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Yeast
Service


## 

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Acting as a great supply depot and manufactory of machinery, equipment and supplies for the meat and allied industries, The Brecht Company has contributed largely to the present efficiency with which this part of the world's food is now marketed.


# ICHIGANTRADESMAN 

## Fortieth Year

GRAND RAPIDS, WEDNESDAY, JULY 18, 1923

Number 2078

## MICHIGAN TRADESMAN

(Unlike any other paper.)
Frank, Free and Fearless for
Each Issue Complete in Itself.

## DEVOTED TO THE BEST INTERESTS Published Weekly By <br> TRADESMAN COMPANY <br> Grand Rapids <br> E. A. STOWE, Editor

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

CONDUCIVE TO RADICALISM
Kansas farmers have about wound up their harvesting of wheat. At present prices in Chicago they will receive an average price of about 80 cents per bushel for their crops. The average yield is thirteen bushels per acre, and they have had to pay their harvest hands wages of $\$ 4$ per day. In addition, there is the cost of threshing to be added, which is reported to be 20 cents per bushel or 25 per cent of the gross return. This does not leave much to pay for the cost of seed, preparing the land, return on invested capital, and depreciation of equipment. It is hard to believe that harvesting costs constitute such a large percentage of the farmers' total return from his grain, although these estimates are reported from sources not given to sensationalism; but even if allowance is made for some degree of exaggeration, the situation remains far from cheerful for the wheat grower, and reports that he is angered by stories of wage scales of $\$ 10$ to $\$ 12$ per day in the East are entirely credible. In that event, what is going to happen to the Farmer-Labor movement-if there is anything still left of it?

While under conditions such as have just been described the interests of the farmers and of organized labor appear to be diametrically opposed, there is one thing that the wheat growers and certain labor groups may have in common. This is their radicalism. In the Dakotas and Montana it has been found that there is a close connection between radicalism and rainfall. In the Western sections of these States the average precipitation is just barely sufficient for the wheat growers' needs, and one or two dry summers in succession mean economic depression and much radical agitation. It was in these districts that the Non-Partil san League developed its strongest support from 1915 to 1920 . It was
there, too, that farmers and radical labor leaders joined hands, despite the fact that their interests in many respects were divergent. Each group desired to fling a brick at "big biz," which agitators had convinced them was responsible for most of their woes, and they joined hands on the assumption that two bricks would do more damage than one. Eightycent wheat for this reason is likely to increase the radical menace.

## SWINGS OF TRADE BALANCE.

The return of a favorable trade balance in June, after three successive months in which imports exceeded exports, may be due to several causes, and until a detailed analysis by commodities is available the various explanations suggested must stand subject to correction. It appears most likely that there has been a decided falling off in purchases of raw materials consequent upon the slowing down of business activity in this country. It was the increased buying of raw materials during March to May, inclusive, that led to the surplus of imports during those months, and this coincided with the high rate of manufacturing activity in the United States. The outstanding feature of the trade figures for June is the decline in imports rather than any marked improvements in exports. The gain in the value of the latter over May amounted to only $\$ 10,000,000$, and the figure is lower than that for January, March, or April. Imports, on the other hand, declined $\$ 42,000,000$ below the preceding month, and their value, with the exception of the short month of February, is the smallest for any month in the current calendar year. In spite of this sharp decline the favorable balance of trade for June amounted to only $\$ 1,000,000$, compared with an unfavorable one of $\$ 51$,000,000 for May. For the first six months of 1923 the surplus of imports over exports amounts to $\$ 123$,000,000 .

## DON'T INSULT THE FLAG.

The United States flag should not be used as a decoration for motor cars. People doubtless think they are indicating patriotism by displayink the flag in this way, but to trail the Stars and Stripes about in the dust at he tail of speeding vehicles is a queer way of showing respect. The National Emblem should be used as a flag and nothing else. It should never be confined or tied at the ends.

Americans are the greatest makers of resolutions in the world. In 90 per cent. of the cases these good resolutions are intended for the reform of the other fellow.

## FARMER'S FALSE FRIENDS.

The outlook for the wheat growers this year is the least encouraging thing in the whole agricultural situation, although the July estimate of a yield of $821,000,000$ bushels is 4,000 ,000 bushels in excess of the forecast made in June. The large yields in other countries have tended to depress the market. Many of the measures proposed for the relief of the wheat growers are nothing but political quackery. The tariff, which was offered with much gusto by the farm bloc as a cure-all, has proved to be a delusion, and it has no sharper critics to-day than those in whose ostensible benefit it was imposed.
Quite in keeping with this measure is the scheme sponsored by a few politicians for Government pricefixing. Then there is the scheme fostered by the Farm Bureau Federation to have $200,000,000$ bushels of wheat withdrawn from the market for an indefinite period. This is likely to do more harm than good, if it should prove practicable. The "eat more wheat" campaign, which was about all the recent Wheat Growers' conference had to offer, will hardly make an impression on total consumption. The truth of the matter is that the high prices of war times have tended to make the wheat belt a one-crop section. With the trend towards pre-war prices for wheat there is need for greater diversification. The problem will not be solved out of hand. A readjustment of the sort that appears to be necessary will require several years for its completion.

## PRICES MUST GO LOWER.

Developments during the past week give no indication that the recessions in prices or the quieting down of business are yet at an end. Wheat dropped below a dollar in the Chicago market, and prices of other basic commodities were generally reactionary. The decline in unfilled orders of the Steel Corporation was somewhat in excess of expectations, and the securities markets were dull and weak. The slackness in trade is partly seasonal, but those who thirty days ago were inclined to attribute the movement wholly to this cause have revised their opinion. Indeed, the number of business observers who regard the present movement as cyclical rather than as a temporary deviation from the path of the cycle is increasing. If they are correct prices must go lower before they again go higher, though there may be temporary upswings of short duration. But when the barometers of the professional forecasters contradict one another, it is no time for amateur prophets, and those who a month ago were confident in their

## predictions of what business was go-

 ing to do during the remainder of the year have now gone on a hand-tomouth basis so far as the realm of prophecy is concerned.
## PROFITS HARD TO GET

The only certain thing which is revealed by a survey of business sentiment at present is the fact of its uncertainty. Indeed, it is this uncertainty that explains the recent letdown in some lines of business activ ity. The fact that production costs are rising, that there is strong resistance to price advances, and that profits are consequently hard to get helps to explain the behavior of the securities markets in a period of comparatively cheap money and of record-breaking carloadings and manufacturing output. The industrial revival has brought keen competition anad high wages, but diminishing exports and low prices for farm products have prevented a wellrounded revival. Meanwhile war deficits have been pretty well made up, and this along with the reactionary trend in export trade appeared to point to a volume of production in certain lines in excess of consumption. Such a condition did not augur well for the higher prices that increasing wages seemed to make necessary. Hence the pause and the hesitation, which were somewhat intensified because they happened to coincide with the seasonal lull.

RIDING ON SOFT TIRES.
Several food brokers were discuss ing business, or more accurately the lack of it. One of them observed: "The grocery markets remind me of the change in instruction which we now get from the automobile tire manufacturers. Years ago we were scared stiff by the makers of tires who warned us against under inflation. We were told to keep our tires pumped up as hard as a rock and we were threatened with trouble if we did not follow instructions. Nowadays it is different dope which is handed out. Put in a little air, ride on soft tires and don't strain the shoe by too much pressure is the gist of the tireman's advice. That is what has happened in the grocery trade. At one time a dealer carried large stocks as he felt that it was necessary to have hard, solid tires under him but now it is different. He prefers to ride on soft tires. If he has a flat tire and has to pump up another shoe it doesn't take much exertion and he seems to be better pleased with this policy than the former one of heavy stocks.
There is one rule that fits your business as does none other, a rule that is sure to work and prove profitable, the Golden Rule.

Proceedings of the Grand Rapids Bankruptcy Court.
Grand Rapids, July $10-$ On this day reference and adjudication in bankruptcy in the matter of Karl C. Beam, Bankrupt No. 2313 . The matter has been referred to Benn M. Corwin as referee
in bankruptcy. The bankrupt is a resident of Muskegon and is a machinist by trade. The schedules of the bankrupt
list assets of $\$ 235.45$, of which $\$ 225$ is list assets of $\$ 235.45$, of which $\$ 225$ is claimed as exempt to the bankrupt, with
liabilities in the sum of $\$ 1,922.71$. Funds have been called for by the court and upon arrival of the same the first meet-
ing of creditors will be called and note ing of creditors will be called and note
of the same made here. A list of the of the same made here. A list of the
creditors of the bankrupt is as follows: ereditors of the bankrupt is as follows:
D Chrustie. Muskenon
Pine St. Furn. Co., Muskegon --- $\$ 179.06$
87.70 The Square, Muskegon Kenzie, Detroit
Drs. iceHy $\mathbb{\&}$ Evans, Detroit
Dr. Geo. L. Lafevre, Detroit Dr. Geo. L. Lafevre, Detroit Clock, Muskegon W. L. Baker, Muskegon
John Keefe, Muskegon C. J. Ash \& Co., Three Rivers --... On this day were received the schedules, order of reference and adjudication in bankruptey in the matter of Stanley
F . Kwiatkowski, Bankrupt, No. 2311 . The matter has been referred to Benn M. Corwin as referee in bankruptey. The bankrupt is a resident of the city of
Grand Rapids, and is a carpenter by Grand Rapids, and is a carpenter by
trade. The schedules of the bankrupt claimed as exempt to the bankrupt, and liabilities of $\$ 3,648.20$. Most of the as-
Mets over and abo sets over and above exemptions consist of of somewhat doubtful value. The
and ourt has written for funds for the first court has written for funds for the first
meeting and upon the arrival of the same the first meeting will be called and note of the same made here. A list of
C. We. Firlik, Grand Rapids
J. H. Benton, Grand Rapids $-\cdots---\$ 37.50$ $\begin{array}{ll} \\ \text { Natson Grocer Co., Grand Rapids } & 52.00 \\ 50.0\end{array}$ National Grocer Co., Grand Rapids Morris \& Co., Grand Rapids ----M. Piowaty \& Son, Grand Rapids S. Kurek, Marne Universal Battery Co, $G$. $R$ Ter Haar ${ }^{\text {\& }}$ Roon Forest Victor Oil Co., Cleveland
Foster Stevens \& Co.,

Skutt Lumber Co., Grand Rapids_- 111.00 Ed Weber, Grand Rapids
Mrs. M. Krisykwa, Grand Rapids --
20000 Mrs . M. Krisykwa, Grand Rapids -- 132.00
M. Kozer, Grand Rapids Frank Krywka, address unknown 200.00 Andrew Wisnewska, Grand Rapids Grombacher \& Major, G. R. R.- DiG. R. Dry Goods Co., Grand Rapids
O. Salm, Grand Rapis
Lutz \& Schramm, Philadelphia-Lutz \& Schramm, Philadelphia J. Gardella, Grand Rapids Heller Spice Co., Chicago L-....... Dr. Bull, Grand apids Collins Ice Co., Grand Rapiss On this day was held the 24.00 adjourned first meeting of creditors in
the matter of Grand Rapids Knitting Mills, Bankrupt No. 2295 . The bankrupt was present by Carl N. Mather,
secretary of the company, and by Paui Strawhecker, attorney. Mr. Mather was sworn and examined. The adjourned first meeting was then adjourned without date.
July
12 . July 12 On this day was held the
first meeting of creditors in the matter of meeting of creditors in the matter
of Nathan J. Rosenbaum, Bankrupt No 2303. The bankrupt was present in person and by attorney, Fred L. Warner
R. J. Cleland was present for creditors No creditors were present in person. Claims were proved and allowed. Henry Smith, of Belding, was elected trustee ${ }_{8500}$. The bankrupt was sworn and examined without a reporter. Appraisers were appointed and directed to take an inventory and appraisal of the assets.
The first meeting was then adjourned without date.
on this day also was held the first meeting of creditors in the matter of The bankrupt was present in person and by attorney, Irving H. Smith. Wicks, Fuller \& Starr were present for creditors. Claims were allowed. The bankrupt was sworn and examined by Mr. Starr. A
signed
statement as a basis for credit was offered in evidence and identified by the bankrupt. The case did not warrant the appointment of a trustee. The
frist meeting was then adjourned with-
out date On this day was held the first meeting of creditors in the matter of William Singer and Clark \& Singer, Bankrupt in person and by attorney, Chas. $H$. In person Irwin Treusch was present for cretitors. Claims were proved and al-
lowed. lowed. Frank $\left.\begin{array}{l}\text { V. Blakely was elected } \\ \text { trustee and the amount of his bond }\end{array}\right)$ placed by the referee at $\$ 500$. William

Singer was sworn and examined withou a reporter. Appraisers were appointed and directed to proceed with the ap-
praisal and inventory. The first meeting was then adjourned without date. July 13 . On this day were received the schedules, order of reference and adjudication in bankruptcy in the mat ter of Lawrence J. Den been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of the city of Grand Rapids, and is a con-
tractor. The schedules list assets of $\$ 2,000$, of which $\$ 500$ is claimed as exempt to the bankrupt, with liabilities of $\$ 6,197.39$. The couri has written for
funds for the first meeting and upon the funds for the first meeting and upon the will be called and note of the same made here. A list of the creditors of said bankrupt is as follows:
Mc Mullen Mach. Co., G. R. $\$ 615.00$ Mc Mullen Mach. Co., G. R.
Greenville Furn. Co., Greenville
$--\quad 7615.00$
70.0 Greenville Lmbr. Co., Greenville-- 470.00 W. J. Wolford, Greenville --...-- 50.00
R. J. Lawn, Greenville
150.00
 H. Chickett, Greenville T. B. Winters, Greenville Geo. Wallor, Howard City Fred Wallor, Howard City
E. A. Prange, Grand Rapids Menter Clothing Co., G. R. Riverside Lumber. Co., G. R. R.-Rosendall Bros., Grand Rapids Battjes Fuel Co., Grand Rapids stock Park
A. Helmer, Grand Rapids Richards Storage Co., G.
H. Simons Grand Rapids H. Simons, Grand Rapids Frank Cook, Grand Rapids G. Sawyer, Grand Rapids Armstrong, Grand Rapids J. Atkins, Grand Rapids H. Duan, Grand Rapids
M. Westerveldt, Grand Rapids
T. Cunningham, Grand Rapids
G. Willhespy, Grand Rapi
F. Reisch, Grand Rapids

Carl Smith, Grand Rapids
J. Kornoelji, Grand Rapids

In the matter of Noel-Messner. 148.00 Co., Bankrupt, No. 2191, the trustee filed his final report and account and a final meeting of
called for July 24 . The purpose of such meeting is to pass upon the trustee's rerort and for the distribution of the
funds on hand as far as the amount of funds on hand as far as the amount of the same will permit, there being no
funds for any dividends to creditors of the ordinary class.

In the matter of Emmett H. Baker Bankrupt No. 2296, the trustee has filed meeting of creditors will be held at the office of the referee on July 24. The trustee's report and account will be passed upon and distribution of the
fund on hand made for the payment of fund on hand made for the payment of
administration expenses as far as the same will permit. In the matter of Peter Moerland
Bankrupt No. 2138, the trustee has filed
his final report and account and a final his final report and account and a fina meeting of creditors wily 24 . The final re port and account of the trustee will be passed upon and the expenses paid as far as the funds will permit, there be to creditors.
sale 16 . On this day was held the in the matter of Arlington $B$. Crawford Bankrupt No. 2284 . There were no
creditors present. Bidders were present The property was sold to Sam Frick for $\$ 200$. The sale was confirmed and the special meeting adjourned without date.
On On this day also was held the first meeting of creditors in the matter o
Arthur J. Hoolsema, Bankrupt No. 2301 The bankrupt was present in person Smediey, Linsey \& Shivel were present Claims were allowed. The bankrupt was sworn and examined without a reporter
Frank V. Blakely was elected truste and the amount of his bond placed a $\$ 500$. The first meeting was then adjourned without date.
On this day also was held the first J. Prus and Prus Electric Co of Adan No. 2299. Adam Prus and Abraham Kos ten were both present and Adam Prus was also represented by Fred C. Temple. were proved and allowed. Frank V. Blakely was elected trustee and the amount of his bond placed at $\$ 500$.
Adam J. Prus and Abraham Kosten Adam J. Prus and Abraham Kosten a reporter. The first meeting was then adjourned to July 26
On this day also was held the final meeting of creditors in the matter of trustee was present in person. Claims port was approved. An order was made for the payment of administration expenses and a first and final dividend to creditors. There was no objection to discharge. The meeting was then ad-
journed without date. The case will be
elosed. elosed.

Looks to me like a short pack of berries, small fruits and vegetables.

If so, the grocer who sends his orders in early and gets them accepted and filled before we have to begin cutting down the allotments will be in luck.

# Worden Grocer Company 

GRAND RAPIDS
KALAMAZOO-LANSING-BATTLE CREEK
Barney Langeler has worked
In thls Institution continu-
ously for fity yeare.

