.

Now it would not be fair for me or my agents to criticize the rates charged in any state. You take the general line of insurance companies, no matter what kind they are, their ratio of loss runs from 58 to 63 per cent. a year on the amount of premiums they collect. Besides, their expenses are great indeed. The propaganda they put out costs them a great deal of money. It is necessary, of course, or they would not do it. They are like you with your drug stores. A man does not take stock in any kind of a company unless he takes it for the express purpose of making some profit on it. With the insurance companies they must make that profit pay all of the expenses and lay up in addition the funds that the State requires shall be laid aside for the further protection of the policy holders and, taking it all in all, it does take their money.

Of course, this company is not organized for profit for any one set of people. Any well managed stock company or any well managed mutual company is pretty safe. One is just as safe as the other and none is safer than the other. That is making a broad statement. But we in comparing rates—and I may say something that is not just exactly ethical, but I am going to say it—we find the rates are higher in Michigan than they should be. However, there may be a good reason for it. I am not going to say there is no reason for it, because the companies that do business all over the

*Address by Charles L. McIntyre, Secretary of the Retail Druggists Mutual Fire Insurance Co., of Cincinnati, at annual convention of Michigan State Pharmaceutical Association.

United States naturally have different rates. You go down South, Tennessee, Georgia, Louisiana and Arkansas—and you will find that the rates are much higher than they are here. The hazard seems to be greater. But why it should be higher in Michigan than in Ohio, I don't know. The rates in Indiana are higher than in Ohio. Now this rate business is done on what I have always understood to be a very scientific basis. In fact, it is so deep that I could not get down to it. I have read the Dean schedule over and over, but I presume one has simply got to sleep with it before it gets saturated in your system and before you know what you are doing. In the first place, I do know a town is classified as to population; water supply or fire hazards; the amount of water pipe you have. Now take a town like Detroit, it is in Class A. To start with at the very beginning the inspector comes and determines what the building is made of, the covering that it has and the contents of the building; the wall inside of the building, the hazard inside and out and the general surroundings are all taken into consideration. If there is a wooden cuspidor in there with saw-dust to spit in it is likely that somebody will throw a cigarette stub into it or something of that kind. That represents a hazard and you are charged for it. If the inspector goes over the building and finds you have not proper conduit for your electrical wiring you are charged again. If he finds several places each time it is charged to you. If he goes up to your smokestack leading from your furnace into your chimney and sticks his finger in there and breaks a hole through it or if he says the metal pipe is too close to the joist he makes another charge. The fact of the matter is he itemizes the whole risk, adds them together and that shows you what your rate is.

There are opportunities many times for you to reduce your rates if you would take the time and be interested enough in it to do so by enquiring what the charges are against your store which make it so high. When you make those changes it will give you an opportunity to eliminate a whole lot of those charges. Then call up the inspector or inspection bureau and tell them what you have eliminated and ask them for a re-inspection. They will come back invariably and reduce your rate. But the fact is, too many people are careless about it. We instruct our men to be very careful to inform everyone they call on to that effect,

so it gives them an opportunity to reduce their rate.

Being a mutual company there is no selfish purpose in it except to give you protection at actual cost. So that is the way we handle it and have been handling it for thirty-three years and it has reduced, first, the rate charged against the drug store on the same basis as any other mercantile line to-day in any state. However, as a little encouragement, I want to call attention to the attitude of the State Fire Insurance Commissioner and let me say I noticed in the journal not very long ago that the Commissioner has in the State of Michigan contemplated reducing the rate on mercantile risks in this State from 10 to 25 per cent. He has taken statistics and taken them intelligently. He has got the men there to do it with. He finds out he can do it and he says he will do it and he does it, so you may look for some relief as to the charges against you for fire insurance and I always like to tell everyone something that pleases him. I never met Mr. Hands myself, so I can't tell you anything about him personally.

Now if I am not taking advantage of my opportunity now I would like to give you a few statistics about mutual companies. You know the stock companies are all right. I am going to tell you right now they are all right and if I told you they were not I would be telling you something that is not true. They are all right and will be as long as any company can possibly be. A conflagration will play havoc with anything and the statistics I happen to have here will show what they have done in the past, although I must say the law regulating insurance to-day is far superior to what it was years ago. I might state the first mutual fire insurance company to be organized in the world was called the Hand-in-Hand, London, England, over 350 years ago. Over 350 years ago that company was in existence and until the last year or so, when they merged with another company. The first fire insurance company to be organized in the United States was the Philadelphia Contributionship, of which Benjamin Franklin was a charter member and organizer. That company has been in business continuously for 171 years and is a very wealthy company.

The first fire insurance company to be organized West of the Alleghany Mountains was the Cincinnati Equitable, organized in 1826. That company is still in existence and is so

fabulously wealthy and so independent that it does not ask you for insurance and neither does it advertise. You can have it if you want it, but you must go and ask for it.

Now I had a pamphlet here with reference to the great Boston fire of 1872 and, comparing the mutuals with the stock, twenty-two out of thirty-two Massachusetts stock companies failed, paying 41 cents on the dollar. Only one of the stock companies is in business to-day. Four out of the thirty-four mutual fire insurance companies discontinued, three paying 100 cents on the dollar and one 75. Twenty-four of the



STRAIGHT
SIZE—

The Johnson
Original 10¢ Cigar

VAN DAM

MANUFACTURED BY
TUNIS JOHNSON CIGAR CO.
GRAND RAPIDS, MICHIGAN



A Valuable Impression



A

pleasing impression upon customers is of value. You can create one and at the same time save your goods from damage by spreading sheets of **TANGLEFOOT** in your show windows, especially over Sunday.

TANGLEFOOT will then be at work for you and will not only catch the flies, but attract the attention of people who pass your store to your efforts to keep your stock clean and fresh, and create in them a desire to use **TANGLEFOOT** themselves. This means extra sales to you. You can now sell at the old price, two double sheets for 5 cents, and make a profit of 50 per cent.

Remember **TANGLEFOOT** catches the germ as well as the fly, and that poisons, traps, or powders cannot do it.

TANGLEFOOT

TANGLEFOOT

TANGLEFOOT

mutuals are still in existence. Now in the great Baltimore fire of 1904 five Baltimore stock companies failed, paying on an average of 64 cents on the dollar and only one mutual retired and paid its loss in full. In the San Francisco fire in 1906 over 100 stock companies discontinued business, making payments of from 5 to 60 per cent. Every mutual paid its loss in full and not one mutual failed. Now these are the statistics, including the Chelsea fire of 1914 and the Salem fire of 1914, when every mutual company paid 100 cents on the dollar, while over 100 of the 130 stock companies discontinued business, paying 5 to 60 per cent.

Now there is Honorable Rufus M. Potts, former Insurance Commissioner of the State of Illinois, who says that of the 198 stock insurance companies organized in Illinois prior to 1868 not one is now in existence, while twelve out of the forty-seven mutuals organized prior to 1868 are still in business, which, he says only goes to show that the Illinois mutual companies have been more enduring than the stock companies. I could go on and read more, but that is enough for insurance.

Let me say I have been exceedingly interested in the address of your President and exceedingly interested in the report of your Secretary and your Treasurer and the report also of the special fund, the exact name or title of which I have forgotten. I never heard of that feature of your organization, but the sentiment connected with it seems to me to be a mighty fine thing. The report of the President I consider a masterpiece and the recommendations that he has made, if followed, will yield a lot of good for the profession of pharmacy and better still for the people of the State of Michigan. Your President is powerless to do anything without you, who have conferred this honor on him, and he says you respond nobly. That sounds good to me.

It is often said with reference to mutual concerns that you are liable to assessment. Yes, sir. You are, however, just as liable to assessment if a group of men get together and organize a stock company in the State of Michigan and say you put

in \$200,000 as proof that you are going to pay losses, and, of course, we would do it, and when we do that we do not expect to spend one cent of that \$200,000 except possibly we would take Liberty Bonds and other kinds of security for collateral and you hand this security over to the Insurance Commissioner of the State of Michigan and it is earning a certain amount of money in interest, but at the same time it is there for the protection of prospective policy holders. In this regard the law further says that out of the amount of premiums we collect we must put a certain amount into the insurance fund, reserve fund and so on to further protect the insured. We do not expect to touch this \$200,000. Now, if we expect or wish to start a mutual company, the State of Michigan says you must have \$850,000 worth of insurance paid up and you got to have the premiums paid. Besides that you must have an obligation there of one to three. You must assume that obligation and that amount is charged to three premiums. I mean by that that the law of the State does not allow that fund to exceed our assets. We could come back to our policy holders for one premium.

Buyers of Marks.

Detroit, June 26.—Is Germany going to be permitted to perpetrate so outrageous a fraud upon the world as is now the case with her mark currency?

With the full knowledge that there was no value behind her currency, Germany kept printing billions and billions of marks, disposing of them for cash or merchandise, in all corners of the earth. On all sides one hears of people of all classes owning marks bought from the time they reached 7 cents each to 1,000 for a dollar. True, it was a visible speculation; but does this excuse Germany, even in its present condition, for continuing this commercial crime? France cannot be blamed for assuming from the outset of the war, then followed by peace and reparations, that Germany has acted the part of a swindler, and until some evidence of good faith is shown she ought not to be taken into our midst.

Jacob A. Voie.