Ionia Merchants Who Visited Grand

## Rapids July 12.

Adgate, Mr. and Mrs. Earl
Adgate, Norene
Agostini, A. J.
Alexander, Mr. and Mrs. Earl
Allen. Mr. and Mrs. Fred H.
Bermer, Frank H.
Biard, T. S.
Bradford, Mr. and Mrs. F. E
Bradley, M. G.
Brogan, W. P.
Campau,
Campau, D. J.
Campbell, H. K. Mrs, Thomas
Cheney, Mr. and Mrs. R. M
Collar Mr. Mr. and Mrs. R. M
Cook, Mr. and Mrs. Henry J.
Cook, Mr. M.
Cutler, Mr. and Mrs. Fred
Cutler, Mr. and Mrs. Fred
Darling, Mr. and Mrs. H. H
Dewel, Florence M.
Edwards, Leo A.
Edwards, J. E.
Evilsizer, Mr. and Mrs. F. W. Gallagher, Mr. and Mrs. E. F Garrard, Rev. M. H.
Garrard, Rev. M. H.
Giddings, Frank $D$.
Green, Rev. Joseph $H$.
Green, Rev. Jos
Hacke, Mr. and Mrs. L. H.
Helm, R
$\underset{\text { Hiler, }}{\text { Hel }}$ H.
Howard, Mr. and Mrs. Fred S Howard, Mr. and Mrs. Fred S.
Humphrey, Mr. and Mrs. R. Geo. Iden, Mrs. C. A.
Johnson, A. E A
Johnson, A. E. Mr. and Mrs. R. W
Keister. Mr. and Mrs. Fred
Kruse, Rev. C. J. and wife
Linman, Mr. and Mrs. C. G
Loree, Mr. and Mrs. F. S
Lampkin, William H .
McSween, Mr. and Mrs. W. K.
McSween, Mr. and Mrs. W. K.
Mathews, Mr. and Mrs. Glenn
Milton, Mr. and Mrs. H. G.
More, C. W.
Nielson, F. J.
Pevanitz, Edward

Reed, B.
Robertson
Schneider, Mr. and Mrs. J.
Shaffner, Mr. and Mrs. Geo.
Seely, E. W
Silver, Louis
Spidle, A. B
Shoemaker, Mr. and Mrs. J. H. Scully Mr. and Mrs. A. Stone, Mr. and Mrs. Orin Tausend, S. M.
Thomson, Dale and Billie Thomson. Mr. and Mrs. William Toutenhoff, Mr. and Mrs. Joe Wagner, Mr .
Wagner, Mr. and Mrs. C. R. Webster, Mr . and Mrs. Montger Whitney, Mr. and Mrs. Fred Wilson, G. W.
Wirtz, Frank M.
Wood, Walter A
Woodhouse, Rev. W. T. and wife. Wortman, Mrs. F.
Wright. Mr. and Mrs. Earl
Yoemans, Mrs. Margery
Corporations Wound Up
The following Michigan corporations have recently filed notices of dissolution with the Secretary of State:
Twin Cities Realty Co., Alma
Consolidated Radio Detroit.
Martin Avenue Land Co., Detroi
Industrial Publishing Co., Grand Rap-
Andan Bakery, Detroit.
F. C. Miller \& Co., Detroit.

Continental Underwriters, Inc., De-
Art Cast Stone Co., Detroit. Grand Rapids Packing Co., Grand Rapids. United Fruit Growers of California, Reiss Body Co., Detroit.
Blue Book Co., Grand Rapids
Freer Sand, Gravel \& Brick Co., De-
troit.
N. Christenson \& Son, Newaygo.

Hayes Mercantile Co., Hermansville.
Hayes Mercantile Co., Hermansvili
Frankfort Hotel Co., Frankfort.
Frankfort Realty Co., Frankfort.
Federal Co., South Haven.
Barnard Music Co., Jackson
Rexford Harvey Trading Corporation,
Delaware-Detroit.
Delaware-Detroit.
Consolidated
Steel Corporation, De-
North Side Mercantile Co., Big Rapids
Detroit Oil \& Gas Co., Detroit. Peoples Auto Market, Lansing.

Blomfield-Rodger-Toomey; Ca., De-
troit. Magnolia Land \& Lumber Co., PetosIndependent Beverage Co., Detroit. Chatfield Machine \& Foundry Co., EsCanaba.
Elmore Produce Co., Detroit.
Bromo Hygeia Hotel and Sanitarium Corporation, Coldwater.
Underwriters Exchange, Inc. Detroit. Fremont Produce Co., Detroit. Detroit. Colonial Coal \& Supply Co., ColumbusDetroit. H. Smilansky Corporation, De-

Holland Milk Products Co., Holland.
Huron Clay Products Co., Croswell.
Clifford Manufacturing Corporation,
Morse Investment Co., Detroit.
Indian Lake Farms, Manistique.
Standard Construction Co., Battle
Creek.
Monroe Realty Co., South Haven.
Monroe Realty Co., South Haven.
E. T. Brooks \& Fritsch, Co., Detroit. Marvel Tire Stations; Inc., Wyandotte. Harley Furniture Co., Highland Park. Detroit Wire Cloth Co., Detroit. E. J. Adams Lumber \& Coal Co., Jack-

## son.

Continental Refrigeration Co., Detroit. Bird \& St. Louis, Pontiac.
American Home Appliance Co., De-
Deveau-Bartling Co.. Inè., Detroit.
Box-A-Lyne Co., Grand Rapids.
Weiss \& Co., Detroit.
Purity Candy Co., Battle Creek.
Wurity Candy. Co., Battle Creek.
Caviness Talking Machine Co., Inc., Battle Creek.
Fox Tailoring Co., Detroit.
Haste Fishing \& Shooting Club, Detroit.
Swan River Land Co., Detroit.
Martin E. Brown Co. Battle Creek. Martin E. Brown Co., Battle Cree May \& Porter Co., Ferndale. Dawn Candy Co., Detroit. State Line Gleaners' Ass'n., Niles. Kansas City Coaster Co., Grand Rap-

Lansing Parts Manufacturing. Co., Lan-
Sing. Crabill Hose Clamp Co., Battle Creek. Insurers' Service Agency, Detroit. Davies Shoe Manufacturing Co., Ra-
cine, Wis.-Detroit.
Western Appliance Corporation, Detroit
Friedberg's, Incorporated, Detroit. Friedberg's, Incorporated, Detroit.
Verona Center Threshing Association, Bad Axe.

The young man who thrives best is the one who just eats up his work.

## Return of Novelty Skirts.

Predictions are made by a wellknown skirt manufacturer that skirts in novelty patterns will return to popularity in the Fall. Owing to the widespread vogue during the Spring. of the fancy blouse, which demanded a plain skirt, the novelty effects found little favor. Now, this wholesaler thinks, there is a trend toward solid colors in blouses in such materials as chiffon velvet, and the result should be that the novelty patterns will again come forward. He said that this swing in blouses was toward such shades as kit fox, beaver, gray, brown and black and laffected both. the jaquette and the overblouse. Pleats will again be good, according to this man, in combination, cluster and plain box effects. Side pleats he said, are played out. He also declared the pleats in the Fall skirtings, of which wool crepe is an out-
standing favorite, would not present the same difficulties of requiring to be repleated as was the case this Spring and Summer.

Browns Look Very Strong.
With the advance of the wholesale Fall season in silk hosiery, it is becoming more and more apparent that browns of various hues are going to top the color mode. Among the more staple hues that are favored in this color are log cabin and Autumn browns, as well as the other of the so-called shoe shades. In the more novel shadings are included such hues as new bronze, freckles, etc. Both local and out-of-town buyers are placing business well for Fall delivery at the moment, and the leading hosiery concerns are busier than for some time.

Looks as if there will be a rise in clothing this Fall.

## For an Investment

offering safety combined with the possibility of good dividends and considerable appreciation in the value, get in touch with

F. A. SAWALL COMPANY 313-314-315 Murray Building Grand Rapids, Michigan

# ANNOUNCING 

the opening of our CHICAGO OFFICE 701 Harris Trust Building

## Howe, Snow \& Bertles <br> Investment Securities

GRAND RAPIDS

CHICAGO
NEW YORK
DETROIT

## MOVEMENT OF MERCHANTS.

 Caledonia-C. W. Carr succeeds J S. Peet in the grocery business.Fremont-The Fremont State Bank has increased its capital stock from $\$ 25,000$ to $\$ 50,000$.
Owosso-The Owosso Paper \& Twine Co. has changed its name to the Owosso Merchandise Co.

Vandalia-The Vandalia State Bank has been incorporated with an authorized capital stock of $\$ 25,000$.
Leslie-J. D. Montgomery has sold the North Leslie Dairy to Fay Hilliards, who will continue the business.
Homestead-William Reimer has engaged in the grocery business. The Judson Grocer Co. furnished the stock.

Detroit - The Detroit-Vancouver Timber Co., 1502 Ford building, has increased its capital stock from $\$ 300$,000 to $\$ 450,000$.
Jackson-The Davis, Mason, England Co., wholesale grocer, has increased its capital stock from $\$ 60$,000 to $\$ 115,000$.
Caro-W. A. Calbeck, senior member of the firm Calbeck \& Son, shoe dealers, died at his home, July 12, aged 79 years.
Milan-C. E. Tustion has sold his auto accessories, parts and supplies stock to Ralph Robinson, who has taken possession.
Bay City-Niedzielski Bros., clothiers, have filed a petition in bankruptey, scheduling assets at $\$ 4,832$ and liabilities at $\$ 16,314$.
Bad Axe-The Belle Isle East Side Creamery Co. will make extensive improvements in its local plant and greatly enlarge it.

Eureka-Ross Glover has sold his garage and automobile supplies, accessories, and auto parts stock to Oyer Bros., who have taken possession.

Eaton Rapids-F. H. Nye, formerly connected with the True Manufacturing Co., has purchased the Coffee Ranch of E. L. Buechler, taking immediate possession.

Marshall-George D. Tidd has purchased the store building which he has occupied with his grocery stock for the past two years, also the house and lot adjoining.

Butterfield-R. A. Williams has sold his stock of general merchandise to Bert R. Plant, recently of Detroit, who will continue the business at the same location.

Hillsdale-The Cooper Hardware Co. stores in Hillsdale and Allen, which went itno bankruptcy, have been sold to T. M. Smith, of Allen, who will continue the business.
Gaylord-Sanford W. Buck, 61 years old, Cashier of the Gaylord State Savings Bank, and for years identified with the business interests of this city, died at his home, here Monday.
Hillsdale-E. J. Veeder has sold his interest in the Hillsdale Merchandising Co. to the other stockholders and will devote his entire attention to the Veeder Broom Co.
Bay City - The Vallex Rotary Filters Co., 516 Crapo building, has been incorporated with an authorized capital stock of $\$ 50,000, \$ 1,000$ of which has been subscribed and paid in in cash.

Detroit - Wilson's Haberdashery Co., 500 Woodward avenue, has been incorporated with an authorized capital stock of $\$ 20,000, \$ 12,000$ of which has been subscribed and paid in in cash.

Kalamazoo-B. E. Kools has sold his locksmith and general repair business to his son, Harry Kools, who will continue the business at he same location, 108 North Burdick street.
Detroit-The Lelli Restaurant Co., 246 Edmund Place, has been incorporated with an authorized capital stock of $\$ 20,000$, all of which has been subscribed, $\$ 2,500$ paid in in cash and $\$ 11,000$ in property.
Detroit-The Peninsular Stone Co. 9825 Greeley avenue, has been incorporated with an authorized capital stock of $\$ 30,000$, of which amount $\$ 15,000$ has been subscribed, $\$ 5,900$ paid in in cash and $\$ 5,250$ in property.
Saginaw-Extensive improvements in the store building occupied by the William Barie Dry Gods Co. will be commenced at once as the result of the company being able to secure a 10 -year extension of its lease.

Marquette-Joseph Harrington and Leo Tripp have formed a co-partnership under the style of Harrington \& Tripp and engaged in the clothing, men's furnishings and shoe business at the corner of Washington and Third streets.
Hancock-The Three Winners, Inc. 218 Quincy street, has been incorporated to deal in general merchandise, with an authorized capital stock of $\$ 40,000$, of which amount $\$ 8,220$ has been subscribed and paid in, $\$ 1,200$ in cash and $\$ 7,020$ in property.
L'Anse-Dr. C. D. Hawkins and A. W. Beesley have formed a copartnership and purchased the Hanson hardware stock and store fixtures and will continue the business under the style of the Barago County Hardware Co., under the management of A. W. Beasley.
Kalamazoo-John J. Metzen who has conducted the meat market in the Hickok Grocery Co. store, has purchased the grocery stock and store fixtures of U. S. Acker \& Son, 711 Douglas avenue, taking immediate possession. Mr. Metzen will open a modern meat market in connection with his grocery store.
Detroit-Rudolph Hirt, Jr., 2468 Market street, has merged his wholesale and retail butter, egg, cheese, dairy products and produce business into a stock company under the style of R. Hirt, Jr., Inc., with an authorized capital stock of $\$ 100,000$, all of which has been subscribed and paid in, $\$ 18,068.43$ in cash and $\$ 81$,931.57 in property.

Kalamazoo-George E. Kelly, for eleven years associated with the Lee \& Cady Co., wholesale grocers, in this city, has been appointed manager of the Kalamazoo branch, to succeed Frank H. Bowen, who has resigned because of ill health. Mr. Bowen has been in the wholesale grocery business for forty years and for fourteen years was manager of the Kalamazoo branch of the Lee \& Cady Co. He will leave about Aug. 15 to make his
future home in California. Appoint ment of Mr. Kelly to the office of general manager of the local branch came direct from Gilbert W. Lee, of Detroit, President of the Lee \& Cady Co. It came as recognition of eleven years of hard, faithful service, which Mr. Kelly has given to the company.

## Manufacturing Matters.

St. Johns-Murray \& Martin have opened a modern bakery.
Montgomery - The Montgomery Screen Door Co., which went into bankruptcy, has been sold to Lewis Bradley of Coldwater.

Kinde-Fire destroyed the flour and feed mill of Frank Warczak, entailing a loss of about $\$ 20,000$, which is partially covered by insurance.
Hartford-The Standard Dress \& Skirt Co., of Chicago, has leased the old opera house and will manufatcure a popular priced line of dresses and skirts therein.
Lansing-The Standard Aluminum Castings Corporation has been incorporated with an authorized capital stock of $\$ 10,000$, of which amount $\$ 4,500$ has been subscribed and $\$ 2,500$ paid in in cash.
Detroit-The Trombly Brick Co., 10546 Gratiot avenue, has been incorporated with an authorized capital stock of $\$ 250,000$, of which amount $\$ 125,000$ has been subscribed, $\$ 23,010$ paid in in cash and $\$ 8,240$ in property.
Detroit-The Century Carbon \& Ribbon Mfg. Co., 310-11 Owen Bldg., has merged its business into a stock company under the style of the Century Carbon \& Ribbon Co., with an authorized capital stock of $\$ 5,000$. all of which has been subscribed and paid in in property.

## Review of the Produce Market.

Asparagus- $\$ 2$ per doz. bunches
for home grown; $\$ 1.50$ per doz. bunches for IIl.

Bananas-81/2@9c per lb .
Beets-50c per doz. bunches for home grown.
Butter-The market on butter is steady at about the same price as it was a week ago. The make continues to be liberal and the consumptive demand is also good. There is considerable butter going into cold storage. We look for a continued good consumptive demand as well as a good make. Local jobbers hold extra at 37 c in 63 lb . tubs; fancy in 30 1 b . tubs, 39 c ; prints, 39c. They pay 25 c for packing stock.
Cabbage- $\$ 2$ per bu. for home grown.
Cantaloupes-Californias and Arizonias now sell as follows in this market:



Carrots_-50c per doz. bunches for home grown.

Cauliflower- $\$ 2.50$ per doz. heads.
Celery-60c per bunch for home grown; $\$ 2$ per box of 4 doz. bunches.

Cherries- $\$ 3$ per crate for sweet, and \$2 per crate for sour; Montmorencies, $\$ 2.25$.
Cucumbers-Illinois hot house $\$ 1.50$ per doz.; home grown hot house, $\$ 1.75$ per doz.

Cocoanuts- 6.25 per sack of 100 .
Eggs-The production of eggs is very liberal for the season. Stocks in storage are considerably in excess of last year and reported to be more in storage than there has ever been at one time. The market is barely steady on the present basis of quotations and we are not likely to experience much change until the heavy holders commence to want to sell. The consumptive demand is fair. Local jobbers pay 21c for candled fresh, cases included.

Garlic-35c per string for Italian. Grape Fruit-Fancy Florida sells as follows:


Green Beans- $\$ 2.50$ per hamper.
Green Onions- 25 c per doz. bunches for home grown.
Gooseberries-\$2 per 16-qt. crate.
Green Peas- $\$ 4$ per hamper.
Honey-32c for comb; 25c for strained.
Lettuce-In good demand on the following basis
Arizona Iceberg, per crate--.-.- $\$ 5.00$
Leaf, per bu. ---.-----------------1.40
Onions-Spanish, $\$ 2.50$ per crate; Louisville, $\$ 4$ per 100 lb . bag; Egyptian, $\$ 4.75$ per 100 lb . bag.
Lemons-The market is now on the following basis:
300 Sunkist $\$ 11.03$
300 Red Ball 10.00

360 Red Ball 10.00

Oranges-Fancy Sunkist Valencias are now quoted on the following basis:

| 100 | \$6.50 |
| :---: | :---: |
| 126 | 6.50 |
| 150, 176, 200 | 6.50 |
| 216 | 6.50 |
| 252 | 6.50 |
| 288 | 6.00 |
| Peaches-\$3 | white |

Peaches- $\$ 3$ per bu. for white varieties from Georgia.
Poultry-Local buyers now pay as follows for live:



Broilers, White Leghorn ---.-.- 22c

Potatoes-Old command 35@40c per bu. New, Virginia are now selling as follows:
No. 1, White, per 11 peck bbl.--\$7.25
No. 1, White, per bu. --------... 2.50
Parsley-50c per doz. bunches.
Peppers-Florida, 75 c for small basket containing about 18 .

Pieplant-\$1 per bu. for home grown.
Radishes-40c per doz. bunches.
Raspberries-Black, \$2.50@3 per 16 qt. crate; red, $\$ 4.50$ per crate.
Spinach- $\$ 1.25$ per bu. for home grown.

Tomatoes-7 lb. basket of home grown hot house fetch $\$ 1.65$.
Turnips-New, 75c per doz. bunches.

Watermelons-75c@\$1 each for either Georgia or Florida.
Huckleberries- $\$ 3$ per 16 qt. crate.

Essential Features of the Grocery Staples.
This is the harvest time for the itinerant vender of merchandise and those who sell groceries are far from asleep at the switch. On the contrary, they are out through the country seeking, and finding, oodles of business; business which might just as well go to the local stores and which would go there, or much of it at least, if the local merchant would only get actively into the game.
Some retailers appear to feel it beneath the merchant's dignity to adopt the tactics of the peddler and order taker and canvas their trade. The writer has no quarrel with any merchant who thus holds his dignity above his business, other than to remark that satisfied dignity appears to him to be a mighty poor substitute for sales.
Other merchants see nothing irksome or humiliating in going out, mingling with their trade and, taking a leaf out of the canvassers bag of tricks, booking a few nice orders themselves. Several merchants who play the business getting game after this fashion are authority for the statement that such methods pay and pay big.
The writer is advised that in one section a canvasser recently went through and out with orders for three and one-half tons of coffee. What weme the merchants in that community doing to let this sort of thing happen? Yet the same thing may take place in your community, and yours and yours, this coming week unless you take steps to prevent it. Now is a comparatively slack time in most stores and there is no reason why the average merchant could not take an occasional afternoon off, drive out into the country with a few coffee samples, and in the course of a few trips garner a nice harvest of orders himself.
Apparently the Sun Maid Raisin Growers' Association is going to market the great bulk of the 1922 Raisin carryover, even though it has arranged with independents to supply them with fruit of their own and for private labels. Years ago there was a great clamor for private labels and for the brands of independents, but that day is over. Now buyers will pay a $1 / 2 \mathrm{c}$ premium for SunMaid brand, even where the quality is identical. Private brands are also not so favored by the retail trade as the Sun-Maid pack. Independent packers are allowing $\$ 3.75$ per thousand for private labels, which is their only concession. Now the independent packer is in a peculiar position. At the revised prices of 2 c decline, announced Monday, the Sun-Maid offers to turn over to independents the identical goods, which hte packer puts out but they are to be sold under the independent's or jobber's brands and at prices equal to the Sun-Maid revision. Jobbers want a certain leeway, and as they cannot get it, there is a neglect of the offerings of independent packs. In some circles the opinion prevails that the revision should have been 3 c to have made a larger margin for the distributor, and in this way been
more of an inducement to stock up. Also, a belief persists that the carryover may not sell as readily as the main packer expects, and as there is no prospect of a higher market little can be gained by buying ahead in a large way. Among independent packers' representatives disappointing reports were made as to the reception given to the revised prices. The bakers are operating extensively taking two to two and a half times the quantity purchased last year, when the surplus was sold in a similar way. Initial orders were gratifying, indicating a speedy sale of the allotment which was made to the New York territory.
Sugar-The market has reminded one of a sky rocket during the past week. Last week it declined and this week it advanced again. Local jobbers sold granulated last week at 9.20 c . To-day the going price is $93 / 4 \mathrm{c}$.

Tea-The demand from first hands is very light. If stocks were less light than they are prices would very probably soften considerably. Stocks are low and, therefore, the dullness causes no weakness. There has been no decline of any importance for most grades of tea for a long time. The best demand now is for Ceylon, India and Java tea.

Coffee-The demand from first hands, green and in a large way, is dull and irregular, with prices in buyer's favor. Prices show little change during the week, Santos grades being a little softer and weaker than Rio grades, especially Rio 7s. The market shows perhaps a very slight fractional decline for the week. Mild coffees are unchanged, but rather weak and dull. The general jobbing market for roasted coffee is unchanged and moderately active.
Canned Fruits-The movement of standard peaches, which, as previously reported, are in very short supply, is very sluggish. Even when this grade of fruit is pushed for sale it does not seem to move very rapidly. The scaracest thing in the line is pineapple. Other grades and varieties remain about unchanged and in very quiet demand.
Canned Fish-New pack salmon has not interested the trade very much; market conditions are about unchanged from last week. Spot Alaska salmon, both red and pink, are selling quietly without change. Maine sardines firm on account of scarcity. The pack is still proceeding very slowly. California sardines and imported sardines are about unchanged and not very much wanted. Shrimps scarce. Other canned fish is unchanged.
Dried Fruits-The trade is not very much interested in new prices named on 1923 apricots. They were much lower than some of the trade expected and very much lower than last year's prices. The trade, however, who seem to be hard to suit, are inclined to question whether it has struck bottom even yet and are not buying very heartily. Prunes of the new crop are being offered by independent packers, but are not being taken very heavily. Spot prunes are dull and unchanged. Quotations
on new Smyrna figs are in market on a basis of about 2c above last year, said to be due to advance in the cost of packages and also labor. Raisins are quiet and very dead. Other dried fruits appear not to be wanted and are unchanged.
Canned Vegetables-The pack of Wisconsin and Michigan peas are 50 per cent. short; also pack of standard sweet peas. Alaska pea pack short, particularly on fancy grades. Spot tomatoes, particularly No. 10s and No. 3 s , are almost entirely cleaned up. Spot corn is also pretty well cleaned up.
Cheese-The market is steady at unchanged prices. The make is in excess of what it was a year ago. Prices are ranging slightly higher. If we do have any change in price there is likely to be a slight decline. The quality is average and the consumptive demand is only fair.
Beans and Peas-The market on all varieties of white beans is extremely dull and weak. Practically all varieties of dried beans, including pea beans, marrows and California limas, although the latter are relatively less weak than other grades, are soft and in buyer's favor. Green and Scotch peas are still very dull and very weak.
Syrup and Molasses-Compound syrup is still moving out every day in fair volume without any change in price. Sugar syrups are selling in small lots, but prices are fairly steady as supplies are not large. Molasses steady; moderately active.
Provisions - Everything in the smoked meat line is steady at prices ranging about the same as a week ago, with a fair consumptive demand. Both pure lard and lard substitutes are steady, with a light consumptive demand at prices ranging the same as for the past two or three weeks. Dried beef, canned meats and barreled pork are quiet at unchanged prices.
Peels-Prices on citron, lemon and orange peels have advanced 2 c per pound. Many wholesale houses are withholding placing the advance into effect for a few days in order to give their customers opportunity to place their orders for delivery prior to Nov.

Candy-Summertime is candy time as well as soft drink time. The merchant who carries a well chosen stock of confectionery, displays it well, prices it fairly and goes after sales can garner a nice lot of additional business. Candy carries a good margin of profit and the turnover is above the average. Penny goods and hard candies alone will not turn the trick. Sticking to this type of candy means big sales for the drug, fruit and candy stores in your town. Are you playing the candy game as you should?

Nuts-The market continues devoid of special interest. Buying is only for transient requirements in small blocks. Brazil nuts are firmly held on the spot by distributors who report a fair enquiry from the interior trade. There has not been the usual advance buying, as the trend is to await the season, when the nuts will be used before anticipating fall re-
quirements. No marked change has occurred at the source. Walnuts, almonds, filberts and in fact other lines are of nominal importance the moment.
Salt Fish-The demand for mackerel has been quite light and as stocks are fair this has unsettled the market to some extent.

## Annual Meeting Valley City Milling

 Company.At the annual meeting of the stockholders of the Valley City Milling Company held July 17, in their new offices, in the Globe Realty building, on Michigan street near Bridge, the following directors were elected:

Fred N. Rowe
L. E. Smith

Noyes L. Avery
The newly elected directors chose officers and made appointments as follows for the ensuing year:

Fred N. Rowe, President and General Manager.
Noyes L. Avery, Vice-President. L. E. Smith, Secretary, Sales and Advertising Manager.
F. E. Martin, Treasurer and Credit Manager.
B. F. Fry, Manager Eastern Department.
Jesse Owen, General Superintend-
H. H. Ryde. Supervising Engineer.

Henry Hagens, Ass't Secretary and Traffic Manager.
Bertha Fahringer, Ass't Treasurer. R. B. Gane, Ass't Sales Manager. Clarence Arnold, Shipping Clerk. General business conditions were discussed and reports made reflecting a favorable condition of the business and the outlook for the ensuing year is very promising indeed.

Opening of Spring Woolens. It is semi-officially reported in the woolen goods market that the American Woolen Company will begin the showing of its Spring men's wear lines on July 23. The showing, it is understood, will comprise woolen goods, staple worsteds and tropicals. Lines of fancy worsteds are expected to be opened shortly thereafter. No information of a definite character is yet availabe as to when the women's wear fabrics will be shown, but it is thought very likely to be soon after the initial showing of the lines for the men's clothing trade. Predictions are that the latter will show about a 10 to 12 per cent. advance.

Linen Knickers Sell Well. Considerable in the way of duplicate business is reported by wholesalers here in linen knickers. Retalers are sad to have good sales of thes articles in most sections of the country, owing to the consumer interest in them as articles of sports attire. To some extent they have cut into the sales of flannel trousers. Manufacturers say, however, that this inroad has not been serious and that the flannel garments have sold as well as was expected.
Little wastes ruin big businesses. There is no such thing as a big thing; it is just an accumulation of little things.

IN THE REALM OF RASCALITY

## Cheats and Swindles Which Merchants

 Should Avoid.David Galoob, Proprietor, Globe Department Store (Beggs \& Slick) Oklahoma, went to St. Louis, Mo., with his attorney and called a meeting of his creditors in that city explaining to them that he was the victim of the Ku Klux Klan who had caused him to be placed in jail and robbed his store of merchandise to the amount of $\$ 25,000$, and offered them a settlement of 25 per cent.

The St. Louis Association of Credit Men filed a formal letter of complaint with the Investigation and Prosecution Departments of the National Association of Credit Men on September 9, 1922.
His lawyer asked the creditors what they thought this world was coming to when a peaceful and innocent merchant like David Galoob could be so badly treated without a remedy in law or out-side of the law. He stated that the treatment given David Galoob was a disgrace, and a blot upon the name of America; that America was being reduced to a state of barbarism and theivery and general lawlessness. Almost with tears in his eyes, the attorney pleaded Galoob's case.
After the story told by the attorney was confirmed by Galloob himself, the creditors, without adjourning, decided they would not accept the 25 per cent. offer. Evidently they were not "shown."
Mr. Galoob had been contemplating bankruptcy for some time. He
was not satisfied, however, with getting some hundred thousand dollars' worth of merchandise, so he went so far as to steal an automobile and then to go with this automobile at night to freight depots and freight cars and other merchants' places of business and load up the automobile with stocks of merchandise and haul them to his own places of business at Beggs \& Slick, Oklahoma. At one place he was caught in the very act of robbing the store, but having things pre-arranged, he hopped into his automobile, the engine of which was kept running, and drove off. A fusillade of bullets followed his machine, but he escaped. Later the bullet-ridden machine was found in front of one of Galoob's places of business. Upon identification of some of the merchandise in the machine and upon further identification of some of the merchandise in his place of business, David Galoob was duly charged with crime, indicted and jailed. After some twelve or fifteen days, he succeeded in getting out on bond. During these twelve days, the Government authorities brought in merchants from whom the goods were stolen and allowed them to identify the goods, some of which still retained the merchant's labels and marks, Galoob probably not having had time to remove the same. The railroad officials came in and positively identified to the satisfaction of everyone, certain merchandise stolen from their warehouses and cars. Whereupon, Prosecuting Attorneys and District Attorneys allowed the various people to recover
the stolen goods from Galoob's stores. It was only upon absolute identification that these goods were allowed to be taken out by their owners.

Through the efforts and expenditures made by the Investigation and Prosecution Committee of the St. Louis Association, the confirmation of the composition was denied Galoob in court and he was severly reprimanded by the court, who, in describing him, used words consistent with his actions shown above.
In the meantime, the State officials brought him to trial on the robbery charge and the jury immediately sentenced him to five years. He is now serving a five-year term in the penitentiary.

The foregoing brings home to creditors that if they would use the same degree of care in all bankruptcy cases as they did in this case, results of this nature could be had.

American Adjustment Co.
American Adjustment Company, W. D. Burton, Proprietor, Louisville, Kentucky. This was a Collection Agency which filed a voluntary petition in bankruptcy after having collected more than $\$ 140,000$ for its clients which had been embezzled by Burton. A complaint was filed by the Louisville Association of Credit Men in this Department on August 15, 1922.
The extensive ramifications of the Agency's activities made it necessary that the manager of the Department. C. D. West, and four of his investigators had to travel many miles and cover many states to assemble the
evidence to be presented to the District Attorney of the Commonwealth of Kentucky.
On October 31, 1922, W. D. Burton was indicted for embezzlement. On February 24, 1923, he was sentenced to one year in the Kentucky penitentiary.

Samuel B. Pierson.
Samuel B. Pierson, Baltimore, Md. A complaint was filed in this Department by the New York Credit Men's Association on August 24, 1921. Pierson is an old offender. He has pulled off many fraudulent failures and bankruptcies in different points extending over a period of many years, and it has been computed that he operated under thirtyseven or more different names.
The investigation was of a very delicate nature on account of the shrewdness of this offender and it required extraordinary talent to follow his operations but the evidence was secured and he was arrested on December 27, 1922, in Baltimore, Md., on a charge of using the mails to defraud, thereafter being indicted

## Roth Body Co.

bUILDERS OF SPECIAL

## Motor Truck BODIES

"Any style body for any make truck"
2048 division avenue, s.
Citizens 31072

## Dear Mr. Grocer:

## Increase Your Total Oats Business


by getting behind Armour's Oats.
Investigators report that in stores where grocers say the oats business is increasing, Armour's Oats are the best seller; where it is at a standstill or declining, the grocer is pushing other brands.
Thousands of retail merchants say that Armour's Oats increase their total oats business because they give such complete satisfaction that folks eat oats oftener and consume more.
The reason? Armour's Oats are whole oats-not chopped up into oat meal before rolling. They are the ONLY QUICK-COOKING WHOLE OAT FLAKES.

## Mapl-Flake-The New Big Seller in Prepared Cereals



It's selling big. Repeat business is remarkable. Mapl-Flake is a whole wheat flake- $25 \%$ bran, enough to "turn the trick" and yet be good eating. It combines the nourishment of whole wheat with the laxative action of bran. You do your customers -and yourself-a service by starting them on this fine product.

Write us for an attractive window display, easy to set up. Then

## ARMOUR GRAIN COMPANY <br> CHICAGO

for violation of Section 215 of the Federal Penal Code relative to the transmission of false financial statements.

On March 26, 1923, he pleaded guilty to the indictment and was sentenced to fifteen months in the Atlant Penitentiary.

George Waller.
George Waller, Modesto, Cal. This party is an old offender, having had previous experience in New York City and Montreal, Canada. He drifted to the West and met his Waterloo at Modesto from which point he had fled. The San Francisco Board of Trade took up the matter for prosecution and on December 19, 1922, they wired this Department to assist them in locating this party.

On January 1, 1923, an investigator of this department trailed him and located him at Montreal, Canada, where he was arrested, at 808 Cote street, Antoine road, Montreal, on a warrant which had been taken out by the San Francisco Board of Trade and sent on for his apprehension.
A requisition for extradition was issued which at first was bitterly fought by one of the shrewdest attorneys in Montreal on behalf of Waller, but the requisition was honored. Waller was turned over to a representative of the State of California and he was returned to the scene of his operations and was recently sentenced to a term in the California State prison.
All of the expenses of this case were borne by the Board of Trade of San Francisco, which never lets an opportunity pass in landing a commercial crook regardless of the cost of doing so.
R. E. Hinton
R. E. Hinton, Hinton's Bankrupt Store, Ruston, La., and Eldorado, Ark. An involuntary petition was filed in this case and a complaint filed with the Department by the New Orleans Association of Credit Men and the investigation was immediately undertaken. Hinton conducted two stores as shown above. Indications came from several creditors during the investigation that Hinton's actions looked suspicious. The investigator found that Hinton had no business experience and that he had begun business operations for the sole burpose, as it looked, for making a big haul from his
creditors.
Twenty-six cases of shoes and dry goods had been shipped from the Ruston store and which had been appraised at more than $\$ 4,000$. The credit extended this man was based largely on statements he had made claiming a surplus of $\$ 20,000$ above liabilities. The statement was absolutely false. There was no truth to it and it was never closely investigated by the creditors and the credit extended this fellow in the first place was never deserved.
Hinton was indicted at Shreveport, La., by the U. S. Federal Grand Jury on April 15, 1922, upon the evidence obtained by the investigation and showed that the bankrupt had also shipped considerable of his merchandise to Pace and to other points in Mississippi and after the bankruptcy sold considerable of it to other merchants at a very low price.