WHOLESALE DRUG PRICE CURRENT

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

Acids		Almonds, Sweet,		Tinctures	
Boric (Powd.)	15 @ 25	Amber, crude	60 @ 1 00	Aconite	1 80
Boric (Xtal)	15 @ 25	Amber, rectified	2 00 @ 2 25	Aloes	1 45
Carbolic	78 @ 83	Anise	1 00 @ 1 25	Arnica	1 10
Citric	62 @ 70	Bergamot	5 00 @ 5 25	Asafoetida	2 40
Muriatic	3 1/2 @ 3	Calicut	1 50 @ 1 75	Belladonna	1 35
Nitric	9 @ 15	Cassia	4 25 @ 4 50	Benzoin	2 10
Oxalic	20 1/2 @ 30	Castor	1 60 @ 1 80	Benzoin Comp'd	2 65
Sulphuric	3 1/2 @ 8	Cedar Leaf	1 75 @ 2 00	Buchu	2 55
Tartaric	45 @ 55	Citronella	1 20 @ 1 45	Cantharides	2 85
Ammonia		Cloves	3 25 @ 3 50	Capicum	2 20
Water, 26 deg.	10 @ 13	Cocanut	25 @ 35	Catechu	1 75
Water, 18 deg.	8 1/2 @ 13	Cod Liver	1 30 @ 1 40	Cinchona	2 10
Water, 14 deg.	6 1/2 @ 12	Croton	2 00 @ 2 25	Colchicum	2 80
Carbonate	20 @ 25	Cotton Seed	1 35 @ 1 50	Cubeb	3 00
Chloride (Gran.)	10 @ 20	Cubebs	8 50 @ 8 75	Digitalis	1 80
Balsams		Eigerson	3 00 @ 3 25	Gentian	1 35
Copaiba	60 @ 1 00	Bucalyptus	30 @ 1 20	Ginger, D. S.	1 80
Fir (Canada)	2 50 @ 2 75	Hemlock, pure	2 00 @ 2 25	Gualiac	2 20
Fir (Oregon)	80 @ 1 00	Juniper Berries	2 00 @ 2 25	Gualiac, Ammon.	2 00
Peru	3 00 @ 3 25	Juniper Wood	1 50 @ 1 75	Iodine	95
Tolu	1 60 @ 1 80	Lard, extra	1 35 @ 1 45	Iodine, Colorless	1 50
Barks		Lard, No. 1	1 25 @ 1 35	Iron, clo.	1 35
Cassia (ordinary)	25 @ 30	Lavendar Flow	4 50 @ 4 75	Kino	1 40
Cassia (Saigon)	50 @ 60	Lavendar Gar'n	1 75 @ 2 00	Myrrh	2 50
Sassafras (pw. 40c)	40 @ 40	Lemon	1 50 @ 1 75	Nux Vomica	1 15
Soap Cut (powd.)	15 @ 20	Linseed Boiled bbl.	1 @ 20	Opium	3 50
Berries		Linseed bld. less	1 27 @ 1 35	Opium, Camp.	85
Cubeb	1 50 @ 1 75	Linseed, raw, bbl.	1 @ 18	Opium, Deodorz'd	50
Fish	25 @ 30	Linseed, ra., less	1 25 @ 1 35	Rhubarb	1 70
Juniper	7 @ 15	Mustard, artifi. oz.	6 @ 60		
Pricky Ash	30 @ 30	Neatsfoot	1 35 @ 1 50		
Extracts		Olive, pure	3 75 @ 4 50		
Licorice	60 @ 65	Olive, Malaga,	2 75 @ 3 00		
Licorice powd.	70 @ 80	yellow	2 75 @ 3 00		
Flowers		Olive, Malaga,	2 75 @ 3 00		
Arnica	25 @ 30	green	2 75 @ 3 00		
Chamomile (Ger.)	40 @ 50	Orange, Sweet	4 50 @ 4 75		
Chamomile Rom	1 75 @ 2 00	Origanum, pure	2 @ 20		
Gums		Origanum, com'l	1 00 @ 1 20		
Acacia, 1st	50 @ 55	Pennyroyal	2 75 @ 3 00		
Acacia, 2nd	45 @ 50	Peppermint	4 25 @ 4 60		
Acacia, Sorts	22 @ 30	Rose, pure	9 00 @ 10 00		
Acacia, powdered	35 @ 40	Rosemary Flows	1 25 @ 1 50		
Aloes (Barb Pow)	25 @ 35	Sandalwood, E.	11 00 @ 11 25		
Aloes (Cape Pow)	25 @ 35	Sassafras, true	1 50 @ 1 80		
Aloes (Soc. Pow.)	65 @ 70	Sassafras, arti'l	1 00 @ 1 25		
Asafoetida	65 @ 75	Spearment	4 00 @ 4 25		
Pow.	1 00 @ 1 25	Sperm	1 80 @ 2 05		
Camphor	1 20 @ 1 30	Tansy	10 00 @ 10 25		
Guaiac	70 @ 80	Tar, USP	50 @ 55		
Guaiac, pow'd	80 @ 85	Turpentine, bbl.	1 @ 15		
Kino	80 @ 85	Turpentine, less	1 32 @ 1 35		
Kino, powdered	80 @ 85	Wintergreen,	6 75 @ 7 00		
Myrrh	80 @ 85	leaf	6 75 @ 7 00		
Myrrh, powdered	80 @ 85	Wintergreen, sweet	3 75 @ 4 00		
Opium, powd.	12 15 @ 12 60	Wintergreen, ar	1 50 @ 1 25		
Opium, gran.	12 15 @ 12 60	Wormseed	10 00 @ 10 25		
Shellac	90 @ 1 00	Wormwood	10 00 @ 10 25		
Shellac Bleached	1 00 @ 1 10				
Tragacanth, pw.	2 25 @ 2 50				
Tragacanth	2 50 @ 2 80				
Turpentine	25 @ 30				
Insecticides					
Arsenic	18 1/2 @ 30				
Blue Vitriol, bbl.	7 1/2 @ 15				
Blue Vitriol, less 8 1/2 @ 15					
Bordeaux Mix Dry	14 @ 29				
Hellebore, White	20 @ 30				
powdered	20 @ 30				
Insect Powder	70 @ 1 00				
Lead Arsenate Po.	23 @ 41				
Lime and Sulphur	10 @ 25				
Dry	10 @ 25				
Paris Green	38 @ 52				
Leaves					
Buchu	1 50 @ 1 60				
Buchu, powdered	1 @ 1 75				
Sage, Bulk	25 @ 30				
Sage, 1/4 loose	40 @ 45				
Sage, powdered	35 @ 40				
Senna, Alex.	75 @ 80				
Senna, Tinn.	30 @ 35				
Senna, Tinn. pow.	25 @ 35				
Uva Ursi	20 @ 25				
Oils					
Almonds, Bitter,	7 50 @ 7 75				
true	7 50 @ 7 75				
Almonds, Bitter,	4 00 @ 4 25				
artificial	4 00 @ 4 25				
Almonds, Sweet,	80 @ 1 20				
true	80 @ 1 20				

A New Soda Fountain

AND

Up-to-date Store Fixtures

Help Build Up Your

Tourist and Resort Trade



WE are state agents for the GUARANTEED ICELESS SODA FOUNTAINS of Grand Haven, and for the WILMARTH SHOW CASE CO. of

Grand Rapids. They are the leaders, and their products will bear the closest scrutiny of your most exacting tourist and resort customers and friends.

Hazeltine & Perkins Drug Co.
Grand Rapids, Michigan

GROCERY PRICE CURRENT

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

ADVANCED

Mace
Corn
Feed
Prunes

DECLINED

Cheese
Ideal Fruit Jars

AMMONIA

Arctic, 16 oz.	1 75
Arctic, 32 oz.	2 75
1 X L, 3 doz., 12 oz.	3 75
Parsons, 3 doz. small	5 00
Parsons, 2 doz. med.	4 20
Parsons, 1 doz., lge.	3 35

AXLE GREASE



48, 1 lb.	4 25
24, 3 lb.	5 50
10 lb. pails, per doz.	8 20
15 lb. pails, per doz.	11 20
25 lb. pails, per doz.	17 70

BAKING POWDERS

Arctic, 7 oz. tumbler	1 35
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	11
Royal, 10c, doz.	95
Royal, 6 oz., doz.	2 70
Royal, 12 oz., doz.	5 20
Royal, 5 lb., doz.	31 20
Ryzon, 4 oz., doz.	1 35
Ryzon, 8 oz., doz.	2 25
Ryzon, 16 oz., doz.	4 05
Ryzon, 5 lb., doz.	13 00
Rocket, 16 oz., doz.	1 25

BLUING

Original	
condensed Pearl	
Crown Capped	
4 doz., 10c dz.	85
3 doz. 15c, dz.	1 25

BREAKFAST FOODS

Cracked Wheat, 24-2	3 85
Cream of Wheat	6 90
Pillsbury's Best Cerl	2 20
Quaker Puffed Rice	5 45
Quaker Puffed Wheat	4 80
Quaker Brfst Biscuit	1 90
Ralston Purina	4 00
Ralston Bran	2 70
Ralston Food, large	3 60
Saxon Wheat Food	3 75



Shred. Wheat Biscuit	3 85
Vita Wheat, 12s	1 80

Post's Brands.	
Grape-Nuts, 24s	3 80
Grape-Nuts, 100s	2 75
Postum Cereal, 12s	2 25
Post Toasties, 36s	2 80
Post Toasties, 24s	2 85
Post's Bran, 24s	2 70

BROOMS

Standard Parlor, 23 lb.	8 00
Fancy Parlor, 23 lb.	9 50
Ex. Fancy Parlor 25 lb	10 50
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 B. O. E.	10 50
Warehouse, 36 lb.	11 00
B.O.E. Warehouse, 32 lb.	10 50

BRUSHES

Scrub	1 50
Solid Back, 3 in.	1 75
Solid Back, 1 in.	1 25
Pointed Ends	1 25
No. 1	1 10
No. 2	1 35
No. 3	1 50
No. 4	1 75
No. 5	2 00

Shoe

No. 1	90
No. 2	1 25
No. 3	2 00

BUTTER COLOR

Dandelion, 25c size	2 85
Nedrow, 3 oz., doz.	2 50

CANDLES

Electric Light, 40 lbs.	12 1
Plumber, 40 lbs.	12 3
Paraffine, 12s	14 1/2
Wickless	40
Tudor, 6s, per box	30

CANNED FRUIT.