Hinton pleaded guilty, at a recent term of the Federal Court and he was sentenced to prison at Mansfield, La.

Boston Bargain Store.
Boston Bargain Store, Clinton and Leominster, Mass. This business was conducted by George Marcus, a Greek, who had concealed a large amount of his assets. On January 9, 1923, the Boston Credit Men's Association filed a complaint in this matter with the Department. Investigation was immediately started.
On February 13, 1923, indictments were returned against George Marcus and Nicholas Eliopoulis on twentyone counts of larceny and three other confederates on five counts of conspiracy.

Marcus made his escape to Greece, sailing from the port of New York. On April 18, 1923, Nicholas Eliopoulis pleaded guilty and was sentenced to serve one year at hard labor in the Massachusetts Commonwealth prison.
The case has now been thrown into bankruptcy and indictments will be returned in the Federal Court, the case up to this time being a State case, and a petition in U. S. Bankruptcy has now been filed. These parties will be indicted and an effort made to extradite George Marcus.
C. D. West.

It isn't so much what we need as what we want that keeps some of us poor.

## Flavor

Only the finest of wheat is selected for "Larabee's Best Flour." The Larabee mills are the equal of any in the world, and experts control and chemists supervise every process.

The result is a distinctive richness of flavor in breads and biscuits made of "Larabee's Best Flour''-to say nothing of the assurance of purity and quality natural to this careful milling

## Distributors of LARABEE'S BEST FLOUR

Rademaker-Dooge Grocer Co.
Hume Grocer Company
Nelson \& Matthews . $\quad . \quad . \quad . \quad . \quad . \quad . \quad . \quad . \quad$ Muskegon, Mich.

Have you tried
Lipton's Coffee?
Once used, always used

Distributed by
LEWELLYN \& CO.
WHOLESALE GROCERS
GRAND RAPIDS
DETROIT

PRODUCTION COSTS RISING.
While prices, according to various indexes, have declined from 6 to 8 per cent. from the high point of the year, there has been no sign so far of a similar trend in production costs. These are still going up. The question then arises as to how long this movement in opposite directions can continue. In the case of cotton textiles the answer is to be found in curtailed operations. Since the middle of April prices of cotton goods have been declining, and they now stand where they were during the first week in November. With labor costs at present levels the chance for profitable operations under such conditions is diminishing, and a number of mills are now running only sufficient headway to keep their organizations intact. Unless prices again turn upward or there is a check to the almost daily reports of advances in wages of this, that, and the other group of workers there may be curtailment in operations in other lines. While it may be trite to observe that there can be no real and lasting prosperity unless all groups in the community share in it there is need to call attention just now to the fact that dollar-per-hour wages and 80 cents for wheat on the farms represent an economic inconsistency. Readjustment one way or the other is essential to lasting prosperity.
Undoubtedly high labor costs would have checked output much more than has as yet been noted if there had not been a widespread effort to introduce greater economies and efficiency that would offset to some extent these increasing charges. There is a great difference in this respect between 1923 and 1919. In the latter year both labor and management were inefficient. It was a natural outcome of the demoralization of the war period. To-day the efficiency of management has greatly increased, and while labor leaves something to be desired in this particular, its efficiency rates higher than that of the period of the war boom. Greater economies in other directions have enabled manufacturers to absorb some of the recent wage advances without passing on the additional costs to the consumers It is obvious, however, that there is a limit to the introduction of such economies, and that if the rise in wages continue, prices must necessarily go up also. Either that, or production will be curtailed by labor stringency.

## SOME TRADE BUNCOMBE.

In a recent number of one of the leading Western dailies there is a cartoon depicting American business as a fisherman sitting on the eastern shores of the United States with his baited hook cast into European waters, where he is getting never a bite. To the fisherman's right there is the South American continent drawn to represent a huge hungry fish looking as if it would eagerly seize hook, bait, and sinker if only the fisherman would make a cast in its direction. The point which the illustration seeks to make is that American business is wasting its
time trying to trade with Europe which is labelled "fished out," and should direct its energies toward our southern neighbors, where the fishing is fine.
This is based on a popular misconception of the relative importance of our trade with different parts of the world. In the first place, our trade with South America is not being neglected, as the cartoon implies and its importance is steadily increasing. Yet that part of the world is not the land of golden opportunity for the trader that it is sometimes described. Its population is relatively sparse, and standards of living are below the average for either North America or Europe. Geography and climate are not favorable to its attaining the same level of wealth production and consumption as these two other continents, during the life of the present generation at any rate For the eleven months of the past fiscal year South America took only 12 per cent. of our exports, while Europe took 49 per cent. South America also furnished only 12 per cent. of our imports, while Europe furnished about 30 per cent. The South American portion of our foreign business is good, so far as it goes, but it is no substitute for our trade with Europe, which is not to be sniffed at.

## HELPING THE RETAILER.

Under the auspices of the new Division of Domestic Commerce of the Commerce Department at Washington a conference was held at the National capitol this week to devise a programme for the study of methods of distribution of essential commodities, with the object of discovering and eliminating wasteful practices. The investigations will cover every operation in the moving of commodities, from the raw materials stage to the consumer. A provisional list of commodities to be studied has been selected, and it includes dry goods, groceries, shoes, clothing, and hardware. The list is only tentative as yet, because it is necessary to consult with the various trades concerned and secure their co-operation before the work can begin. When these arrangements have been completed the detailed list of commodities selected for investigation will be made public.
Five of the most important retail trade associations in the country chose committees of their representative members to attend the conference. The plan is to begin with retail distribution and then work back in the investigation through wholesale, warehousing, and manufacturing activities. Work of this character is practically a new departure for the Government. It has placed various agencies in the field to co-operate with agricultural, mining, manufacturing, and shipping interests, but hitherto it has done little to assist the merchant in solving his problems.

The clerk who wants to get ahead will find one of his best helps in the trade paper. To read every issue of the journals coming to the store will make progress certain.

DONT FALL FOR THIS.
Attention has been called to the plan of a manufacturer of a branded floor covering who offers to retail merchants a commission to be paid to their salsemen as an extra incentive to sell this manufacturer's line, the commission to be paid at certain periods after information has been supplied to the manufacturer with regard to merchandise sales.
Probably the manufacture may be forgiven for allowing his zeal to lead him into the position of bribing his customer's salespeople to sell his line in preference to that of some other manufacturer, but the retailer ought to think twice before accepting such a proposition. It may be to the interest of the consumer to buy the line of some other manufacturer and in that case it is clearly to the interest of the retailer to see that the consumer gets what she wants. As a retail store has developed the idea has grown up for it that it shall be a place to which the consumer may go and get sincere and intelligent advice in the selection of merchandise. If a manufacturer here and there is to be allowed to pay the retailer's salespeople an extra commission for pushing his merchandise, it will no longer be possible for the consumer to get honest advice from the retailer's selling force. In other words, the retailer can have the extra commission or the public's confidence. In all probability he cannot have both.

One prominent merchant has summarized the whole matter very well by saying: "My judgment is that no thinking retailer will adopt this proposition, but, of course, there are some individuals who will fail to analyze this as deeply as they should and may be hooked into trying it out. If we have any considerable number of such people among our members it might be our obvious duty to suggest in some way that this is a good thing to leave alone." Some manufacturers just can't get over the idea that they can run the retailer's business better than he can.

## A THIRD PARTY.

Political prognosticators are debating the possibility of a third ticket in the field next year and what would happen if it polls enough electoral votes to throw the election into the House of Representatives.
A third party either does nothing or it splits one of the old parties wide open. In either case the election is decided at the polls and there is no occasion for calling upon the House. The Republicans began in 1852 by doing nothing. It was the year of their birth and they did not poll a single electoral vote. Four years later they were the second party, the Whigs having disappeared. Not until the Republican Party was sixty years old did it have the distinction of being a third party. It celebrated that event in 1912 in a way to be long remembered. The only other third parties to poll electoral votes have been the American Party in 1856, which won 8; the Union Party in 1860, with 39 , and the People's Party in 1892, with 22.

It would be foolish to assert that what has not been will not beespecially in politics. No Senator had ever been elected President. Nevertheless, Senator Harding was elected President as easily as rolling off a log. So it might be that Henry Ford, running on a third ticket, would throw the election into the House. In order to do this he would have to capture at least one electoral vote. What state would give it to him? Where could he capture a full third of the Republican vote and a full third of the Democratic vote? In Michigan? But owing to the huge preponderance of the Re publican vote in Michigan Mr. Ford would have to win about 40 per cent of the Republicans in addition to 33 1-3 per cent. of the Democrats. Perhaps in Michigan there are enough unthinking and unpatriotic men and women with a fondness for excitement to give the State to Ford just to see what would happen.

## READY FOR ANYTHING.

Everybody feels more or less uncertain, and yet nobody can tell just why, is the way one business man describes the existing situation. Evidently very few are taking chances with the future. But this in a way is a good thing. Although no one seems willing to take a plunge, yet there have been few periods within the memory of this generation when business could be so well described as ready for whatever comes. If the next twelve months should be a bad period business is ready to weather the storm. There has been little building up of excess inventories on which losses would have to be taken; most concerns are in excellent cash condition and banks have ample reserves of credit. If, on the other hand, the coming year should witness a continuation of recent prosperity business is ready for that, too. This comfortable position is the reward of the conservatism and moderation to which business men generally have adhered in past months.

## NO STRIKE BY CAPITAL.

No one need worry over this talk of capital going on a strike because profits are harder to get than they used to be. In these days, when wages and other production costs are soaring and it is difficult to adjust retail prices on the basis of these higher costs, profits are not altogether satisfactory. In some lines labor appears to be actually exploiting capital thus reversing what some agitators regard as the invariable order of things under the present economic organization. But capital, nevertheless, is not going on a strike. Witness the new enterprises launched since January 1 of this year. The list compiled by the Journal of Commerce, which includes those with a capital of $\$ 100$,000 or more, shows that charters were issued in the various states for over 15,000 concerns, whose authorized capital exceeded $\$ 4,000,000,000$. The figure for this period is slightly above that for the corresponding months of 1922 and slightly under that for 1921. Evidently capital is still willing to take a chance.



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## McCray Refrigerator Co.



Subsidiary Stocks for Shoe Dealers. Written for the Tradesman.
Some years ago progressive retail shoe dealers of the larger mid-western cities began the custom of introducing supplementary or subsidiary stocks. In those days the idea was novel, and was looked upon dubiusly by competitive shoe dealers who clung to the notion that the function of the shoe store was to cater narrowly to the public's requirements for footwear and footwear accessries. "Better stick to the old paths," was the gratuitous advice of the standpatters.
Years have passed, and the tendency to introduce subsidiary stocks and widen the range of sales possibilities for the shoe store has kept step with progressive changes throughout the whole realm of business. Practically all shoe dealers now carry fine wool or silk hose for matching or contrasting shades. A line of fine millinery shoes would not be considered incomplete without an ample stock of ladies fine hose. Not a few retail shoe dealers have added belts for men and young men, card cases for both sexes, handbags for ladies, and more or less extensive lines of leather goods staples and novelties for everybody. Yet others have broadened out still further and introduced handkerchiefs, umbrellas, collar and cuff sets, toilet goods, manicure and vanity sets, and numerous other wares too numerous to catalogue.
The subsidiary stock proposition is a broad one and replete with $b \cdot g$ poss:b:lities. However, it is well enough for the dealer who entertains subsidiary stock ambitions to proceed cautiously, and only where he is reasonably sure of his ground. There is no denying the fact that many and costly mistakes can be and have been made by shoe dealers who have plunged in and taken precarious chances.
On the other hand it may be sa:d here that some retail shoe concerns apparently scrapped all traditions and conventionalities and broadened out in the most drastic manner-and gotten away with it. There is, for example, a big retail shoe house in the middle west that started out originally as an exclusive shoe store. But it sells now pretty much everything for women's wear, in addition to shoes and footwear accessories. It handles extensive ines of millinery, waists, skirts, petticoats,frocks, wraps, perfumery and toilet articles, stationery, lingerie, and ever so much else. It occupies three floors, and there are immense stocks of footwear on every door, but in addition to shoes it carries substantially everything else
in the way of women's wear goods. It is, one may say, a shoe store in process of becoming a department store. As a matter of fact, I have heard that it is the ambition of the proprietors to transform the establishment into a full fledged department store in time.
"Well," some one may object, "that concern has ceased to be a shoe store." In a sense it has, and yet shoes is their principal line. Here is where they put the major emphasis. It is still known and advertised as a retail shoe concern. Shoes are to the fore in every ad. Shoes bulk large in the window trims. And whatever floor you visit in the establishment, the principal thing that confronts you is stocks of shoes, findings, and footwear apparelings.
If the above mentioned tendency proceeds far enough, a time will doubtless come when the emphasis on footwear will be less effective. If the men back of the concern are really endeavoring to make a department store of it, and if they presently succeed in their enterprise, the shoe end of the enterprise will become mere a department among other large and numerous departments. Because of their present large shoe patronage, together with their skill in getting new customers, they may be able to have a department store with an unusually large and flourishing shoe department, but it will not be a shoe store.

But this is rather an exceptional case. The introduction of subsidiary lines need not necessarily lead ne so far afie!d. In most cases there would be no temptation to go to such lengths.

The writer's conviction from the beginning has been that a limited range of subsidiary stocks in the shoe store are both profitable and desirable.
In the first place, they serve to brighten up the line. Most of the shoe dealer's stock must necessarily be kept in light-proof cartons. Leather corrodes and discolors in the strong light. The texture of the leather seems to become brittle. Shoes too long exposed to such lights lose their charm. And they collect dust and acquire a shop-worn look.
The display facilities of shoe store interiors-your showeases, built-in cabinets and the like, can afford room for only a limited number of slippers, sandals, pumps, and seasonable footwear models. In addition to this, you may have a case, a counter, or a convenient corner where your findings are stocked with reference to display facilities. But outside of this your store room

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reveals only rows and rows of uniform cartons, the customary ledges and ladders, fitting stools, and shoe store accessories, familiar to the eye since Heck was a pup, and rather prosaic and colorless, it must be confessed.
What can be done, then, to brighten up these necessarily colorless interiors? Add something endowed with the quality of color. The principal merits of the subsidiary stock idea is the infusion of color. If the stocks are wisely chosen and properly displayed, it must be conceded that they serve to tone up the shoe store.
Not only so, but they impart var iety. Sameness tends to drabness. Variety is pleasing to the eye. It acts as a stimulant to interest. It challenges attention. A big store with nothing but shoes seems to overlook or ignore a fundamental need in human nature-the demand for variety.
But there are other important considerations on the side of the subsidiary stock argument, and chief among these is the fact that herein lies a legitimate and available stimulant to business. Is there any reason why a shoe dealer shouldn't sell leathergoods? Certainly not, if he is so minded. And isn't it true that the merchant who has nothing but shoes to sell is out of luck when nobody happens to want shoes, but a whole lot of customers would like to buy handbags, manicure sets, and numerous other things that might just as well be carried in stock by the shoe dealer?
What you want is to get people into your store. That's about all advertising hopes to do-get them in. After that it's up to you and the salesforce to sell them something in the way of footwear. By baiting them in with something special in a subsidiary something or other, they come in and breathe the shoe store atmosphere; they see certain pairs of seasonable shoes on display in the mest telling environments and they acquire impressions that lead to sales-either at the time or late: -footwear sales.
Perhaps after all this is the strongest argument presented by those who favor the subsidiary stock plan. More could be said, but perhaps this is enough to commend it to your consideration at all events.

Cid McKay
Summer Goes Near to the Pole. Whatever else may or may not result from President Harding's visit to Alaska, it will at least do something to change the popular impression that Russia's sometime American possession is a land of bitter cold, covered with snow and ice. People now will read that the hyperborean population did not meet the President clad in furs, but dressed after Summer fashions everywhere -that they strewed his path, or at any rate his wife's, with flowers of many kinds, and that to both we-e offered native strawberries twice as large as any they ever had seen before.
That the weather is sometimes cold in Alaska-in parts of Alaska terribly cold-is true, but there also
are parts of it where the climate all the year round is milder far than in our New England States and, though the Alaskan summer is short, counted by days, the Summer days-the sunshine hours, that isare so long that for vegetation each day counts double. The result is that crops of many kinds can be and are grown there, and the maintenance of life on local resources is by no means so difficult as might be expected in a latitude so high.
It is one thing to have the Jamuese Current impinge on a coast, and quite another to have one from the Arctic Ocean flow down past it, as Labrador does. The seals and numberless birds, b:g and little, know, and always have known, that Alaska has a fine, warm Summer, and, as northern lands go, is by no means desolate. If the Alaskan strawberries are as good as those of Prince Edward Island, which also is far to the north, they are as much better as they are bigger than any the Presidential party ever saw before.
Are Buying Children's Parasols.
Reports from the umbrella and parasol trade are to the effect that more sales of parasols for little girls are now being made than for some time, if not ever before. Although women and misses continue to show a preference for the sunrain type of parasol in solid colors, particularly navy, purple, maroon and green, floral effects are the most popular with the children. Pink and blue are the most favored backgrounds for these designs. Although it is of a strictly seasonal nature, retailers were said to be realizing more and more that, given a proper showing, the parasol is a source of no little profit. This was sa:d to be especially true of the popula:-priced articles.


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Soldiers' Bonus May Prevent Foreshadowed Tax Reduction.
The skeleton of the soldiers' bonus bill, which the majority of Congressional leaders believed was securely locked in its closet by President Harding's adverse action last winter has been released by Senator Reed Smoot who will be Chairman of the Senate Finance Committee in the new Congress. Its dry bones have been vigorously rattled by the Utah Senator during the past week and have caused so much dismay among his colleagues of all political parties as to kill the hope entertained by many that the fine showing of the Treasury Department surplus on June 30 last would justify a substantial reduction in Federal taxation next winter.
But Senator Smoot is not the only member of the upper house to point to the possibility of the enactment of a soldiers' bonus bill in the coming session. Senator Edge of New Jersey, who stood out strongly against this legislation in the last Congress, has changed his tune and is now insisting that the Federal Government can afford to pay a substantial bonus, recouping itself in part from the current receipts from customs and Internal Revenue which have exceeded estimates and in part from the playments to the United States on account of war loans made Great Britain and other countries.

The probability-which is almost a certainty-that the soldiers' bonus will be one of the most vigorously urged of the financial measures to be considered next winter is bad news for the business community. The impression has gained ground steadiy since the bonus bill was rejected at the last session that no further serious effort would be made on the part of Congress to vote money to the able-bodied veterans of the World War.

Tremendous demands upon the taxpayers for the care of the sick and wounded, for vocational training and for the pensions that will have to be allowed as the soldiers who fought in France advance in years will unquestionably be made and will be
met in a spirit of the utmost generosity but, as these charges will aggregate several hundred million dollars per annum and will extend over a long period of years, there seems to be little justification for additional payments to men in the prime of life well able to earn a living.
It now appears, however, that the pressure in behalf of a bonus bill is increasing rather than declining and that the veteran's organizations are preparing to make a determined onslaught upon Congress in the first days of its opening sessión next December, reinforcing their claims with the contention that as long as the Federal treasury shows a surplus Uncle Sam has money to spare with which to pay a bonus.
When the Treasury books were finally closed on June 30 last a surplus of $\$ 310,000,000$ was officially announced. This sum exceeded by $\$ 110,000,000$ the estimate made by President Harding at the time he began his Western trip and which was based upon figures furnished by Brig. Gen. H. N. Lord, Director of the Budget Bureau.
Here is the way the Treasury figures the surplus and explains the factors that enter into this admirable showing:
Three major factors operated to create this surplus, in place of the deficit of $\$ 823,000,000$ indicated a year ago by estimates of receipts and expenditures. They were a decrease in operating expenses and increases in customs receipts and internal taxes.
Despite the reduction of approximately $\$ 336,000,00$ from the early estimates of the Government's running expenses, the Federal establishment still is a $\$ 3,500,000,000$ business. Actual cash withdrawals from the Treasury for the year were $\$ 3,695$,000,000 . Appropriations made by Congress for all purposes for the year totaled $\$ 3,946,000,000$.
The actual decrease in operating expenses, as compared to those a year ago, was $\$ 265,000,000$, and it was stated that was the result largely of executive pressure on the departments to hold down expenditures. There was an even greater decrease in the ordi-


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nary operating expenses than is reflected by this figure, the total being $\$ 297,000,000$. This figure was reduced by increases in expenditure on account of capital outlays, the War Finance Corporation, the Emergency Fleet Corporation, refunds on taxes and other items.
Receipts from all sources for the year exceed by $\$ 767,000,000$ the estimates made a year ago. Customs receipts advanced $\$ 213,000,000$ to $\$ 563$, 000,000 ; internal revenue receipts increased $\$ 423,000,000$ and miscellaneous receipts went up $\$ 131,000,000$.

The difference of $\$ 366,000,000$ in total estimated expenditures was the result of a reduction of $\$ 151,000,000$ in general expenditures; $\$ 45,000,000$ in interest on the public debt, and a net decrease of $\$ 170,000,000$ in capital outlays, operations in special accounts and the retirement of the public debt required to be made from ordinary receipts.

Senator Smoot cast his eagle eye over this statement during the past week and the came out with a flatfooted declaration against any reduction in taxation, basing his position upon the probability of the passage of a bonus bill and the uncertainty that the large revenues received during the fiscal year 1923 would continue. In a statement prepared with the care which always characterizes Senator Smoot's work he gives reasons for his position as follows:
"I am opposed to a reduction in taxation. I am convinced that it would be an unwise governmental policy to reduce the taxes so soon after the excellent showing made in the fiscal year. The war debt has not been reduced sufficiently to justify any radical, or, in fact, an appreciable reduction in the present revenue laws.
"I know that there is a nationwide demand for some relief from the tax burdens, and that hasty political sense agrees with this demand in the face of a Presidential election. But I, for one, am against this move, as the Government has not gone far enough in reducing its debt to warrant any falling off in its income.
"On the other hand, there is sure to be a great demand for large expenditures in the next Congress. In fact, the expenditures will not be reduced next year. They will be greatly increased, due to bonus legislation and probably a public building bill. "There is nothing in the nation's financial condition or its future prospects to justify a reduction. The present satisfactory surplus came largely from customs duties. No one dreamed that the customs receipts would exceed $\$ 561,000,000$. The wildest estimate was $\$ 400,000,000$.
"Everything considered, I say, there is no good reason why the people should think they will receive any relief from a change in the revenue laws this coming session of Congress, although there will be a big drive by the practical politicians for modifications of the revenue laws.
"I do not doubt that Congress will pass a bonus bill. I find a strong sentiment for one among members of Congress and the taxpayers. I should say the next Congress will pass a bonus bill and will be able to do so over the President's veto should
the measure sent to the President meet with his disapproval.
"I believe from what I have heard that the President will veto a bonus bill unless it carries a sales tax. Personally, I will not vote for a bonus bill unless it carries revenue to meet the payments:"

In this conection Senator Smoot has made a very important statement that will have a bearing upon the prospect for the passage of a bonus bill and that cannot fail to influence any movement looking to reductions in taxation. He declares that the money received from foreign governments as payments on the war loans made to them by the United States cannot legally be used except as a sinking fund to retire the bonds used to borrow money from American citizens to lend to the Allies.
Senator Smoot is one of the highest authorities on this question, being a member of the joint commission which last winter settled the basis upon which our foreign war loans were adjusted and arrangements made for their payment. He is now about o sail for Europe where presumably he will confer with Secretary Mellon who is already in London.
It should not be taken as a matter of course that because certain influential leaders in Congress predict the passage of a bonus bill that such a measure will go through. The opposition in both houses will be very strong and in the House especially the leading members of the Appropriations Committee are preparing to put up the fight of their lives to prevent the placing of this heavy burden on the shoulders of the taxpayers.
While it is extremely doubtful that any additional taxation will be authorized by the coming Congress, even should a soldiers' bonus bill be enacted, prominent members of both

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houses will suggest various methods of raising more revenue. In some cases these suggestions are based upon the fear that Congress may have to eke out its present revenues with some taxing device if a bonus bill is passed but usually the main spring is a fad or fancy based upon some personal experience or observation.

Senator Curtis of Kansas, the Republican whip of the Senate and an influential member of the Finance Committee, gave out a statement during the past week declaring that the Government should raise a large amount of money by a tax on billboards and signs which he says are "springing up like mushrooms along the highways of the country."
Senator Curtis has evidently been taking an automobile trip over some of the leading highways and has been impressed at the enterprise of the American manufacturers and the big advertising agencies. He has not yet perfected the details of his bill but says he thinks the tax should be based upon the number of square feet in each sign or billboard.
This is not a new idea by any means. On numerous occasions both Ways and Means and Finance Committees have carefully considered the proposition of taxing all kinds of advertising matter. But in every case the wise decision has been reached that it would be a colossal economic blunder to tax the system by which the producers of the country bring their products to the attention of the consumer.
The imposition of a $\operatorname{tax}$ on advertising has been regarded as equivalent to placing an obstacle directly in the way of the prosperity of the country and the feeling has been strong that any revenue obtained as the result of such a tax would be at serious cost to . the general welfare.
So deeply seated did this feeling become during the war period that as soon as Congress felt that the revenue could be spared the war tax on postage was repealed because it was felt that every penny levied upon first-class mail was a burden upon communication which, after all, is only another form of advertising.
I venture the prediction that, even if a soldiers' bonus bill is enacted next winter, there will be no tax on signs, billboards or advertising.
The National Anthem.

Kalamazoo, July 17.-It seems that during the past few years certain people are trying very hard to substitute the hymn. "America" in place of "The Star Spangled Banner," but we American people should fight them to a finish on that issue. If any one doubts that "The Star-Spangled Banner" is our national anthem let them go to the nearest city library and consult some of the books on it, or, better still, let them go to on it, or, better still, let them go to some United States Army military post and ask any soldier. ${ }^{\text {Star-Spangled Banner" is and has }}$ Star-Spangled for years and will continue to been for years and will continue to be for many more the United States. them of the United States. Veteran.

Free Fair Unqualified Success at Ionia, July 17.-Ionia Fair charges no admittance and makes money. It is the successor. of a fair organization on the same ground that charged admittance and went broke. It has clean shows. permits no gambling for money and comes out a thousand dollars or more to the good every year.
Fred Chapman, manager of the Ionia Free Fair, was asked how such success had been achieved.
"The old country fair, held for" years in this city, was a failure," said Mr. Chapman. "Finally, when they got too far behind with it, they closed it up and held no fair for several years. But the merchants and other business men missed it. They felt that there ought to be something of the kind to keep the town alive.
"So a meeting was held to discuss what could be done. Some proposed what could be done. Some proposed Fred Green, who has been our mayor Fred Green, who has been our mayor for many years, advised reviving the old fair and inviting everyone to come free of charge. Most people were pretty skeptical about the success of such a venture but we decided to try it out. We proceeded upon the theory that the people wanted to be entertained, so we put the bulk of our money into features for that purpose. And we have continued that as a basic principle ever since.
"The old county fair had a small, rickety grand stand. The first year our grandstand receipts were $\$ 112$ One of our large manufacturing concerns, the Ypsilanti Reed Furniture Co., put up $\$ 10,000$ to build the first unit of a new grandstand and the first year that it was used, the receipts from that source jumped to $\$ 2,470$. When we saw how well it was appreciated, we doubled the size of the grandstand and improved the

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

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## 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.

# Michigan Shoe Dealers Mutual Fire Insurance Co. Lansing, Michigan 

 PROMPT ADJUSTMENTSWrite<br>L. H. BAKER, Secy-Treas.<br>LANSING, MICH.<br>P. O. Box 549

quality of the shows. We have the same fireworks that are given at the State Fair at Detroit; we put several thousand dollars into the vaudeville features offered before the grand stand and we have the best races we can provide. In consequence, the recerpts from our grandstand in 1922 were $\$ 10,744.50$.
"We don't aim to make a lot of money, but we always play ahead. Since 1915, when the Free Fair was instituted, we have made a clear profit of about $\$ 15,000$. That has been put back into the enterprise in the improvement of the property.
"I attribute a large part of our success to the co-operation we have enjoyed. We have the people with us. We have built a fine new livestock building which will be devoted to the exhibits of the boys' and girls' clubs. For this purpose $\$ 10,000$ was given by the First National Bank of Ionia., We are building a new merchants' building. This will be made to pay for itself by renting made to pay for itser for the exhibits of the merspace for the exhibits of the merchants. Indeed, it was nnanced by our business people, who advanced the payment for their exhibition space for a period of five years, giv-
ing their notes, ing their notes, and with these we rased the required funds to put up the building. Our new automobile building was made possible by a gift of $\$ 10,000$ by the Hayes-Ionia Automobile Body Company. These are examples of what 1 mean by the cooperation that has made our fair successful.
"Our people like the fair. There is a population of about 30,000 in the county. Last year we had an attendance of between 75,000 and 80 ,000 at the fair. That proves that some of them came several days.
"Families come as often as they like and they bring all the children and their friends. This they could not afford to do if there was even a small price of admittance. Our greatest problem now is to find room to park the automobiles. We have crowded the fair grounds, we have received permission to use several acres of Fred Green's beet field, and we have been given the use of some land that belongs to the State. Our fair is a success and is improving year by year."

There are four sources of revenue, Mr. Chapman explained, which make up for the lack oi gate receipts: The up for the lack oi gate receipts. The receipts, the fees received from the receipts, the fees received from the
midway, and the revenue from the midway, and the revenue from the
giving away of an automobile. The giving away of an automobile. The latter seems paradoxical, but it is explained by the fact that large numbers of tickets are sold to merchants who distribute them to their cash customers. These tickets bear the numbers which are used in the drawing for the automobile.
Results are Worth Something.
The only hope for a rapid reduction in fire loss lies in changing the people's habits or what underwriters call the temperamental hazard. But in rating cities, the temperamental hazard is completely ignored. The one factor having most to do with the rise or fall of fire losses after all possible has been done on the
physical side, gets no consideration. If we ask the people to recognize, as being very important, this temperamental hazard, they, the people, have a right to ask that the insurance companies also definitely recognize it for smaller territories than states. It is difficult to swing an entire state toward fire prevention fast enough to capture the imagination of the people. This is entirely possible in cities of populations running above the half million mark. Certainly the recognition of successful efforts to remove the temperamental hazard involves difficulties but no one has Jdemonstrated or even sought to demonstrate that the difficulties are insurmountable.
If the city cuts down it fire losses by improving its habits, why should it not get a credit just as it does for purchasing a fire engine which may or may not produce as much loss reduction as the change in habits? Why not, after all; give a reward for results as well as for providing the means to get them?
Recognition by the rating authorities of achieved fire prevention results is most important. The failure to recognize such achievement is now hampering greatly the concentrated, intensive localized fire prevention campaign necessary to bring demonstrable fire waste reduction. There are several cities in this country today where earnest citizens and enthusiastic public officials have been putting their heart and soul into a fire prevention campaign which has shown definite, tangible, loss reduction. They should not find it necessary to fight for some rate recognition of these efforts. They should not be made to feel that the funds which they have expended and the efforts which they have put forth, would have been better spent in some other direction. These same men, who have been most enthusiastic in their work to reduce fire losses, if they find these efforts meeting no recognition from the insurance companies, are likely to become the most cynical and bitter in their attitude toward the whole subject of fire prevention.
A business man does not gauge the credit to be granted to an employee by the amount which that employee has spent for equipment. He looks at the results. It would seem that results in fire loss reduction should have at least a small place in any caluculation affecting the insurance rate of a city.
When you want to put on a special sale, see how many other merchants near you can be induced to stage a sale for the same dates.

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LOCAL INVESTMENT SECURITIES

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Grand Rapids, Mich.

# Finnish Mutual Fire Insurance Co. organtzed in 1889. 

AMOUNT OF INSURANCE IN FORCE DECEMBER 31st, 1922 _-.- $\$ 6,033,803.00$ TOTAL ADMITTED ASSETS DECEMBER 31st, 1922 _-.................... 264,586.56
 DOUBLE DIVIDEND PAID IN 1922, Three and Four Year Periods _-- 49,113.47 DIVIDENDS PAID POLICY HOLDERS SINCE ORGANIZATION -- 453,374.50 FIRE LOSSES PAID POLICY HOLDERS SINCE ORGANIZATION 262,478.56

Assets per $\$ 1,000$. of Risk .-- $\$ 43.68$ Loss Ratio to Premiums . $361 / 2 \%$ Loss Ratio to Income $361 / 2 \%$ Average Loss Ratio of Stock


Surplus per $\$ 1,000$. of Risk _--. $\$ 35.25$ Expense Ratio to Premiums .- $181 / 2 \%$ Expense Ratio to Income .-...-. 17\% Average Expense Ratio of Stock


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## THE HARDWARE AND IMPLEMENT MUTUALS

DIVIDE THEIR RISKS INTO THREE CLASSES
CLASS A-HARDWARE AND IMPLEMENT STORES, DIVIDEND $50 \%$ to $\mathbf{8 5 \%}$ CLASS B-GARAGES, FURNITURE AND DRUG STORES, DIVIDEND $40 \%$ CLASS C-GENERAL STORES AND OTHER MERCANTILE RISKS, $\mathbf{3 0 \%}$

These Companies are recognized as the strongest and most reliable Mutuais 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.