Apples, 3 lb. Standard	1 75
Apples, No. 10	4 50
Apple Sauce, No. 2	2 00
Apricots, No. 1	1 90
Apricots, No. 2	2 25
Apricots, No. 3	2 35
Apricots, No. 10	8 75
Blackberries, No. 10	9 00
Blueberries, No. 2	1 75
Blueberries, No. 10	11 50
Cherries, No. 2	3 00
Cherries, No. 3	4 00
Cherries, No. 10	11 50
Cherry's, No. 10	11 50
Loganberries, No. 2	3 00
Peaches, No. 1	1 85
Peaches, No. 1, Sliced	1 40
Peaches, No. 2	2 75
Peaches, No. 3	2 35
Peaches, No. 10	7 75
Pineapple, 1, sliced	2 10
Pineapple, 2, sliced	3 50
Pineapple, 2, Brk. slic.	3 00
Pineapple, 2 1/2, sliced	4 25
Pineapple, 10, cru.	11 50
Pears, No. 2	3 25
Pears, No. 2 1/2	4 25
Plums, No. 2	3 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
Clams, Steamed, No. 1	1 75
Clams, Mince, No. 1	2 50
Clams, Haddie, 10 oz.	3 30
Finnan Haddie, 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 75
Lobster, No. 1/4, Star	2 90
Shrimp, No. 1, wet	1 90
Sard's 1/4 Oil, k'less	4 00
Sardines, 1/4 Oil, k'less	3 85
Sardines, 1/4 Smoked	7 00
Salmon, Warrens, 1/2 s	2 85
Salmon, Red Alaska	2 80
Salmon, Med. Alaska	1 85
Salmon, Pink Alaska	1 70
Sardines, Im. 1/4, ea.	10 25
Sardines, Im. 1/2, ea.	25
Sardines, Cal. 1 1/2	2 10
Tuna, 1/2, Albocore	95
Tuna, 1/2, Nekco	1 65
Tuna, 1/2, Regent	2 25

CANNED MEAT.

Bacon, Med. Beechnut	2 40
Bacon, Lge. Beechnut	4 05
Beef, No. 1, Corned	2 60
Beef, No. 1, Roast	2 35
Beef, No. 1/4 Rose Sli.	1 75
Beef, No. 1/4, Qua. Sli.	2 10

Beef, No. 1, Qua. sli.	3 35
Beef, No. 1, B'nut, sli.	5 10
Beefsteak & Onions, s	2 75
Beefsteak & Onions, s	3 15
Chili Con Ca., ls	1 35
Deviled Ham, 1/2 s	2 20
Deviled Ham, 1/2 s	3 60
Hamburg Steak & Onions, No. 1	3 15
Potted Beef, 4 oz.	1 40
Potted Meat, 1/2 Libby	90
Potted Meat, 1/2 Libby	90
Potted Meat, 1/2 Rose	90
Potted Ham, Gen. 1/4	1 85
Vienna Saus., No. 1/2	1 35
Veal Loaf, Medium	2 30

Baked Beans

Beechnut, 16 oz.	1 40
Campbells	1 15
Climatic Gem, 18 oz.	1 00
Fremont, No. 2	1 25
Snider, No. 1	1 85
Snider, No. 2	1 85
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
Wax Beans, 2s	1 35
Wax Beans, No. 10	7 00
Green Beans, 2s	1 60
Green Beans, No. 2	3 00
Green Beans, No. 2 Gr.	3 00
Red Kid, No. 2	1 30
Beets, No. 2, wh.	1 60
Beets, No. 2, cut	1 25
Beets, No. 3, cut	1 40
Corn, No. 2, St.	1 00
Corn, No. 2, Ex-Stan.	1 50
Corn, No. 2, Fan	1 60
Corn, No. 2, Fy. glass	2 25
Corn, No. 10	1 35
Hominy, No. 2	1 15
Okra, No. 2, whole	2 00
Okra, No. 2, cut	1 90
Dehydrated Veg. Soup	90
Dehydrated Potatoes, lb	45
Mushrooms, Hotels	40
Mushrooms, Choice	43
Mushrooms, Sur Extra	70
Peas, No. 2, E.J.	1 25
Peas, No. 2, Sift.	1 25
Peas, No. 10	1 60
Peas, No. 2, Ex. Sift.	2 10
E. J.	1 90
Peas, Ex. Fine, French	29
Pumpkin, No. 3	1 45
Pumpkin, No. 10	4 00
Pimentos, 1/4, each	15
Pimentos, 1/2, each	2 1/2
Sw't Potatoes, No. 2 1/2	3 75
Sauerkraut, No. 3	1 35
Succotash, No. 2	1 60
Succotash, No. 2, glass	1 45
Spinach, No. 1	1 35
Spinach, No. 2	1 45
Spinach, No. 3	2 15
Spinach, No. 10	7 25
Tomatoes, No. 2	1 80
Tomatoes, No. 3	1 90
Tomatoes, No. 2 glass	2 85
Tomatoes, No. 10	7 00

COFFEE ROASTED

Bulk	
Rio	18
Santos	23
Maracaibo	29
Guatemala	28
Java and Mocha	39
Bogota	30
Peaberry	26
Christian Coffee Co.	
Amber Coffee, 1 lb. cart.	30
Crescent Coffee, 1 lb. ct.	26
Amber Tea (bulk)	47

McLaughlin's Kept-Fresh

Vacuum packed. Always fresh. Complete line of high-grade bulk coffees.

W. F. McLaughlin & Co., Chicago

CONDENSED MILK

N. Y., per 100	11
Frank's 50 gals.	4 25
Hummel's 50 lb.	10 1/2

MILK COMPOUND

Hebe, Tall, 4 doz.	4 50
Hebe, Baby, 8 doz.	4 40
Caroline, Tall, 4 doz.	4 00
Caroline, Baby	3 50

EVAPORATED MILK

Blue Grass, Tall, 48	5 00
Blue Grass, Baby, 72	3 75
Carnation, Tall, 4 doz.	5 25
Carnation, Baby, 8 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
Borden's, Tall	5 25
Borden's, Baby	5 15
Van Camp, Tall	5 25
Van Camp, Baby	3 95

CATSUP.

B-nut, Small	1 80
Lilly Valley, 14 oz.	2 25
Libby, 14 oz.	2 25
Libby, 8 oz.	1 60
Lilly Valley, 1/2 Pint	1 45
Paramount, 24, 8s	2 40
Paramount, 24, 16s	2 40
Paramount, 6, 10s	10 00
Sniders, 8 oz.	1 75
Sniders, 16 oz.	3 75
Van Camp, 8 oz.	1 75
Van Camp, 16 oz.	2 75

CHILI SAUCE.

Snider, 16 oz.	2 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

Rouffort	52
Kraft Small tins	1 70
Kraft American	1 70
Chili, small tins	1 70
Pimento, small tins	1 70
Roquefort, small tins	2 50
Camenbert, small tins	2 50
Brick	28
Wisconsin Flats	27
Wisconsin Daisy	27
Longhorn	27
Michigan Full Cream	26
New York Full Cream	30
Sap Sago	32

CIGARS

Lewellyn & Co. Brands	
Mi Lola	
Capitol, 50s	125 00
Favorita, 50s	115 00
Victory, 50s	95 00
Buckeye, 50s	75 00
Panetela, 50s	75 00
LaSoreta (smokers)	70 00
Wolverine, 50s	75 00
Garcia Master	
Cafe, 100s	37 50
Swift	
Wolverine, 50s	120 00

CHEWING GUM

Adams Black Jack	65
Adams Bloodberry	65
Adams Calif. Fruit	65
Adams Sen Sen	65
Beeman's Pepsin	65
Beechnut	70
Doublemint	65
Julcy Fruit	65
Peppermint, Wrigleys.	65
Spearmint, Wrigleys.	65
Wrigley's P-K	65
Zeno	65

CHOCOLATE.

Baker, Caracas, 1/2 s	37
Baker, Caracas, 1/4 s	35
Baker, Premium, 1/2 s	37
Baker, Premium, 1/4 s	34
Baker, Premium, 1/2 s	34
Hersheys, Premium, 1/2 s	36
Hersheys, Premium, 1/4 s	36
Runkle, Premium, 1/2 s	37
Runkle, Premium, 1/4 s	37
Vienna Sweet, 24s	1 75

COCOA.