Chain Store Potential Tyrant of Food Trade.
Perhaps no one thought stood out at the recent St. Paul convention of retail-grocers more plainly than the crying protest against chain store preference. Both manufacturer and wholesaler stand accused of fostering this new form of distributor to the annoyance if not annihilation of the independent retailer, and in many respects it is an accusation hard to refute.

The best that most wholesalers can put up by way of defense is to plead that they are merchants, ready to sell any comers at a profit and sufficiently human to listen to the temptation of a big customer demanding a concession of price, and that it would be imprudent to turn down the patronage of chain stores and buying exchange for two reasons. These are that if they did not sell them some competing wholesaler would; the other, that if all wholesalers refused some manufacturers would.
Most of the underlying facts in this whole subject are plainly true and beyond preadventure, but in an open competitive field the admission of truth does not offer any solution to the problem. It is really the fundamental problem of the age and most of the others are dependent or subsidiary to it. Solve it and the clouds of the grocery trade would dissolve.
Probably the most generally admitted cause of all this-and unhappily one of the fundamental laws of commerce in America to-day-is the Sherman law and its allied statutes. Without doubt, conspiracy is dangerous, and if business men could get together and agree as to whom they would and would not sell, there would be evils a-plenty in the grocery and every other mercantile field.
But, on the other hand, those same statutes stand in the way of reasonable agreements for the orderly policing of fair trading. It is true that if Jobber A refused to sell chains Jobber B would, and if both refused the chain might be big enough to be too tempting for even the highest grade of ethical principle among manufacturers.
And yet it is that very situation which arms the chain store with its one great weapon-buying powerand makes it a potential tyrant of the food trade. It is exactly the same thing which makes a buying exchange logically fair and defensively ethical. Given a buying exchange big enough and it is an exact replica of the chain store. It is just as unfair a competitor; just as much a favorite as against the individual retailer who must buy from the jobber because of his financial and mercantile limitations; just as much a cancer to eat the life out of the jobber. And yet neither can be condemned under our system of competition. Nor can the unfair conditions resulting be denied.
The chain would and can truly argue that it is the jobber's business to sell it, a retailer, just as he would any other retailer. It can also argue that its central depot is in all respects a wholesaler, buying to sell
to retailers (its branches) and entitled to buy from the manufacturer. As a matter of systematic classification, all considerations of price equality bases fail. Competition has envolved a middle-of-the-road type of merchant who refuses to fit into the old ideals.
Of course, it would seem as though it was a problem surceptible of solution by common agreement-an agreement where the jobber would not sell the chains or the buying exchanges and where the manufacturer would agree to the same.
But two things would result. First of all it would lead to prosecution under the Sherman law for conspiracy and, next, it would probably lead to the discovery of some jobbers and manufacturers who would "whip the devil around the stump" and break their good faith.
It would also result in the chain stores setting up their own manufacturing plants and advertising their own brands. They already have central depots which are in all essentials wholesale houses; they could easily manufacture brands of their own; in fact, many a manufacturer is already at the mercy of chains that have the handling of a dangerously large part of his output, and fears they will.

So, what will we do about it? It's all very well for the retailers , to resolute on it, but they know very well that it is a specious argument which has no practical solution. Without some practical suggestions, accusations like this are a good deal like making faces at a rival in the dark-they get nowhere nor do anyone any good; if they do the sum total of result is to make him sore. Some day a Moses may rise up in Congress and succeed in convincing his colleagues-a wild dream perhaps in that respect-that economic laws cannot be monkeyed with at random, however much the Serman law may have been justified in its day. The trend toward competition then may have rested in growing giants, but a law which forever enthroned competition without any room for reasonable agreement on trade ethics by representative trade bodies only left in full vigor the other tap roots of monopoly. Either the Sherman law was intended to protect fairness of opportunity in trade or it was meant to simply enforce low prices. It could not do both. Which was it? By the way, speaking of price protection and control of sales factors, the idea is growing with students of distributive regulations that the recent Mennen decision is a controlling pivot in the whole subject and leaves it up to the manufacturer to do about what he chooses. What he needs now, however, is some decision that will allow him to secure agreement with his distributors which will make it feasible and safe to control his distribution.

CYRUS W. RICE PATENT ATTORNEY 1208-1210 Grand Rapids Savings Bidg. GRAND RAPIDS, MICHIGAN References: Grand Rapids lawyers,
banks and business houses References: business houses generally.
band

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## Ramona Park

There's Fun and Joy where e'er you go at this big "Care-forgetting Carnival land" with its many amusement rides, theatre, beautiful dancing

"Grand Rapids Coney Island" Casino, etc. Plan a pienic in the cool grove and spend a day at Ramona.

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Five full days of real delight cruising on Lakes, Bays and Rivers on the large modern, steel steamer "MISSOURI." Ohicago to Sault Ste. Marie and Return
Leave Chicago Saturdays at $\mathbf{2 : 0 0}$ p.m. Returning Thursdays at (Central standard $\mathrm{Time}_{\text {a }}$ 6:00 a.m.
First Trip July 7th-Last Trip Aug. 25th Your opportunity to see all of the popular Summer Resorts of Northern Michigan, also Scenic Grand
Traverse Bay, Historic Mackinac Island Beautiful Traverse Bay, Historic Mackinac Island, Beautiful
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Is Saving Its Clients $\mathbf{2 5 \%}$ or More Are YOU Getting This Benefit?

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A. D. BAKER, Secretary-Treasurer, LANSING, MICH.


Michigan Retail Dry Goods Association. President-J. C. Toeller, Battle Creek. sing. Second Vice-President-W. O. Jones, Second
Kalamazoo
Kalamazoo. Treasurer-Fred Cutler, Ionia. Manager-Jason E. Hammond, Lansing.

Women Have More Sense.
It is in weather like this that men have reason to admit and to envy the superior courage and wisdom of women in dressing themselves in accordance with the season. Nothing could be more absurd, in Summer, than the masculine habit of swathing the neck and its blood vessels in high and impervious collars. Men do it because they are the slaves of custom, while the saner women wear no collars at all and cut away their dresses until their necks are exposed to such cooling breezes as the gods are kind enough to provide.
To be sure, a good many men, nowadays, have ignored the ancient proprieties to the extent of replacing the hard-boiled variety of shirts with those unstarched, but an imagined decree of respectability forces them, they think, still to wear collars and neckties, though both are as detrimental to health as to comfort. Some men do venture to wear "soft" collars, yet they have a sense of sin when they do it, and are ready to apologize at request.

## Says Laces are Favored.

Some sampling of laces is being done now, and leading firms in the trade believe this will broaden out into a strong demand later on. Much of the confidence is based on the favored use of sheer materials by the leading French couturiers. A prominent member of the trade who returned a few days ago from the European fashion centers said yesterday that all the leading style authorities are featuring laces, particularly with metal thread work. A large house in the Rue de la Paix, he said, has sponsored evening gowns made entirely of lace, the patterns obviating the need of further adornment. A particularly charming gown consisted of a sapphire blue brocade foundation veiled by a net lace through which the metallic brocade gleamed. Dinner gowns of russet hue were also shown trimmed with copper tamc and tinsel.

Sport Ideas Carried Out.
The sport idea in knitted outerwear is being carried out in the Fall styles. The sleevless sweater or jacket is being retained, but in brushed material instead of the silk and worsted effects offered during the Spring season. Much is expected of this garment for the coming season due to the fact that its lack
of sleeves will permit a woman to wear it under her coat when extra warmth is needed. Enough Fall business has already been taken for sweater coats with sleeves to insure a good season for them as well as for the sleeveless ones. With the coming of the vacation season a still further rush for sleeveless jackets of fibre silks for immediate delivery is reported due to the increased consumer call for them.

Velvets in Strong Demand.
Velvets continue in an exceptionally favorable position as far as their vogue for Fall is concerned. Demand for the various kinds is active, and neither the foreign nor domestic sources are described as able to take care of the orders that could be placed. There is a particularly noteworthy call for chiffon velvet. The mills here are all sold up on this fabric and supplies from abroad are difficult to secure. Jobbers have very little to offer in the desired shades. Lyons velvets promise to go very "big" with the millinery trade, especially in the wood brown shades, silver gray and bobolink. The available supply of low-end schappe was said to be limited, with the indications being for further increases in price.

Look for Good Ribbon Season.
While the active Fall buying season in ribbons has not yet begun, leading sellers in the trade say they expect that season to be fully as good as the business during the first half of the year. They point out that there has been a return of millinery and dress decoration and that indications, shown by the sampling already done, are that this tendency will continue. Staples are selling best at the moment, retailers providing most of the activity. Predictions as to what will be the favorite for the coming season are varied, but most of them agree that it will be the wider goods. Moires, velvets, brocades, tinsels and two-tone effects are those spoken of most favorably.

Most of us know better, but few of us do better.

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.

## Do You Want Bigger Sales and Profits?

## Can You Answer These Questions?

I. What percentage of your business is Credit?
II. What percentage of a year's business do you carry on your books all the time?
III. How many homes do you sell? How many customers?
IV. How far from your store do you sell goods?
V. How far and how much do neighboring merchants in other towns cut in on your territory
VI. How much money does the Postmaster send to Mail Order Houses each month?
VII. How often do you let people know what you carry and all your prices?
VIII. How many times a day do you lose sales by being out of merchandise your trade wants and what items?
IX. Would your windows and store sell you if you were a customer?
X. How often do you turn your stock every year?
XI. Do you carry dver merchandise from one year to another?
XII. Figured on net sales, what percentage is your gross profits, expenses and net profits?
XIII. How much good would a sale do you and who had the last sale and where in your territory?
XIV. Would you like to know the right answer to these problems and how to overcome them? THEN ASK US

GRAND RAPIDS DRY GOODS CO.
The House That Will Help You

## School Supplies

It is time you are covering your needs on this line. We have a big display of all tablets-note bookspencils and box stationery, in the best values possible to offer at the marked prices.
Our salesmen are carrying the samples, or see the line when in the house.

## PAUL STEKETEE \& SONS <br> WHOLESALE DRY GOODS <br> GRAND RAPIDS, MICH.

## Quality Merchandise-Right Prices-Prompt Service

Citizens Long Distance Service


Reaches more people in Western Michigan than can be reached through any other telephone medium.
22,400 telephones in Grand Rapids.
Connection with 150,000 telephones in Detroit.

## USE CITIZENS SERVICE

CITIZENS TELEPHONE COMPANY

May Seek Change in Postal Appropriation.
With a big postal deficit staring Uncle Sam in the face there is a strong probability that the officials of the Post Office Department will seek next winter a change of the system under which the appropriations for the postal service have been made for many years.

Under the present system the Postmaster General has no authority to use the current revenues of the De partment for any purpose but must turn them all into the Treasury and must pay the running expenses of the service out of a specific appropriation made by Congress which may bear very little relation to the revenues.
Postmaster General New has pointed out on numerous occasions that a postal deficit is not necessarily a reflection upon the management of the Post. Office Department. On the contrary, a deficit may sometimes be due to the unusually prosperous conditions throughout the country which induce the business community to make far heavier drafts upon the department than were contemplated at the time Congress allotted its appropriation. Of course, there is apt to be an increase in postal receipts whenever prosperous conditions cause unusual drafts upon the service but, as General New has pointed out, these increased receipts are not available to meet the expenses of the department but must be covered into the Treasury.
It seems probable that Congress will be asked to permit the Postmaster General, subject to the approval of the President, to use current receipts to meet any necessary deficit that may be incurred.

Restaurants Must Display Placards.
Lansing, July 17.-After September 1 restaurant and hotel keepers and grocery and delicatessen store proprietors dealing in skimmed milk cheese must placard their dining rooms and stores with the "skimmed milk cheese" bill enacted by the legislature under the sponsorship of Senator Norman B. Horton.
The act specified as skimmed milk cheese that containing less than 50 per cent. of butter fat in the water free substance. Skimmed milk cheese must be labeled when offered for sale.
The important provisions of the law are: American Cheddar cheese shall ontain not more than 40 per cent. moisture, and brick cheese not more than 42 per cent. water.
Cheese containing less than 50 per cent. butter fat in the water branded as skimmed milk cheese except that known as Emmethaler domestic Swiss. Camenbert, Edam and Fancy, which shall contain not less than 43 per cent. of milk fat.
All skimmed milk cheese, except
All skimmed milk cheese, except American or Cheddar, shall be packed in containers on which shall appear the words Made from Partly immed Milk.
The proprietor or keeper of any hotel or restaurant, eating saloon, boarding house, or any place where American or Cheddar skimmed milk cheese is sold or furnished to persons paying for same, shall have placed 1 the walls of every store or room rhere such cheese is sold or fur$t$ ished, a white placard on which is irimted a black Romanireters no inches wide, the words "Skimmed
milk ,"Cheddar cheese sold or used The law does not apply to cottage cheese. Penalties for violation are $\$ 50$ to $\$ 500$ fines and 90 days' to two years' imprisonment.

## Concessions in Men's Shirts.

While there is still a slow movement of wholesale stocks of men's shirts, manufacturers are hopeful for some change in the way of further Fall orders in the next few weeks. Insistence on merchandise at a price is the main feature of the way in which buyers are operating and in order to move goods, concessions are being made in quite a few, instances. For immediate delivery, the main interest continues in solid colors effects, principally whites and tans, with the collar attached type holding its own in favor for Summer wear. Indications point to no change toward more fancy effects for Fall, solid colors and neat stripes apparently being again headed for popularity.

Jeremy Bentham, the great English student of legislative methods and the most practical political reformer of his day, 100 years ago, wrote to a friend: "The way to be comfortable is to make others comfortable. The way to make others comfortable is to appear to love them. The way to appear to love them is to love them in reality." Jeremy was an honest man. He said what he believed to be true. His opinions were shared by thousands of his countrymen. They felt responsible for the happiness of their less fortunate neighbors and they tried their very best to help them

## GOODRICH STEAMSHIP LINES

## To Chicago

Daily 8:05 P. M. Grand Rapids Time From Chicago Daily 7:45 P. M. Chicago Time FARE $\$ 3.95$
 Block East of Hotel Pantlind

## THE GOODRICH $\overline{\text { WAY }}$

"Operating Steamships Every

## Grand Haven, Muskegon

 Electric Ry.OVER NIGHT SERVICE
City Ticket Office
ner Pearl and Otta
With Corner Pearl and Ottawa Citz. Phone 64509, Bell Phone M. 554 w. s. NIXON,

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One Block East of Hotel Pantlind L. A. GOODRICH,

## Retail Salesmen Wanted

## A Splendid Opportunity For The Right Men

The J. C Penney Company-a nation-wide institution-needs capable salesmen; young men between the ages of 25 and 35 years who have had thorough experience in one or more of our lines, and can give us the highest references.
Our company, which started in 1902 with one store, now operates 371 retail stores in 29 states. We sell dry goods, shoes, notions, clothing and furnishings for men, women and children. We do a strictly cash business. Our sales in 1922 were $\$ 49,035,729$. We stores this Summer and Fall, making a total of 475 stores in 33 states in operation this year.

By industry, study and determination your progress will be rapid in our organization. Under our experienced managers you are trained to become a manager. When you have qualified

## You are Promoted <br> to be

## Manager of a Store

in which you own a one-third interest, to be paid
for out of the profits of the business.
Experience has taught us that some of the greatest successes come from the ranks of average men. What we need are young, healthy and capable salesmen who have had thorough experience in a small or medium-size department store, or are experienced in general store work in special lines. The investment of money is not necessary for your success with us. The financial backing of our company is ample. Briefly, this is our proposition-tested and proven over a period of 21 years:

You come to us first as a salesman in one of our stores. During the period of proving your ability you learn the greater possibilities of co-operative effort. Your. progress deopened, managers are selected from our sales force.

When you make a success of the management, you are sold a one-third interest in a new store and become its manager. You may afterward acquire a partnership in other received a financial interest. If you do not possess the capital to purchase a one-third interest in a new stre the money is loaned you by the J. C. Penney Company, and you repay it from subsequent profits of the store

Write today for our booklet, "Your Opportunity," which fully explains our plan. Give your age and number of years' experience in our lines of merchandise in your first letter. We may arrange for a personal interview later. All correspondence strictly confidential.

## Address your letter to

## J. C. PENNEY COMPANY, Inc.

Wm. M. Bushnell, Manager of Employment, Star Building, St. Louis, Mo.

WHY NOT (MENTALLY) add another clerk to your force and (ACTUALLY) put $\$ 15$.per week into a building and loan account? This will build you a cash reserve of $\$ 10,000.00$ in about nine and one-half years. Of this about $\$ 7,350$ is the ACTUAL CASH invested. The rest is profits earned while the fund was accumulating.