Baker's	1/8 s	-----
Baker's	1/2 s	-----
Bunte.	1/8 s	-----

HORSE RADISH

Per doz., 6 oz. 1 10
JELLY AND PRESERVES

Pure, 30 lb. pails 3 60
Pure, 7 oz. Asst., doz. 1 20
Buckeye, 22 oz. doz. 2 00
O. B., 15 oz., per doz. 1 40

JELLY GLASSES

8 oz., per doz. 35

MARGARINE



I. VAN WESTENBRUGGE
Carload Distributor
1 lb. cartons 23 1/2
2 and 5 lb. 23

MATCHES.

Diamond, 144 box 8 00
Blue Ribbon, 144 box 7 55
Searchlight, 144 box 8 00
Red Stick, 720 bx 6 50
Red Diamond, 144 bx 6 00

Cleveland Match Co.

Brands



Old Pal, 144 Boxes 8 00
Buddie, 144 Boxes 5 75

Safety Matches.

Quaker, 5 gro. case 4 75
Red Top, 5 gro. case 5 25

MINCE MEAT.

None Such, 3 doz. 4 85
Quaker, 3 doz. case 3 60
Libby *Kegs, Wet, lb. 24

MOLASSES.



Gold Brer Rabbit
No. 10, 6 cans to case 5 10
No. 5, 12 cans to case 5 35
No. 2 1/2, 24 cans to case 5 60
No. 1 1/2, 36 cans to case 4 60

Green Brer Rabbit

No. 10, 6 cans to case 3 65
No. 5, 12 cans to case 3 90
No. 2 1/2, 24 cans to case 4 15
No. 1 1/2, 36 cans to case 3 50

Aunt Dinah Brand.

No. 10, 6 cans to case 2 85
No. 5, 12 cans to case 3 10
No. 2 1/2, 24 cans to case 3 35
No. 1 1/2, 36 cans to case 2 90

New Orleans

Fancy Open Kettle 55
Choice 42
Fair 28
Half barrels 5c extra

Molasses in Cans.

Red Hen, 24, 2 lb. 2 70
Red Hen, 24, 2 1/2 lb. 3 25
Red Hen, 12, 5 lb. 3 00
Red Hen, 6, 10 lb. 3 00
Ginger Cake, 24, 2 lb. 3 00
Ginger Cake, 24, 2 1/2 lb. 3 60
Ginger Cake, 12, 5 lb. 3 60
Ginger Cake, 6, 10 lb. 3 35
O. & L. 24-2 lb. 4 50
O. & L. 24-2 1/2 lb. 5 75
O. & L. 12-5 lb. 5 00
O. & L. 6-10 lb. 4 75
Dove, 36, 2 lb. Wh. L. 5 60
Dove, 24, 2 1/2 lb. Wh. L. 5 20
Dove, 36, 2 lb. Black 4 30
Dove, 24, 2 1/2 lb. Black 4 30
Dove, 6, 10 lb. Blue L. 4 45
Palmetto, 24, 2 1/2 lb. 4 15

NUTS.

Whole
Almonds, Terregona 19
Brazil, Large 14
Fancy mixed 20
Filberts, Sicily 15
Peanuts, Virginia, raw 11
Peanuts, Vir. roasted 13
Peanuts, Jumbo raw 13 1/2
Peanuts, Jumbo, rst 15 1/2
Pecans, 3 star 22
Pecans, Jumbo 80
Walnuts, California 28

Salted Peanuts

Fancy, No. 1 17 1/2
Jumbo 20

Shelled

Almonds 55
Peanuts, Spanish, 13 1/2
125 lb. bags 50
Filberts 1 05
Pecans 50
Walnuts 50

OLIVES.

Bulk, 2 gal. keg 4 25
Bulk, 3 gal. keg 6 00
Bulk, 5 gal. keg 9 50
Quart, Jars, dozen 6 25
Pint Jars, dozen 3 75
4 oz. Jar, plain, doz. 1 45
5 1/2 oz. Jar, pl., doz. 1 60
9 oz. Jar, plain, doz. 2 80
16 1/2 oz. Jar, Pl. doz. 4 50
4 oz. Jar, stuffed 1 50
8 oz. Jar, Stu., doz. 3 40
9 oz. Jar, Stuffed, doz. 4 00
12 oz. Jar, Stuffed, doz. 5 00

PEANUT BUTTER.



Bel Car-Mo Brand
8 oz. 2 doz. in case 3 30
24 1 lb. pails 5 75
12 2 lb. pails 5 60
5 lb. pails 6 in crate 6 10
14 lb. pails 19
25 lb. pails 18
50 lb. tins 18

PETROLEUM PRODUCTS

Iron Barrels
Perfection Kerosene 12.6
Red Crown Gasoline 21.3
Tank Wagon 21.3
Gas Machine Gasoline 38.8
V. M. & P. Naphtha 25.2
Capitol Cylinder 42.2
Atlantic Red Engine 23.2
Winter Black 13.7



Iron Barrels
Medium Light 59.2
Medium heavy 61.2
Heavy 64.2
Extra heavy 69.2
Transmission Oil 59.2
Finol, 4 oz. cans, doz. 1.40
Finol, 8 oz. cans, doz. 1.90
Parowax, 100, 1 lb. 6.7
Parowax, 40, 1 lb. 6.9
Parowax, 20, 1 lb. 7.1



Semdac, 12 pt. cans 2 70
Semdac, 12 qt. cans 4 00

PICKLES

Medium Sour
Barrel, 1,200 count 16 00
Half bbls., 600 count 9 00
10 gallon kegs 6 75
Sweet Small
30 gallon, 2400 33 00
15 gallon, 2000 17 50
10 gallon, 800 12 75

Dill Pickles.

600 Size, 15 gal. 9 00
COB, 3 doz. in bx 00@1 20

PIPES

PLAYING CARDS
Broadway, per doz. 2 40
Blue Ribbon 4 00
Bicycle 4 25

POTASH

Babbitt's 2 doz. 2 75

FRESH MEATS

Beef
Top Steers & Heif. 15@16
Good Steers & Heif. 14@15
Med. Steers & Heif. 12@13
Com. Steers & Heif. 10@12

Cows.

Top 13
Good 12
Medium 09
Common 08

Veal.

Top 15
Good 14
Medium 12

Lamb.

Good 32
Medium 30
Poor 24

Mutton.

Good 13
Medium 11
Poor 09

Pork.

Heavy hogs 08
Medium hogs 10
Light hogs 10
Loins 17
Shoulders 12
Hams 13
Spareribs 08
Neck bones 04

PROVISIONS

Barreled Pork
Clear Back 23 00@24 00
Short Cut Clear 22 00@23 00
Clear Family 27 00@28 00

Dry Salt Meats

S P Bellies 16 00@13 00

Lard

80 lb. tubs advance 1/4
Pure in tiers 12 1/2
California Hams 11 @12
69 lb. tubs advance 1/4
50 lb. tubs advance 1/4
20 lb. pails advance 1/4
10 lb. pails advance 1/4
5 lb. pails advance 1
3 lb. pails advance 1
Compound Lard 13 1/2@14 1/4

Sausages

Bologna 12
Liver 12
Frankfort 16
Pork 18@20
Veal 11
Tongue 11
Headcheese 14

Smoked Meats

Hams, 14-16, lb. 20@23
Hams, 16-18, lb. 20@23
Ham, dried beef 38 @39
sets 38 @39
California Hams 11 @12

Hams 30 @32
Boiled Hams 32 @35
Minced Hams 14 @15
Bacon 22 @24

Beef

Boneless 23 00@24 00
Rump, new 23 00@24 00

Mince Meat

Condensed No. 1 car. 2 60
Condensed Bakers 31
Moist in glass 8 00

Pig's Feet

1/4 bbls. 2 15
1/2 bbls. 35 lbs. 4 00
1/2 bbls. 7 00
1 bbl. 14 15

Tripe

Kits, 15 lbs. 90
1/4 bbls., 40 lbs. 1 60
1/2 bbls., 80 lbs. 3 00

Casings

Hogs, per lb. @42
Beef, round set 14@26
Beef, middles, set 25@30
Sheep, a skinn 1 75@2 00

RICE

Fancy Head 07 1/2
Blue Rose 05 1/2
Broken 03 1/2

ROLLED OATS

Steel Cut, 100 lb. sks. 4 75
Silver Flake, 10 Fam. 1 90
Quaker, 18 Regular 1 80
Quaker, 12s Family 2 65
Mothers, 12s, Ill'num 3 25
Silver Flake, 18 Reg. 1 45
Sacks, 90 lb. Jute 2 80
Sacks, 90 lb. Cotton 3 00

SALERATUS

Arm and Hammer 3 75

SAL SODA

Granulated, bbls. 1 75
Granulated, 100 lbs cs 2 10
Granulated, 36 2 1/2 lb. packages 2 40

COD FISH

Middles 15
Tablets, 1 lb. Pure 19
Tablets, 1/2 lb. Pure, doz. 1 40
Wood boxes, Pure 26
Whole Cod 12

Holland Herring

Milkers, kegs 1 15
Y. M. Kegs 1 00
Cut Lunch 8 60
Y. M. bbls. 16 50

Herring

K K K K Norway 20 00
K K K K 1 00
Cut Lunch 1 40
Boned, 10 lb. boxes 17

Mackerel

Tubs, 100 lb. fancy fat 11 25
Tubs, 60 count 5 00

White Fish

Med. Fancy, 100 lb. 13 00

SHOE BLACKENING.

2 in 1 Paste, doz. 1 35
E. Z. Combination, doz. 1 35
Dri-Foot, doz. 2 00
Bixbys, Doz. 1 35
Shinola, doz. 90

STOVE POLISH.