## Grand Rapids Mutual Building and Loan Association <br> Resources \$4,500,000.00

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Second Floor Widdicomb Building


A Man Who Uses Garlic.
Some one has said that the difference between plain American cooking and foreign cooking is but the proper use of condiments combined with proper variety and selection of foods from the markets.
It is well known that men, as a rule, enjoy highly seasoned food. A man who lives alone tells us that when he wants a really good meal he cooks it himself. And when he cooks he uses garlic. Garlic, used with discretion, is one of the best seasonings at our disposal, but, unfortunately, in some of the foreign dishes it is often over-used, and in most of our American dishes it is not used at all.
The man in question is fond of roast lamb and green peas. He peels a clove of garlic and cuts it in half, then rubs the cut edges over the outside of the meat, adds salt, pepper and flour, and roasts the lamb in the usual oven method. The garlic gives the lamb that wonderful flavor which makes people exclaim over the delicious roast.

In some of the French restaurants a garlic sauce is served with minute steak. This is prepared by mincing the clove of garlic and cooking it in butter and pouring it over the steak just before serving. A clove of garlic kept in a bottle of salad oil will give it just the right amount of flavoror the bowl in which the dressing is to be mixed may be rubbed with a cut piece of garlic.

Clarence E. Edwards says in his book "Bohemian San Francisco"
"Every spice, herb, flavoring, and paste to be found in a well regulated Italian shop has its individual and peculiar use, and the knowledge of these articles is what makes the difference between American and foreign cooking. The use of garlic, so much decried as plebeian, is the secret of some of the finest dishes prepared by the highest chefs.
"It must not be forgotten, however, that garlic is a flavor, not a food. Many foreigners eat it on bread and this is offensive to sensitive nostrils. When properly added to certain foods
it gives an intangible flavor which never fails to elicit praise."

An Alaskan Industry is Menaced. Among the things which President Harding has learned in Alaska-and understood, it is to be hoped-is that the present methods of catching salmon along that coast will result within a few years in the extermination of these valuable food fish and the ending of what is now among the most profitable of Alaskan industries.
It would be a mistake, of course, to hope that the cannery companies themselves will see the necessity for the protection of their own future interests. The immediate dollar appeals to them, and if left to their own devices salmon will become as rare on the Pacific side of the continent as long since, for the same reason, on the Atlantic side.
Conservation would be simple and easy, but in all probability it will have to be done by somebody not in the salmon canning business, while the chances are that those who are in it will fiercely oppose any restriction on their methods.

Another Tongue Twister. A competitor to "Piggly Wiggly" has appeared in the South under the name of "Jitney Jungle." Jackson, Miss., is the home of the company and W. B. McCarthy, a storekeeper in that town is the patentee. The store equipment is said to be an improvement on Piggly Wiggly. In addition to its plans the corporation agrees to furnish the purchaser of the system an expert grocery man experienced in the operation of a Jitney Jungle store to assist and direct the opening in the proper manner.
To do the best thing possible to you it is just as necessary to get yourself in tune for the day, in tune with the best things in you as it is for musicians in an orchestra to get in tune, into harmony with the keynote of what they are going to play.

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1923


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The War for Bird Slaughter Goes
Grandville, July 17.-Judging from latest reports from the seat of war in Ohio, the war for the extermina tion of birds is on in full force.
A great commonwealth like the Buckeye state making a war of extermination on the sparrow! Think of this for a moment, then say what you think right out in meeting.
One county (Sandusky) slaughtered last year 40,000 sparrows. Can you beat it? Isn't that something to be proud of? It seems that the sparrow has a price upon his head down there, as well as in Michigan, and since the love of money is said to. be the root of all evil we may suppose bird life will soon be wiped off the state of Ohio.
Shades of General Harrison, what a condition!
Besides killing sparrows at wholesale the good citizens of Sandusky county are likewise trapping rats and mice. Sparrow heads and rat and mice tails are the spoils that bring the cash.
Teams are formed to hunt the vermin and great efforts are being made to see that rats, mice and sparrows (all vermin in the eyes of the lawmakers of a sovereign state) are completely exterminated. Glorious day when not a puny sparrow peeps again in Ohio!
Fifteen thousand mice and 7,000 rats, together with 40,000 sparrows, was the fruit of this onslaught last year. A better record is expected this year, with the competition so keen that the rival teams are carrying their war of extermination even into Fremont. Warriors are eligible to go where they desire in Ohio.
Eath team keeps a record of the heads of sparrows and tails of the mice and rats, which are counted by captains on each side A banquet is given the winners by the losing team, githe end of the season, which this at the end of the seaso
Reader how weeks
ing a member of that army?
Just think what an honor it would be to have your hat adorned with be to have your hat ads and the heads of sparrows! One team hit upon a novel plan for killing sparrows nesting in hay or kiss it night While several members of ine team spread out it big bers of one team spread out a big canvass, another member with a searn thers club the stack to frighten Then others club the stack to frighten the sparrows from their nesting place. The sparrows make a rush for the brught them to death! closed crushing them to death! Grand and glorious scheme knocking out the terrible birds!
The war is encouraged by the Sandusky county farm bureau and a complete record is kept of the results.
It is said that thousands of dollars' worth of grain is destroyed annually by rats and mice. And why shouldn't there be? Since Ohio is so bent on exterminating the birds we may be sure that is has pretty
nearly destroyed the mice-eating nearly destroyed the mice-eating
crow. crow.
Dest Destroy the birds, after which make war on the vermin these birds kept in subjection untill the hand of man was put forth to kill them.
The destruction of 40,000 birds in one year, in one county of a single state, by the act of man is enough to cause every citizen of that state to hang his head in shame.
How a man can read his Bible, attend church, and profess Christianity and go into the business of bird slaughtering is beyond me.
God's sparrows are under His eye all the time. He watches the sparrows fall and we can well understand how the Omnipotent One grieves over this unhallowed work I have been recording.
There are some things man cannot do and be a Christian, and one of these things is to put a gun in the hand of a boy and tell him to go out and earn pin money by slaughtering
sparrows. In Ohio the adult population seem to have entered upon this sort of thing with a vim that counts for much trouble to the future welfare of that state.
We may go on killing God's birds for a time, but chickens always come home to roost, and there is sure to be a reckoning for this unhallowed killing of our feathered friends. Mark it well, as the bird population is decreased numerous other lives are brought into being in line of insect swarms which play havoc with everything the farmer raises.
In most of our states the farmer is his own worst enemy. Laws enacted to destroy any species of bird are unrighteous, and should never be enacted.
Our legislatures do enough fool things, and the most foolish of all is the war made upon the sparrow. The killing of crows, admitted everywhere as just, is a libel upon humanity. The crow feeds upon the very mice and rats the Ohio war riors are fighting. Why not let the birds keep insect life down, rather than employ tons of poisons for the purpose, endangering the lives of men and women throughout the country?
I once wrote an article for the leading farm paper of Michigan deprecating the state war upon the sparrow. The editor refused the article, intimating that it was purely sentimental, and that in dealing with birds there should be no place for sentiment This wise editor enumerted the dangers of allowing the spar ted the dangers of allowing the sparother dire things the little fellow was guilty of spreading hog cholera. Of course I accepted the rebuke, mailing the rejected contribution to Michigan's leading newspaper, which promptly published the same. I was somewhat puzzled, of course, to understand why a farm iournal should take the side of the poisin venders, rather than that of the birds

Old Timer.
Outrageous Pullman Surcharges. Detroit, July 17.-I note the Interstate Commerce Commission estimates that the railroads of the United States can earn 6 per cent. on their tremendously watered stock without the 50 per cent. Pullman surcharge. In view of this circumstance, what Interstate justification is there for the Interstate commerce Commission permitting them to continue to collect stitutes a grievous burden upon stitutes a grievous burden upo travelers of moderate I. E. Winston.


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## Seasonable

Fruits and Vegetables


Michlgan Retall Hardware Association. President-J. Charles Ross, Kalamazoo.
Vice-President-A. J. Rankin, Shelby. Secretary-Arthur J. Scott, Marine City Treasurer-William Moore, Detroit. Executive Committee-L. J. Cortenhof Grand Rapids; Scott Kendriek, Ortonville;
George W. McCabe, Petoskey; L. D. Puff, Fremont; Charles A. Sturmer, Port Huron; Herman Digman, Owosso.
_-It Pays to Keep Close Watch on Collections.
With fall buying in the offing, it is timely now for the hardware dealer to pay some attention to his collections. If he is ordinarily shrewd, he will have been watching them very closely for some time past; for while a certain measure of credit is always necessary it has, under existing conditions, been hardly good policy to extend credits without limit or too readily.

There are some stores which insist upon cash and which sell for cash only; but in most hardware stores this is a policy difficult to enforce-and there are always customers whose credit is, or seems, just as good as the actual cash, and whom the hardware dealer believes it is good policy to accommodate

Often it is these very customers who require the closest watching.

The hardware dealer should never overlook the fact that, he is not a banker. He makes his money, not by extending credit, but by selling goods and getting the money for them. If he has thousands of dollars on his books, this means that he is doing, usually gratis, the work of financial accommodation for which the hard-headed banker would charge interest. This money on the books belongs by right to the retailer; and while accommodation of customers is all right as a rule within reasonable limits, the merchant should aim to get the money in when he needs it. When fall buying comes, he will need it.
With a good many customers, all that is needed to secure prompt payment is a reminder; in other words a statement of account rendered in a business-like manner at the end of the month.

Where customers do not readily respond to such a reminder, it is time for the hardware dealer to get after them, and keep after them. For, given too much rope, customers of this sort develop into slow pays, if not dead beats.

The fault is, however, by no means all with the customer. A good many hardware dealers are directly or indirectly responsible for a lot of the dead accounts on their bocks.

In this respect, retail methods in recent years have impioved considerably. There was a time when a hardware dealer took pride in his
open-handed ways. "Who asked you for the money?" a retailer once snorted. "I didn't. When I want it, I'll ask for it. Your credit at this store is good for any amount. Or, "You can pay just when you feel like it," is another good-hearted assurance that has in the past resulted in a lot of mischief.
Business is business, credit is business, and credit, lest it become an abuse, must be handled in a businesslike way. Never inculcate in the customer's mind the foolish idea that he is free to settle an account in his own good time. For if you do, if you give him the idea that you are quite indifferent as to when he pays up, he will take advantage of that fact to pay the creditors who press him harder than you do.
Here, as elsewhere, there is a whole lot in suggestion. You can suggest carelessness, or you can suggest business-like dealings. Where the old-time merchant used to say, "You can have all the credit you want," the new hardware dealer takes time for a heart-to-heart talk with the customer. He treats an application for credit as a business proposition; he handles it much as a banker might; "How much credit will you require?" he asks. "Would you prefer to make your settlements monthly, fortnightly or weekly. Most customers make their settlements o: pay-day. How are you paid? Who is your employer?" The modern hardware dealer may not ask these questions point blank. But, more tactfully perhaps, he fishes for just this practical information; and corroborates the answers by means of independent enquiries if the customer looks at all doubtful.
The information thus secured is a helpful guide to the hardware dealer in extending credit. But, even more helpful is the idea instilled into the customer's mind that, while the merchant is glad to accommodate him, extending the accommodation is a matter of business, and that the credit

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Wholesale Hardware

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now, entails systematic settlement later.
There is another way in which suggestion has caused a lot of trouble. We will suppose the hardware salesman has made a sale, and wrapped up the goods. He asks:
"Shall I charge this?"
In asking that question, he practically volunteers to extend credit unconditionally. Which is a mistake. The wide-awake modern salesman takes the other tack. He treats every sale as a cash sale. When he wraps up the goods, he puts the situation thus:
"A dollar and a half, please."
Here, you see, is a specific invitation to pay cash. If the customer has the money with him, he will pay -quite often he will do so where he fully intended to let the hardware dealer charge the goods to him. In any event, if he wants credit, he has to suggest it himself; which is just as it should be. It puts the onus of asking for credit upon the customer; and gives the merchant a freeer hand to lay down his terms.
Of course a good many merchants especially those who cling to old ideas, will exclaim at the thought of being "hard" on customers by insisting on cash payment at the start or on prompt settlements if credit is extended.
As a matter of fact, the old-time generosity was a mistake, even from the customer's point of view. Where the merchant extends credit with due caution, and insists on prompt settlement, the is doing a real kindness to a lot of easy-going customers who, otherwise, would buy too freely and let debt overtake them. What most people need is practical training in the good habit of paying their way; and education in the sound idea that what is bought must be paid for.

The hardware dealer has no such freedom extended to him by the wholesalers and jobbers as he is still expected to extend to his retail customers. He has to settle on specified terms. He may get extensions if he asks for them; but he has to ask for them. Wide-open credit would be as fatal to the retailer as it is to the individual customer; since it makes for over-buying.
Having granted credit, the hardware dealer should keep his eyes open and look closely after his credit accounts. A first essential is to see that the accounts are kept posted. Modern business systems facilitate this.
Then, accounts should be rendered the moment they are due. If the store system calls for accounts to be rendered monthly, they should be sent out at the first of the new month. The rendering of such accounts regularly is a great help in securing prompt settlements; apart from the reminder, there is an educative value involved.
The customer who doesn't settle promptly should not be allowed to run too long. It is good policy to get after the delinquent immediately. If, through unavoidable mishap, such as illness, accident or temporary unemployment, he cannot pay, then the problem is one for the hardware
dealer to meet as he sees fit. But if there is no real reason for nonpayment, then prompt payment should be insister upon; and even where the hardware dealer feels justified in allowing the account to stand, it is good policy to require at least part payment, and to make specific arrangements for handling the balance.

Victor Lauriston.

## Umbrella Turnover is High.

Tables of comparative turnover in various retail lines recently prepared show that umbrellas stand third per square foot of selling space. Cigars and tobacco come first, followed in order by notions and umbrellas. The first two items yield an annual return per square foot of approximately $\$ 300$, notions $\$ 175$ and umbrellas $\$ 150$. In calling attention to these figures the Executive Committee of the Umbrella Manufacturers' Association of America in a statement issued recently says that umbrellas are now making a big play for the top of the list, largely because of consumer interest in the artistic articles now produced. Attractive coloring is especially stresser, and the handles are so artistcially designed that many women are buying an umbrella to match each type of costume. Buyers are declared to be placing orders for novelties for the holiday season now. Added impetus is being given because no style changes in this merchandise are expected for the remainder of the year.


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All orders at above prices must be for immediate delivery and are not valid unless and until accepted at home office of Paos Products Company.

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Gabby Gleanings From Grand Rapids Rapids
Grand Rapids, July 17.-There are at least a dozen hotels within fifty miles of Grand Rapids which could double their profits during the summer months by catering to city people who seek special dinner service from 5 to $8 \mathrm{p} . \mathrm{m}$. This would involve serving either chicken or fish dinners-or both-seven nights a week, instead of the regulation beef steak, pork steak and yeal steak. In towns near lakes teeming with black bass and other fresh water fish, boys could be regularly employed to keep the hotels supplied with freshly caught fish, to the great delight of the dinner guests and the profit of the landlord and the boys. At a nearby hotel one night last week the dinner menu included mince pie, but no cherry pie, no red or black raspberries. The guests of that hotel were hungry for fresh vegetables, but no beets or green peas were served. Stewed canned corn was on the menue instead. Too many landlords appear to cherish the idea that they must serve the same things winter and summer and act offended if a guest urges the employment of a little common sense in the planning of seasonable foods.

At the request of the National Coffee Roaster's Association the Bureau sent out approximately 300 questionnaires to the members of the Association, requesting informa tion on several points. In answe replies were received from seventy tionnaire was supplemented by a personal interview with firms in the neighborhod of New York City, and y a supplementary questionnaire to which fifty-five replies were received Here are some of the topics which the pamphlet treats of: percentage of sales force expense, methods of paying now in use, general principles governing payment of salesmen, bonuses and prizes, setting the quota expense account. drawing accounts, automobile expense, purchasing automobiles for salesmen, checks on salesmen's work, orders received by mail.

## And here are some of the con-

 clusions which are reached in the pamphlet: a need of adequate cos accounting methods; probably the best way to pay salesmen is by combest way to pay salesmen is by com-mission based on net profits, and net mission based on net profits, and net profits cannot be accurately oeter mined except by scientific cost ac counting methods: a lack of stand ards and of system in the compen sation of salusmen. In the light of this study the Bureau has ventured to make a considerable number of suggestions and recommendations. These, together with the reasons therefor, are scattered throughou he report. Some of the chief reco mendations made are as follows: 1. The commission basis furnishes the best method for paying salesmen. based as nearly as possible on net based as nearly as possible on net profits. (There should be a full and rank understanding between com pany and salesmen as to the system of accounting and the
riving at net profits. be the exception.
4. Straight commissions are not desirable in many cases.
5. The rate of commission should differ on different lines of goods and in different territories.