Blackline, per doz. 1 35
Black Silk Liquid, doz. 1 40
Black Silk Paste, doz. 1 25
Enamaline Paste, doz. 1 35
Enamaline Liquid, doz. 1 35
E Z Liquid, per doz. 1 40
Rising Sun, per doz. 1 35
654 Stove Enamel, doz. 2 85
Vulcanol, No. 5, doz. 95
Vulcanol, No. 10, doz. 1 35
Stovoll, per doz. 3 00

SALT

Colonial 24, 2 lb. 90
Med. No. 1, Bbls. 2 80
Med. No. 1, 100 lb. bg. 95
Farmer Spec., 70 lb. 95
Packers Meat, 56 lb. 63
Packers for ice cream 95
100 lb., each 47
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
25 lb. bags, butter 48



Per case, 24 2 lbs. 2 40
Five case lots 2 30

SOAP

Am. Family, 100 box 6 00
Export, 120 box 5 00
Flake White, 100 box 4 55
Fels Napha, 700 box 5 00
Grdma White Na. 100s 5 00
Rub No More White
Napha, 100 box 5 00
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
Tribby, 100, 12c 8 00
Williams Barber Bar. 9s 50
Williams Mug, per doz. 48

Proctor & Gamble.
5 box lots, assorted
Chipso, 80, 12s 6 40
Chipso, 30, 32s 6 00
Ivory, 100, 6 oz. 6 50
Ivory, 100, 10 oz. 10 85
Ivory, 50, 10 oz. 5 50
Ivory Soap Flks., 100s 8 00
Ivory Soap Flks., 50s 4 10
Lenox, 100 cakes 3 75
Luna, 100 cakes 3 75
P. & G. White Napha 4 50
Star, 100 No. 13 cakes 5 50
Star Nap. Pow. 60-16s 3 65
Star Nap. Pw., 100-12s 3 85
Star Nap. Pw., 24-60s 4 85

CLEANSERS.

KITCHEN
KLENZER



80 can cases, \$4.80 per case

WASHING POWDERS.

Bon Ami Pd, 3 dz. bx 3 75
Bon Ami Cake, 3 dz. 3 25
Climaline, 4 doz. 4 20
Grandma, 100, 5c 4 00
Grandma, 24 Large 4 00
Gold Dust, 100s 4 00
Gold Dust, 12 Large 3 20
Golden Rod, 24 4 25
Jinx, 3 doz. 4 50
La France Laun, 4 dz. 3 60
Luster Box, 54 3 75



Miracle C., 12 oz., 1 dz 2 25

Old Dutch Clean, 4 dz 4 00
Queen Ann, 60 oz. 2 40
Rinsol, 100 oz. 6 40
Rub No More, 100, 10 oz. 8 35

Rub No More, 18 Lg. 4 25

Spotless Cleanser, 48, 20 oz. 3 85
Sani Flush, 1 doz. 2 25
Sapallo, 3 doz. 3 15
Soapine, 100, 12 oz. 6 40
Snowboy, 100, 10 oz. 4 00
Snowboy, 24 Large 4 80
Speedee, 3 doz. 7 20
Sunbrite, 72 doz. 4 00
Wyandotte, 48 4 75

SPICES.

Whole Spices.
Allspice, Jamaica @11
Cloves, Zanzibar @40
Cassia, Canton @25
Cassia, 5c pkg., doz. @40
Ginger, African @15
Ginger, Cochin @20
Mace, Penang @75
Mixed, No. 1 @22
Mixed, 5c pkgs., doz. @45
Nutmegs, 70-80 @38
Nutmegs, 105-110 @34
Pepper, Black @17

Pure Ground in Bulk

Allspice, Jamaica @15
Cloves, Zanzibar @50
Cassia, Canton @25
Ginger, African @25
Mustard @32
Mace, Penang @80
Nutmegs @34
Pepper, Black @22
Pepper, White @23 1/2
Pepper, Cayenne @33
Paprika, Spanish @42

Seasoning

Chili Powder, 15c 1 35
Celery Salt, 3 oz. 95
Sage, 2 oz. 90
Onion Salt 1 35
Garlic 1 35
Ponelly, 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
Turmeric, 2 1/2 oz. 90

STARCH

Corn
Kingsford, 40 lbs. 11 1/4
Powdered, bags 03 1/2
Argo, 48 1 lb. pkgs. 3 90
Cream, 48-1 4 80
Quaker, 48-1 7
Gloss
Argo, 48 1 lb. pkgs. 3 90
Argo, 12 3 lb. pkgs. 2 74
Argo, 8 5 lb. pkgs. 3 10
Silver Gloss, 48 is 11 1/4
Elastic, 64 pkgs. 5 35
Tiger, 48-1 3 25
Tiger, 50 lbs. 05 1/2

CORN SYRUP.



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 1/2 2 25
Blue Karo, No. 5, 1 dz. 3 15
Blue Karo, No. 10, 1/2 doz. 2 95
Red Karo, No. 1 1/2 2 60
Red Karo, No. 5, 1 dz. 3 65
Red Karo, No. 10, 1/2 doz. 3 45
lmt. Maple Flavor.
Orange, No. 1 1/2, 2 doz. 3 05
Orange, No. 5, 1 doz. 4 35

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 65
Sugar Bird, 2 1/2 lb., 2 doz. 9 00
Sugar Bird, 8 oz., 4 doz. 12 00

Maple.

Michigan, per gal. 2 50
Welchs, per gal. 2 60

TABLE SAUCES.

Lea & Perrin, large 6 00
Lea & Perrin, small 3 35
Pepper 1 60
Royal Mint 2 40
Tabasco 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. Sittings 15

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 53
Cotton, 3 ply balls 55
Wool, 6 ply 20

VINEGAR

Cider, 40 Grain 22
White Wine, 80 grain 22
White Wine, 40 grain 17

Oakland Vinegar & Pickle Co.'s Brands.

Oakland Apple Cider 25
Blue Ribbon Corn 20
Oakland White Pickling 20

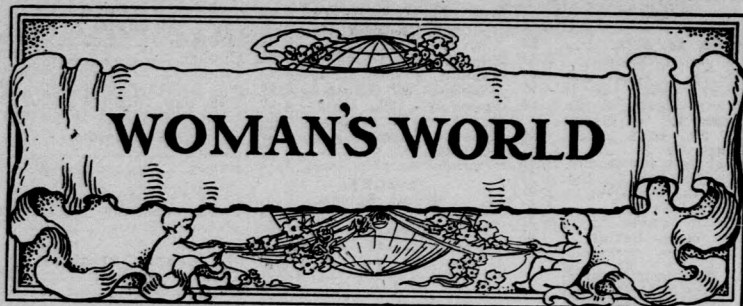
No charge for packages.

WICKING

No. 0, per gross 75
No. 1, per gross 1 05
No. 2, per gross 1 50
No. 3, per gross 2 30
Peerless Rolls, per doz. 90
Rochester, No. 2, doz. 50
Rochester, No. 3, doz. 2 00
Rayo, per doz. 80

WOODENWARE

Baskets
Bushels, narrow band, wire handles 1 90
Bushels, narrow band, wood handles 2 00
Bushels, wide band 2 10
Market, drop handle 75



Which of Them Would You Rather Win?

Written for the Tradesman.

I have just seen three prizes brought back from school by three different students. The girl and the two boys, in the three different families, showed them to me with pride, and I congratulated each of them with all my heart, for each meant achievement and devotion to the thing the prize stood for. But they were very different things. I shall tell you about them, and then you can make up your own minds which of the prizes you would rather have your own boy or girl bring home. Two of them called for very hard work, each after its kind. The other one called for . . . but you shall see what it called for.

The first prize I saw, was a small silver cup won by a boy who made the most "points" in his school track meet in competition with another school. He is a splendid figure of American boyhood; tall and straight and athletic.

"It took a lot of training," he said, "especially at the last. I didn't do so very well in my examinations, because I put in such a lot of time on the athletic field practicing. Oh, yes, and I had to keep to the training-table, and go without lots of things. I like to eat, and go to bed early, and cut out cigarettes and all that. But I wanted that cup. I didn't really think I'd get it; but even if I didn't, I wanted to get all the points I could for the track team. Everybody did the best he could, and we won in almost everything."

The second prize was a little buckskin bag of goldpieces "for the best English essay."

"I don't know what I shall do with the money," the girl who won it said. "I'd like to get something that would last as long as I live and keep me interested in my English. I've worked awfully hard at that English. I never worked over anything in my life as I worked over that essay. I read and read and read and wrote till my fingers were sore, and then rewrote and rewrote to make every word tell. Really, I neglected a lot of other things, and almost flunked in two of my examinations because I didn't have time to cram all of the subjects."

"It isn't really a bit remarkable that I won this English prize. There are other girls in the school who write lots better than I do; but they didn't work over their essays anything like as hard as I did—if I do say it. They put off writing them until the last minute, and then depended on inspiration. I didn't have any inspiration; I just worked like

the very old dickens. I made two motor trips to that place that I described, and talked with everybody there, and asked questions, and read every book I could find on the subject. I guess the judges saw that I didn't just make it all up out of my head."

The third prize was just a letter.

At the school in which this boy will be a senior next year there has just been established a memorial award of a silver loving-cup, which is to be intrusted annually to a member of the class about to become seniors, to be kept in his room during his senior year.

The award is made by vote of the class, which selects three, from among whom the principal of the school names the one who is to have the cup; and the choice is made on the basis not of scholarship or athletics but of "character and quality of manhood in conduct, work, and play." This particular boy who showed me his letter was the first recipient to the cup. Next year he is himself to present it to his successor.

I asked him why he thought the boys and the principal picked him out for it from a class of more than 150 boys.

"I couldn't tell you," he said. "I never was so surprised in my life."

The letter was from the man who presented the cup in memory of his son. It congratulated this boy upon having been so honored by his classmates and his school, and then went on to say:

"I am very sure that if you were the sort of boy who would get a swelled head about having received this honor you never would have been chosen as the custodian of the cup! It is of the essence of the plan of this award that nobody can compete for it. If a boy were to set out to get it for himself, or think himself entitled to it, or go about trying to get votes for himself, it would be the best possible evidence that he ought not to have it!"

"And it is further of the essence that no boy ever can own the cup, or take it away with him; it is only a token, of no great intrinsic value. The thing the boy takes away with him he already has, inside of himself. He has that, and though perhaps he can lose it, nobody can deprive him of it except himself."

Prudence Bradish.

(Copyright, 1923.)

Never Was a Farmer.

The customer in the hardware department in the basement asked for hog rings, and the salesman directed him to the jewelry department!



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

TAKING INVENTORY

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BARLOW BROS. Grand Rapids, Mich.

Roth Body Co.

BUILDERS OF SPECIAL

Motor Truck BODIES

"Any style body for any make truck"

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Citizens 31072

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Chassis

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Write us for catalog showing its usefulness in YOUR business.

With Complete Electric Lighting and Starting Equipment.

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THE SIGN
For Your



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Lily White

"The Flour the Best Cooks Use"

You'll Like it Better

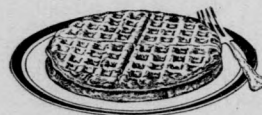
So sure are we that you will like Lily White better for all general baking that we sell it only on a strictly money-back guarantee. We guarantee Lily White will produce better baking and give you greater satisfaction than any flour you ever used. If you are not pleased with your sack of Lily White simply return it to your grocer and he will refund your money. Read our guarantee.

We know Lily White is a quality flour—know what goes into it, how it is cleaned and milled—and what baking triumphs it will produce. No one is better qualified to recommend it or guarantee it. Thousands of women for three generations have used Lily White and seconded our recommendation.

Our Guarantee

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

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



Waffles made with Lily White

Surprise the family with Lily White bread tomorrow.

VALLEY CITY MILLING COMPANY
GRAND RAPIDS, MICHIGAN

"Millers for Sixty Years"

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

Visiting the Haunts of Early Days.

Detroit, June 26—I have just returned from a trip North to Bendon, Empire, Northport, Suttons Bay and Traverse City, driving by the way of Lansing and Ionia. I visited many old-time country storekeepers and find them doing a pretty good business, but deploring the fate of the farmer who is not getting what he justly deserves.

The fruit crop around Traverse City looks mighty promising. Bass fishing was good on Silver Lake. The roads were good, except that there are some chatter bumps which makes false teeth a liability.

I visited the Central Lake cemetery and stood at the Thurston monument, where a good friend and long-time contributor of the Tradesman, George L., lies beneath the perfume of carefully tended blossoms.

The old landmarks of the Grand Traverse region—the pioneers of Northern progress—are fast forming the great majority, but they have made way for the youth of to-day and to-morrow, leaving lessons of thrift and four square dealing that will ever commemorate their names.

I find the Michigan Tradesman the monitor of the storekeeper everywhere. The well-thumbed pages of the papers I find on the desks of merchants in every town I visited. This indicates that it is made good use of and that it is a constant source of reference. Many merchants told me they would not try to get along without the Tradesman if it cost \$25 per year, instead of only \$3.

I visited my brother-in-law, William N. Sweet, who has a general store at Bendon. Mr. Sweet is a model country storekeeper of the old school, with modern methods of cleanliness, and it will pay you to visit his store if you ever drive through there on your way North.

Wilber E. Campbell.

Pleated Hand Bags Liked.

Hand-bag manufacturers are experiencing a quiet period at the moment. Buying of seasonable merchandise has eased off somewhat, and it is still considered early for the

active preparation of Fall lines. One of the larger manufacturers said recently, however, that he was receiving a fairly active call for silk moire bags in pin tuck pleated effects in colors to match the popular pleated skirts and dresses. The bags have self-covered or fancy frames and are made in the favored pouch style. They sell for \$24 per dozen wholesale. This manufacturer said that, as far as the Fall lines were concerned, he believed the big numbers would be bags of chiffon, duvetyne and the pleated silks, with a fair call for those of leather.

**Insist Upon
Tea Table
FLOUR**

Weber Flour Mills Corp. Brands.

Tea Table\$7.75
Oven Spring 7.30

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

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

Keep Kool

Hot Weather Drinks

Glen Rock Ginger Ale
Lemon Orange
Root Beer Sarsaparilla

JUDSON GROCER COMPANY
DISTRIBUTORS

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.

For Sale Cheap—Wallace Company Modern Department Store at Port Austin, size 80 ft. x 111 ft., and stock consisting of Hardware, Shoes, Gent's Furnishings, Dry Goods, Groceries and Furniture.
Fred W. Kinde—Receiver.

For Sale To Close An Estate—800 acres of muck land adapted for hay or pasture land, at the source of Maple river in Emmet county, Michigan, \$5,000. Liberal terms if desired. G. N. Gould, Administrator, Harbor Springs, Mich.

Pay spot cash for clothing and furnishings goods stocks. L. Silberman, 1250 Burlingame Ave., Detroit, Mich. 566

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.

FOR SALE—General merchandise business, excellent farming community, good village: three churches, high school; stock thirteen thousand; fixtures, eighteen hundred; double store and upstairs, four thousand; warehouse on track eight hundred. Fine repair shop in connection. Want to retire. Daggett Mercantile Co., Daggett, Mich. 183

For Sale—Hardware and implement business in a good farming community twenty-five miles from Grand Rapids. A fine opportunity for anyone wishing to start business. Inventory of stock, \$4,500. Buildings reasonable. Closest competition six miles. Reason for selling, have a Ford contract. Address No. 206, c-o Michigan Tradesman, or Box 133 Burnips, Michigan. 206

For Sale—87 foot frontage on main street, 180 foot frontage on side street. Fine maple shade on side street. Store building 22x100 feet occupied as feed store. Small store building on corner which is used for millinery store. Large horse shed, room for four teams. This is the best location in the city. Price \$7,000. Stock in store consists of flour, feed, hay and groceries. Will invoice \$2,000 to \$3,000. Address No. 208, c-o Michigan Tradesman. 208

For Sale To Close An Estate—Creamery building and equipment at Harbor Springs, Michigan. Terms given if desired. G. N. Goulds, Administrator, Harbor Springs, Michigan. 142

FOR SALE—One of the best groceries and shoe stocks in town of about 2,000 population close to Grand Rapids. Doing about \$30,000 business annually, invoice about \$4,500, stock and fixtures. Rent \$35 per month. Address No. 175, care Tradesman. 175

FOR SALE—Grocery and meat business in Boyne City, Michigan. Doing a business of \$20,000 a year. Can rent or buy the brick building. Other business. Faris Nickola, Boyne City. 212

Wanted—A stock of general merchandise. Have a splendid 200-acre farm and cash. Address No. 216, c-o Michigan Tradesman. 216

For Sale—Must be sold at once. Good live grocery business, doing an A No. 1 credit business in town of 5,000. A fine farm trade also established. Total inventory of stock and fixtures around \$3,400. If you are interested, write at once, or call and see us. A fine location and a nice store. Parr & Ridenour, St. Johns, Mich. 219

STOCK of merchandise consisting of dry goods, notions, gent's furnishings, men's and boy's shoes, rubber goods, suit cases, trunks and bags. Doing cash business. Also two-story brick building. Stock can be reduced to suit purchaser. Reason for selling, account falling health. Address Lock Box 172, Webberville, Mich. 213

For Sale or Exchange—Cherokee Grove twenty-two acre Fruit and Chicken Farm, in Satsumaland. Fine nine-room residence on St. Andrews Bay, both or separate. Would take clean stock of merchandise as part payment. Cherokee Grove, Lynn Haven, Florida. 221

For Sale—Well established manufacturing business, handling soaps, family remedies, perfumed, toilet articles, extracts, tea, coffee, spices, and household needs. About \$3,000 will handle the business. Standard Supply Co., Inc., Bad Axe, Mich. 225

WINDOW TRIMMER AND CARD WRITER FOR high class dry goods store with ten modern show windows. Must be fully experienced and capable of producing high class, refined, artistic displays. Salary \$150 a month to start. Correspondence confidential. Address Hart-Albin Co., Billings, Montana. 226

FOR SALE—Stock of general dry goods, furnishings and shoes, amounting to \$22,000, located in good manufacturing town in Southern Michigan: population 6,500. Will make low price and give liberal terms to right party. This is a splendid opportunity. Stock buyers need not enquire, as we want to sell to party who will continue business. Communicate with F. D. Keller, c-o Edson, Moore & Co., Detroit, Mich. 227

Hotel in Mt. Clemens—A snappy hotel of 30 rooms beautifully furnished; running water and private baths; choice location; well equipped dining room or cafe main floor; large lobby. Splendid lease, cheap rental. Season now open and big business on soon. \$6,500 will handle. Enquire W. H. Aubrey & Co., 415 Union Trust Bldg., Detroit. 228

FOR SALE—At 804 South Marshall Ave., Marshall, Mich., six-room house, all modern, and store with fixtures—stock, also, if desired. Might sell, also, brick store, fixtures and stock, eleven room house (all modern), two lots in Albion. Investigate. Harvey B. Snyder, 410 W. Chestnut St., Albion, Mich. 229

WANTED—Salesmen with a following with the dry goods and furnishings trade in Michigan, to sell hosiery and underwear. Good opportunity for the right men. Address No. 230, c-o Michigan Tradesman. 230

WANTED—Salesmen calling on the hardware stores, with side line of popular article used on every home; pocket sample; liberal commission. The Cambridge Tile Mfg. Co., Covington, Ky. 231

FOR SALE—Plumbing, heating and electrical business Nebraska county-seat town near Omaha. 5,000 population, little competition. Established twenty-one years ago. Equipment complete and modern. Brick building 25x100. Doing 30,000 business per year. Profits enable owner to retire. Price right. Address No. 232, c-o Michigan Tradesman. 232

For Sale or Exchange—149 acre stock and grain farm. Good buildings, water and fruit. Borders on good lake with plenty fishing. Good neighborhood and schools. H. T. Reynolds, Delton, Mich. 223

For Rent, Sale or Exchange for real estate in live town, stucco store building, with ground floor and basement, 24x60. Also twenty acre farm near store, eight acres cleared with 50 seven-year-old apple trees. Twelve acres second growth timber. Good location for general merchant who understands handling produce. Located on Ann Arbor Railroad four miles from any other town. Ideal proposition for young couple willing to work. L. B. Bellaire, 120 East Cass St. Cadillac, Mich. 221

JULY and AUGUST is the time to sell your surplus stock. My terms reasonable. L. J. Crisp, Sales Conductor, Elk Rapids, Mich. 222



Walker
MUSKEGON
MICHIGAN

**Makes
Good
Chocolates**

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, June 16—On this day were accepted the schedules, order of reference and adjudication in bankruptcy in the matter of Emmet H. Baker, Bankrupt No. 2296. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of the city of Grand Rapids, and is a railroad worker by occupation. The schedules list no assets of any kind and liabilities of \$8.41. The court has written for funds and upon receipt of the same an order will be made for the first meeting and note of the date of such meeting made here. A list of the creditors of the bankrupt is as follows: Old National Bank, Battle Creek—\$191.00 Ypsilanti State Bank, Ypsilanti—210.00 Peoria Life Ins. Co., Peoria—87.00 Union Store, Battle Creek—14.00 Ohio National Fire Ins. Co., G. R.—173.00 Wurzburg Dry Goods Co., G. R.—73.00 Chas. Clark, Benton Harbor—25.00 A. E. Lambel, Grand Rapids—25.00 Dr. Colvard, Battle Creek—25.00 Business Men's Assurance Co., Kansas City—18.00

In the matter of Walter Droste, Bankrupt No. 2291, the funds for the first meeting have been received and such meeting will be held on June 25.

In the matter of Wilford Van Donkelaan, Bankrupt No. 2278, the funds have been furnished and the first meeting will be held June 25.

June 15. On this day was held the final meeting of creditors in the matter of Strand Amusement Company, Bankrupt No. 2244. There were no appearances. The trustee's final report and account was approved and allowed. The bill of the attorney for the bankrupt was considered and approved. An order was made for the payment of administration expenses, so far as the funds would permit, there being no funds on hand for the payment of any dividends to creditors. There was no objection to the discharge of the bankrupt. The final meeting was closed without date. The case will be closed and returned to the district court.

June 18. On this day was held the first meeting of creditors in the matter of Jacob Tuuk, Bankrupt No. 2290. The bankrupt was present in person. Creditors appeared in person. Claims were proved and allowed against the estate of the bankrupt. The bankrupt was sworn and examined without a reporter. No trustee was appointed, as it appeared that the assets were all exempt to the bankrupt. An order was made confirming the exemptions to the bankrupt and closing the case. The case has been returned.

On this day also was held the first meeting of creditors in the matter of Dewey Jaarsma, Bankrupt No. 2287. The bankrupt was present in person and by attorney, Bartel J. Jonkman. Claims were proved. No trustee was appointed. The bankrupt was sworn and examined without a reporter. An order was made confirming the exemptions to the bankrupt and the meeting then adjourned without date. The case has been closed and returned as a no-asset case.

June 18. On this day was held the special meeting of creditors in the matter of Franks Manufacturing Co., Bankrupt No. 2270. None of the officers of the bankrupt were present. Claims were allowed against the estate. Two petitions for reclamation of property were passed upon. The personal property left in the hands of the trustee was sold to Harry C. White, for \$400. An order was made confirming the sale. The meeting was then adjourned without date.

June 19. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Edward C. Clark and William Singer as Clark & Singer and William Singer, individually. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The schedules filed by the partnership list assets of \$1,151, of which \$250 is claimed as exempt to one of the partners, and liabilities of \$1,565.17. The court has written for funds and upon the arrival of the same the first meeting will be called and note of the same made here. The schedules of William Singer, individually, list assets of \$576, of which \$250 is claimed as exempt to the bankrupt and liabilities of \$1,405.17. A list of the creditors is as follows:

Maude Brown, Grand Rapids—\$549.00 X. Cigar Co., Grand Rapids—58.33 Lee & Cady, Grand Rapids—111.75 Tunis Johnson, Cigar Co., G. R.—26.84 Lewellyn & Co., Grand Rapids—80.80 A. L. Joyce, Grand Rapids—39.60 Worden Grocer Co., Grand Rapids—62.00 Hazelton & Perkins, G. R.—105.22 Woodhouse Co., G. R.—70.00 Consumers Ice Co., Grand Rapids—2.43 Huron Abbott, Grand Rapids—150.00

The individual William Singer has no personal debts other than his liability for the debts of the partnership.

June 21. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of John J. Musker, Bankrupt No. 2300. The matter has been referred to Benn M. Corwin, as referee in bankruptcy. The bankrupt is a resident of the village of Freeport, and the owner and operator of a gravel pit. The schedules

list assets of \$15,900 and liabilities of \$21,919. The first meeting of creditors of the matter has been called for July 6. A list of the creditors of the bankrupt is as follows:

State of Michigan—\$35.47 Village of Freeport—133.60 Guarantee Bond & Mtg. Co., G. R.—9500.00 Freeport State Bank, Freeport—4000.00 Hastings National Bank, Hastings—1000.00 Barclay, Ayres & Bertsch, G. R.—30.70 Firestone Tire & Rubber Co., G. R.—1961.05 C. A. Curtis, Freeport—39.76 Foster Stevens Co., Grand Rapids—25.63 Motor Wheel Corp., Lansing—387.00 Roy Kilgerene, Lake Odessa—200.00 John Roushm, Freeport—400.00 Geo. Leonard, Freeport—525.00 Freeport State Bank, Freeport—1700.00 Geo. Marvin & Sons, Freeport—107.00 C. L. Walton, Freeport—688.16 Cool & Dooley, Hastings—800.00 J. D. Cool & Sons, Freeport—110.47 Frank Walton, Freeport—148.16 John Corrigan, Freeport—250.00

June 21. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Arthur J. Hoolesma, Bankrupt No. 2301. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of Grand Rapids and has been engaged in the feed and grain business at such place. The schedules of the bankrupt list assets in the sum of \$5,625, of which \$450 is claimed as exempt to the bankrupt, with liabilities of \$2,465.41. The court has written for funds for the first meeting, and upon the arrival of these the first meeting will be called and note of the same made here. A list of the creditors of the bankrupt is as follows: Geo. Hendershot, Grand Rapids—\$22.00 The Fixit Shop, Grand Rapids—6.90 Dave Powers, North Park—84.50 Bert Henderson, Grand Rapids—374.00 Kent State Bank, Grand Rapids—384.00 C. C. Smith, Grand Rapids—236.53 Elden Hundsberger, G. R.—24.00 Erickson Co., Grand Rapids—30.00 Dr. Hess Stock Co., Ashton, Ohio—27.60 Kelly Abbiy, Grand Rapids—113.80 Mr. Sevey, Grand Rapids—300.00 Fox Grocery, Grand Rapids—16.50 Lewellyn Bean Co., Grand Rapids—40.00 Republic Oil Co., Cincinnati—32.00 G. R. Ptg. Co., Grand Rapids—22.00 United Auto Reg. Co., G. R.—34.00 Swan Swanlund, Grand Rapids—194.00 Braudy & Son, Grand Rapids—48.00 Standard Oil Co., Grand Rapids—76.80 Barclay, Ayres & Bertsch, G. R.—45.00 Anderson Tool & Sup. Co., G. R.—5.28 Sly Auto Co., Petoskey—116.00 Federal Garage, Grand Rapids—66.00 Dr. Vander Stulp, Grand Rapids—14.00 Smedley, Lisney & Shively, G. R.—25.00 Evert Stodd, Grand Rapids—27.50

June 22. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Carl N. Mather, Bankrupt No. 2302. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of Grand Rapids and has been connected with the Grand Rapids Knitting Mills. The schedules of the bankrupt list assets of \$97,443.66, of which \$250 is claimed as exempt to the bankrupt, with liabilities of \$132,267.36. A list of the creditors of the bankrupt is as follows:

Commercial Finance Corporation, Grand Rapids—\$10,376.83 Old National Bank, G. R.—5,800.00 Abfalter Nash Co., Grand Rapids—965.95 Cascade Hills Country Club, G. R.—38.18 Carrel & Co., Grand Rapids—30.20 Baxter Co., Grand Rapids—70.00 Daane & Witters, Grand Rapids—390.55 Etheridge & Co., Grand Rapids—5.10 Herald Pub. Co., Grand Rapids—153.20 Houseman & Jones, G. R.—40.21 Heth Bros., Grand Rapids—5.27 J. C. Herkner Co., Grand Rapids—9.50 Herpolsheimer Co., Grand Rapids—1243.20 C. G. Kuennen, Grand Rapids—279.78 J. A. Morhardt, Grand Rapids—47.04 A. May & Sons, Grand Rapids—93.62 C. E. Rankin, Grand Rapids—6.00 Raymer's Book Store, G. R.—4.99 W. W. Smith, Grand Rapids—18.75 Henry Smith, Grand Rapids—45.75 P. Steketee & Sons, G. R.—160.59 Wealthy St. Floral Co., G. R.—8.00 Western Union, Grand Rapids—11.35 John Kos, Grand Rapids—200.00 Jacobs Linen Store, G. R.—160.00 Carson, Pirie, Scott Co., Chicago—193.82 Michael Deebis, Grand Rapids—10.50 Chas. A. Coye, Grand Rapids—6.60 Consumers Ice Co., G. R.—4.80 Wurzburg Linen Store, G. R.—90.75 G. R. Mutual Bldg. & Loan Co., Grand Rapids—2337.50 John D. Case, Grand Rapids—14,500.00 F. Stuart Foote, Grand Rapids—1250.00 D. C. Scribner Estate, G. R.—500.00 Grand Rapids Knitting Mills, Grand Rapids—95,207.50 Roy T. Urquhart, Grand Rapids—1000.00

In the matter of Hyland & Clark, Bankrupt No. 2271, the court is in receipt of an order of \$825.42 for all of the assets of the estate, from Allen Havens, of Bellevue. The property to be sold is a stock of hardware and farming implements located at Lacey, and is inventoried and appraised at \$2,353.33. The date for sale of such property and consideration of the above offer is set for July 2, and the sale will be held at the office of the referee in the city of Grand Rapids. An inventory is in the

hands of the referee and one in the hands of W. R. Jones, trustee, Bellevue.

In the matter of Mid-West Company, Bankrupt No. 2167, the court has an offer of \$377.30 for the balance of the bearings, pins and steel shelving now in the hands of the trustee and inventoried at \$611.89. The date of sale is fixed for June 30. The sale will be held at the office of the referee, 315 Houseman Building, Grand Rapids.

June 25. On this day was held the first meeting of creditors in the matter of Walter Droste, Bankrupt No. 2291. The bankrupt was present in person and by attorney C. V. Hilding. One creditor was present. Claims were proved and allowed. No trustee. The meeting was then adjourned without date. The case being no asset has been closed and returned.

On this day was also held the first meeting of creditors in the matter of Wilford Van Donkelaan, Bankrupt No. 2278. The bankrupt was present in person and by John R. Nix. No creditors present. One claim proved. Bankrupt sworn and examined without reporter. The examination showed the case to be no-asset and the same was therefore adjourned without date and closed and returned.

COLLEGES NOT MORIBUND.

The last of the diplomas have been bestowed. The first of the regattas has been rowed. If the weather permits, we are now at liberty to draw up a list of what is wrong with our colleges. The list may be long, but one familiar item and grievance will hardly find a place in the indictment. The colleges are not dead.

If the great ideal in any human institution is that it shall be alive and discontented, if the great enemy is the petrification of complacency, then the colleges are all right. They have made a noise in the world. They have been on the front pages. One of the biggest news "stories" of the year has been Harvard and its temptation to swerve from the path of democracy and the magnificent way in which it rallied to its own best spirit and the spirit of America. That Harvard incident alone would be enough to atone for a great mass of things that are wrong with the colleges. It would show the budget for the college year with a heavy balance on the side of progress and freedom.

In glancing over the causes celebres of the college year we are confronted with one striking fact. And that is the emptiness of the goose-step outcry, the legend of wealth lavishing its dead hand on free teaching and free thought, the legend of the wolf of capitalism prowling among the sheepskins. Only the other day Dr. Meiklejohn declared that "privilege and possession and position" dominate the colleges, but the great college controversies of the year have had nothing to do with Property and Privilege. At Harvard it was a question of those very old and pre-capitalistic phenomena, race and religion. The same issue bobbed up in the brief flurry at Syracuse University, where an outburst of imitative anti-Semitism among a few undergraduates was promptly squelched. At Clark University and, as the evidence plainly shows, at Amherst the issue has been one of personality—the personality of the president of the institution. In Oklahoma it was not Wall Street but the peanut politicians who set out to raid the university. In a small Kentucky college a professor was forced to quit, not because he disagreed with E. H. Gary about the capitalistic system but because he disagreed with

W. J. Bryan about the descent of man.

But whatever the issues of the college year that has just closed, one thing is plain: If stagnancy is death and if ferment is life and liberalism, then the colleges are not moribund. They have ferment in plenty.

Staple Ribbons Selling.

Staple ribbons are the ones most in demand at the present time, but manufacturers report the general buying as of a quiet nature. Retailers are doing most of the purchasing, the goods going into immediate sale. The cutting-up trades have not yet started on their buying for the next season, although they have done some sampling. The call now is mainly for lightweight merchandise in black and high colored velvets, satins, moires and grosgrains. The buying of the narrow goods is in larger volume, but the outlook for the wider merchandise is not deemed unsatisfactory. Current interest in fancy numbers is restricted and is not expected to develop until the Fall garment season gets actively under way. On the whole, manufacturers say, the conditions are such as to warrant belief that the next season will be considerably better than was the case last year.

Employees will not willingly work overtime when they see the boss quitting early, getting off easy. Stay and work enthusiastically with them if you want to keep their morale good.

R. & F. Brooms



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Special ----- \$ 8.00
No. 24 Good Value 8.75
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No. 25, Special ----- 9.50
No. 27, Quality ----- 11.00
No. 22 Miss Dandy 11.00
No. B-2 B. O. E. 10.50
Warehouse, 36 lb. 11.00
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32 lb. ----- 10.50

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dozen or more.

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Better Biscuits—Better Business

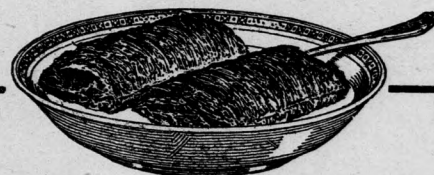
That is our slogan for 1923—and that means larger
sales of

Shredded Wheat Biscuit

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

MADE ONLY BY

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



Hart Brand Canned Foods

FRUITS

Red Sour Cherries	Black Raspberries
Red Raspberries	Pears
Strawberries	Plums
Blackberries	Peaches
Gooseberries	Apples

VEGETABLES

Peas	String Beans
Corn	Green Lima Beans
Pumpkin	Red Kidney Beans
Succotash	Squash

HART BRAND canned foods are prepared from the finest products of the garden, orchard
and farm. They are gathered and packed in the most prime condition.

HART BRAND canned foods are sterilized by heat alone and packed under the most sanitary
conditions.

JUNE GARDEN PEAS fresh to your table from **HART BRAND** cans ready to serve.

Put the Summer Garden in Your Winter Pantry.

HART BRAND gives you selection from the finest garden peas, the best succulent sweet corn,
the highest quality string beans, lima beans and succotash.

Michigan Canned Foods for Michigan People

Prepared by **W. R. ROACH & COMPANY**
Main Office: **GRAND RAPIDS, MICHIGAN**

Sell Semdac Mops in Warm Weather

Summer brings added duties to the housewife because open windows allow much dust to collect on her floors and furniture. She wants to keep her home tidy, yet the heat makes hard work objectionable.

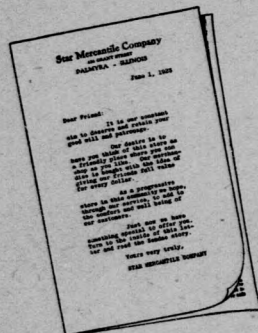
That is why the Semdac Floor Mop and Semdac Liquid Gloss appeals to her. It provides the easiest way for her to get rid of dust and dirt.

A Semdac dust cloth is easily made with a piece of cheese cloth moistened with Semdac. Run over furniture, it leaves a polish which rivals the original finish. It collects the dust instead of scattering it elsewhere to make more work.

The Semdac Mop is a boon to her in summer because she need not get down on her hands and knees to clean her floors. The flexible handle reaches under all furniture without unnecessary exertion. It is a pleasant task to run the mop over the floor leaving it spick and span. When dirty, the mop swab is easily removed for washing and as easily replaced.

A Special Offer from the Standard Oil Company (Indiana)

This offer will make money for you. It enables you to sell a large can of Semdac Liquid Gloss and a large size Semdac mop, with flexible handle and improved wire conduit swab, for the price of ordinary mops which sell regularly for \$1.50 or \$2.00.



Free Advertising Over Your Name

To bring this bargain to the attention of your customers, we mail for you, absolutely free, an attractive four page, four color, sales-making letter. This is sent to a list of

customers which you furnished to us and thus the advertising reaches the very people whom you think are your best prospects.

As an additional help, the new Semdac counter display showing both the Semdac Mop and a can of Semdac is furnished you.

If you install this display at the time your customers receive the letters, it will serve as a reminder, and your sales will show results accordingly.



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Send your order at once to our nearest branch or write direct to

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(Indiana)

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