Goods should be grouped ac cording to the margin of profit and the rate of turnover for the purpose of paying the different rates of commission.
7. Any method of paying salesmen should be supplemented by the use of various bonuses and prizes to stimulate maximum effort
8. An important consideration in paying salesmen is to retain control over their activities.
9. There should be a closer check on salesmen's calls and inactive ac counts than most firms now have. 10. It is generally best to charge a salesman with 50 per cent. of the loss on his bad accounts.
It is impossible to lay down a formula to cover the trial period of a new salesman. The best that a sales manager can do, for himself or his branch manager, is to indicate the limits and to emphasize the points to be watched with greates care. For example, it has been found advisable for a company to add in recent years from twenty to seventy new "crew men" and junio salesmen each year. The salarie and expenses of these men must be charged to sales promotion rathe than included in the budget for the field trade force. The great majority of these men are hired by the branch houses for developmen work in their territories.
Based on a careful analysis of ex perience with several thousand men of this type, it was felt safe to la down the rule that within six weeks from the time their training wa completed, they should show average sales of $\$ 150$ a week, with at leas one week totaling $\$ 250$. This has one week tota the nearest approach to a formula that, even without ex ceptional opportunity for "mortality ceptional opportunity for tortaly This automatically cuts the losses short at the end of the six week period, and at the same time at least affords an opportunity to let the winnings run. A further provision has been made so that any one of this force who shows a 30 per cent. increase over quota is automatically brought to attention for consideration. Repeatedly, this rule has forced the sales manager to readjust territories in order to affor opportunity for an unusual man to lead to unusual profits.
But both of these semi-formulas are far from perfect. The greatest problem is to inoculate branch managers with the serum of sound speculation. Because they have the "six weeks' rule" they are inclined to hide behind it. With rare exo hide behind it. With rare exceptions. branch managers prefer to have embryonic salesmen discharge themselves by failure to meet the sales requirements in six weeks, earlier date.
It finally became necessary for the sales manager to show in dollars and cents to each branch manager just what his lack of speculative spirit was costing his branch So the sales manager now charges each he sales manager now charges each new salesman to a so-called per onal acco man who fails manag orod in a six-weeks period shows


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Cafeterla in Connection
a debit. This debit is the sum total of the salesman's salary and expenses from time of hiring to time of discharge, plus the overhead of training, coaching and all records. Then each month the sales manager personally analyzes the work of the men who have been allowed to stick to the end of the six-weeks period only to be discharged and settle dennitely the date of discharge which would have been established by a manager with sales speculative spirit. By deducting the smaller figure from the larger, the true debit accounts of branch managers is ascertained the amount lost through failure to cut losses short.
The midsummer furniture market closed July 14 with a total of ar1921 2,50j, and $1922,2,507$, and July of 1921, 2,265, makes ths in in in the It is a prety hard matter to get right It is a prety hard marting to buying down to facts regarding the buying. some market uary market than at the July marof this. The salesman who has the strong line for the January market (and last January was a very heavy buying market) figures up the busibuying market) figures up the businet and he finds he fell short on the other hand, the salesman who had the strong selling line for the midsummer market naturally booked a lot more business than he did at the January market and he feels that he has had big business. Summing up the diversified lines which are shown, we are safe in saying that even though it may not be a record market in point of sales-because the record markets were made during the war and after war period when the mad rush came for merchandise -we believe that this midsummer market was what could be called a 100 per cent. good market. The attendance from the different states showed Ohio leading the list, Michigan second, Illinois third, New York fourth, Pennsylvania fifth. The number of buyers from Canada totalled fourteen. There were fortyseven states represented with buyers, also the District of Columbia and Canada. Three states out of the forty-seven listed had but one buyer from each-Maine, Nevada and New Mexico.
Effective June 25 Perry E. Larrabee became associated with the Reliable Coal and Mining Co., 1709 Fisher building, Chicago, as manager of the Eastern coal department. He will take care of the coal needs of his former customers and friends with the best grades of West Virginia, Kentucky. Ohio, Pocahontas, as well as Illinois and Indiana steam and domestic coals.

Sidney F. Stevens (Foster, Stevens $\& \mathrm{Co}$.) and wife have gone to St. Joseph to spend the summer at the Hotel Whitcomb.
Mrs. Jess L. Martin and little son, Robert, came up from her home in Detroit last Thursday. She expects to remain in Grand Rapids until July 22, dividing her time between Mr. and Mrs. John D. Martin.
and Mrs. John D. Martin. if all the tears that have been shed on account of debt could be gathered into one place it would form a Niagara Falls! Who could ever estimate the heartaches, the sufferings, the insanity, the suicides, the premature deaths caused by debt!! It is the killer of ambition, the blighter of hopes and prospects, the mother of divorce, the murderer of love, the maker of unhappy homes, the monster that makes life. intended to be so beautiful, a hell upon earth for millions of men and women.
Nature hangs her danger signals cut in different ways for different people, but she never makes mis-
takes. When she warns you, you will recognize her signals. If you
will take heed, leave your office or your factory, and don't think of it until you get your strength back, and are feeling fine again, all will be well. If you don't take heed, like others who thought they could beat Nature and run past her danger signals, you may be carried out of your office in an ambulance or a hearse.
Faith always takes the first step forward. It is a soul sense, a spiritual foresight, which peers far beyond the physical eye's vision, a courier which leads the way, opens the closed door, sees beyond the obstacles, and points to the path which the less spiritual faculties could not see.
Someone has said that no smile is so beau'iful as the one that struggles through tears. If we only use our afflictions and troubles aright we can soften and enrich our natures by our sufferings, our dis-
appointments, or we can turn them appointments, or we instruments of torture.


Charles C. Ford
After he had completed his edcuation, he returned to Carlisle and entered the retail grocery store of his father with whom he remained several years. He then entered the employ of Swift \& Co., with headquarters in St. Louis, and conducted car routes through Western Tennessee and Kentucky for a number of years. He was appointed branch house manager at Paducah in 1911. From there he was transferred to Charlestown, W. Va., in 1912; to Louisville, Ky., in 1915, and to Grand Rapids, December 1916. Last week he was notified that he was to be transferred July 14 to Cincinnatti,

## MEN OF MARK.

Charles C. Ford, Manager of Swift's Cincinnati Branch.
Charles C. Ford was born in Carlisle, I11, October 17, 1882. His antecedents were Scotch Irish on his father's side and English on his mother's side. He attended the public schools of Carlisle, graduating therefrom on the literary course. He then completed his education in Mar van College, at Fredrickstown, Mo., graduating on the business course.

Ohio. He hesitated before accepting. Although the proffered transfer was In the nature of a promotion, since the new job carried a bigger salary and the Cincinnati branch is classed among the company's largest, he was in a quandary for a time.
"My only regret is the necessity of leaving Grand Rapids, and that nearly prevented me from accepting," said Mr. Ford. "But I decided that I couldn't afford to pass up this opportunity, even if it took my family and myself from the best town we have ever lived in."
Mr. Ford was married December 26, 1904 to Miss Lillian Martin, of Ripley, Tenn. They have two children, Dorothy, 11 years old, and Charles, Jr. 9 years old.

They are members of East Congregational church. Mr. Ford is a member of the Lion's Club and has taken all the degrees in Masonry up to and including the Consistory and the Shrine.
Mr. Ford owns up to but one hobby and that is automobiling. He attributes his success to faithful attention to business and to the fact that he can see both sides of a fairness to both. During the seven and a half years he has managed the Grait Rapids branch no one has ever seen him in anger and to the fact that he can control his temper and keep it in subjection, no matter what the provocation may be, is probably due in a large measure the success which has attended his connection with the Swift house. Mr. Ford is at all times courteous, agreeable, affable and approachable. He is the soul of honor and has never given any one an opportunity to doubt his sincerity and good faith.

Detroit-The Lightstone Wholesale Grocery Co., 2672 Michigan avenue, has merged its business into a stock company under the style of the Lightstone Wholesale Grocery Co., Inc., with an authorized capital stock of $\$ 25,000$, all of which has been subscribed and paid in in cash.
hel those in search of employment or finds satisfactory board or housing and furnishes entertainment. They are all Soo boosters and in a number of cases some of the homecomers decided to be home stayers and have taken up their abode here again.
The most successful men seem to be those that make their hobbies pay. Our neighboring city in the Canadian Soo put on a community night last Wednesday. The affair was a huge success, includng the big parade and pavement dance. There was a large attendance from the American side of the river and, as they say, "A good time was had by all."
Somehow those who get the best vacations are those who don't need any kind.
DeTour is going to put on a big barbecue August 5, celebrating the dedication of the new Catholic church. Ths will be somewhat of a treat for many of the natives, who have never attended a barbecue.
In summer most of the girls hold their "coming out" parties at the beaches.
John Killackey, doing a grocery business on West Spruce street for the past few years, sold out to J. Hellisy last week. Mr, Hellisy is a new man at the bursiness it being his first venture, but having a large acquaintance here the new venture promises to be a success

William G Tappert

## Walker

Makes Good Ghocolates

## The Old Reliable

Over 25,000 Patients in West Michigan

## New System Dentists

 We've taken pain and high price out of Dentistry and substituteand economy. After all, there's no place like the New System.


Mich. State Pharmaceutical Ass'n. President-George H. Grommet, D troit. $\quad$ Secretary-L. V. Middleton, Grand Secretary-L. V. Middleton, Grand
Rapids.
Treasurer-E. E. Faulkner, Middleville.
Executive Committee-J. A. Skinner, D. D. Alton and A. J. Milier.

Michigan Board of Pharmacy.
President-James E. Way, Jackson.
Vice - President - Jacob C. Dykema Vice - President-Jacob C. Dykema
Grand Rapids.
Secretary-H. H. Hkinner, Cedar Springs.
Oscar W. Gorenflo, Detroit.
Claude C. Jones, Battle Creek.
Director of Drugs and Drug Stores-
H. H. Hoffman, Lansing. Next examination sessions-Detroit,
June 19,20 and 21 ; Sault Ste. Marie, 21 and 22. 22; Grand Rapids, Nov. 20 21 and 22.
How Customer Regards Drug Store Service.
According to Webster the verb, to serve, means "to work for;" "perform duties for;" "yield obedience to." The mutual success of any drug store depends upon the sole meaning "to work for" or better "To Serve the Public. Everything which is done in the store must be to this end.
Drug store service may be divided into two parts: that for the customers, and that for the doctors. As the store is run for the general good and welfare of the public, the greater amount of service must be so directed. The hours of business are from 7:30 or 8:00 a. m. to 10:30 or 11:30 p. m. Some stores remain open all night. Many are equipped with a night bell. This is because the owner lives oyer his store. A chance to render a distinctive service as well as securing new customers, is afforded by a quick and cheerful response to night calls, as many a neighboring store might not have a night bell.
There are many accommodations in a drug store which are of service to the public. Among these are the telephone booths and phone directories (including the city, suburban, and red book.) These should be kept in gocid condition, each with a strong binder, and either hung up or placed on a convenient shelf near the booths. When a phone is out of order as little time as possible should be lost in getting it back in service. It is a good plan to keep a small scratch pad and a pencil always on the counter for use by telephone customers.
At the cigar counter matches should always be found, and a paper of matches tendered with every sale of cigarettes. The cigar clipper, at least in New York City, had to be put out of service on account of a health department law, because of the possibility of children's fingertips being chcpped off.
At the fountain, straws should always be within reach of the soda
drinker, and a glass of water should be served without request with a sundae and frappe. Proper serving at the fountain is a courtesy which always commends public attention, as well as having the counter and chairs always dry and greaseless.

Several substantial and comfortable chairs are of service to people awaiting Irescriptions.
Keeping of stamps in the drug store has and always will be a service which the people expect. It is said of a little cigar and stationery store located next door to a post office, that more stamps were sold there than at the pust office itself. The proprietor simply kept a large sufply on hand for customers who did not want to wait on the post office lines-thus he was rendering a service which advertised his business.
The usual American prescriptions can be put up within fifteen or twenty minutes. Therefore, the people should not be kept waiting longer than necessary, as time is as much to them under the circumstances as it is to the druggist.

When wrapping up goods, if the customer has a package, it might be of service to suggest making one big parcel out of it all. This particularly applies on Saturdays because more than one purchase is usually made.
When taking telephone orders for repeats on prescriptions, the number, date, doctor's name and the name and address of the party should be invariably written on a pad kept for that purpose. Repeating everything distinctly will guard against
mistakes and thus insure rapid and effective service. If a promise to send an article is made, care should be taken to see that it is put up and sent promptly. In taking down orders repeat each article, and where there is a doubt about selection both articles should be sent for the choice. Remember, forgetfulness never gives service.
For making quick deliveries of orders and prescriptions most drug stores have a bicycle equipfed with a parcel basket. Many city stores have a light Ford delivery care with the store's motto painted on it, as for instance

## Stevens

Prescription Druggis
Service at, all times
Plenty of change should be given the delivery boy so as to insure proper collection, thus making charging unnecessary.
When prescriptions are to be mailed, the postal regulations should be carried out as to the proper packing of bottles, jars, etc. The address should be correctly and plainly written so as to insure prompt delivery. Enough stamps should be placed on the package to carry it.
The drug store stock should be be of a variety as is demanded by the neighborhood, and should be kept replenished. If out of an article or a new one is called for, offering to get it special is a mark of service which most people deem a favor. It certainly is better than doing nothing at all, except to say, "I'm sorry," which means "I don't care a darn." If an article is to be ordered special, care should be exercised to see that it is obtained on time. Excuses do not serve. Mechandise courtesy is always necessary as a public service. If a customer ' wants a toothbrush take out half a dozen trays if necessary, but don't be satisfied with one only. The one paramount thought should be "how to serve the customer best." Here is where the real test of salesmanship comes in.
Enough side lines should be kept so as to accommodate people within reason. On Sunday mornings hair
nets and hair pins are likely to sell better than on week days. Cigarettes and cigars are also called for on Sundays, as are films and candy. Prices must be right to best serve the needs of all. There must not be two prices.
Good advice within bounds is one of the best and distinctive service which the druggist can render to the community. He must not treat people, but can advise proper medical aid such as directing people to doctors, calling for the ambulance,



# A Valuable Impression 

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.
TANFFTlt 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
giving first aid, removing things from the eyes. It is a very good plan and a service to keep a list of neighboring doctors, their office hours and phone number. The druggist can render service with a knowledge of law, real estate and politics in general. People will learn to come to their druggist with their troubles. Thus they "try the drug store first," because they know there their personal service is awaiting them. It is through this that the druggist has become known as "The Doctor," while the M.D. is "Doc."
Service to the doctor is rendered in two ways. One service is to insure proper handling of the prescriptions, remembering all the while that the doctor is always right. The other service is to the doctor himself.
Nothing but the best of chemicals and pharmaceutical products coupled with the "Priceless Ingredient" (Service) of the dispenser should be used in compounding prescriptions.
Every druggist should know that a knowledge of pharmacy and par ticularly a knowledge of pharmacog nosy is not required of the practising physician, and sometimes his kncwledge of pharmacology is not what it should be. Therefore, drug gists should be ready at all times to render assistance to doctors as to the solubilities, incompatibilities and keeping qualities of drugs and chemicals. The druggist can be of further service in seeing that the doctor secures the 25 per cent. discount on all goods which he buys. Many drug stores supply the prescription blanks, which is a service to the physician. Perhaps the greatest service which a store can render to doctors is the keeping of a good supply of biologicals and supplying the doctors with narcotics
through the proper channels. The neighborhood physicians will soon learn which store gives the best and most cheerful service and they will act accordingly and so will the people. W. H. McEvoy.


The Johnson Original 10¢Cigar VAN DAM

MANUFACTURED BY TUNIS JOHNSON CIGAR CO. GRAND RAPIDS, MICHIGAN


FOUNTAIN PENS
We stock Parkers, Hollands, Duns, Eversharp, and many other makes of pens. Ask our salesman for prices.


BLACK \& WHITE FOUNTAIN PENS

The Fountain Pen Sensation

> Self-filling, Non-leakable 14-K Gold Pen, Black Hard Rubber Barrel, Ivory Tips, each with Clips-2 sizes, 4 with Rings. Send for a dozen or so TODAY.

Cost you only $\$ 8.00$ Dozen

## DRUG SUNDRIES

Our Extensive Line contains all the Staple
Novelties that will keep your store up-to-date.


HERE'S A REAL LIVE NOVELTY
No. 23-Miniature Fountain Pen, $21 / 4$ in. long, Chased Barrel, Chatelalne Ring in Cap, Solid Gold Point, each in a bo
Age. Order a few, only $\$ 7.90$ Dozen.
Let us have your mall orders to-day.
HAZELTINE \& PERKINS DRUG $C O$.
Manistee Michigan

WHOLESALE DRUG PRICE CURRENT
Prices quoted are nominal, based on market the day of issue.


Arnica _-_-_-25@ 30 $\begin{array}{lll}\text { Chamomile (Ger.) } & 35 @ 40 \\ \text { Chamomile Rom } 225 @ 2 & 50\end{array}$


| Leaves |  |
| :---: | :---: |
| Buchu | $150 @ 160$ |
| Buchu, powdered | @175 |
| Sage, Bulk -- | 25 (1) 30 |
| Sage, 1/4 loose | (1) 40 |
| Sage, powdered. | - 25 |
| Senna, Slex. -- | 75.80 |
| Senna, Tinn. | 30.85 |
| Senna, Tinn. pow. | - 2585 |
| Uva Ural | 20025 |
| Oils |  |
| Almonds, Bitter, true $\qquad$ |  |
| Almonds, Bitter, artificial $\qquad$ |  |
| Almonds, Sweet, true $\qquad$ | 800130 |



## Paints.

Lead, red dry -- 14@ 141/3 Lead, white dry 14@ 141/2 Lead, white oil_ 14@141/2 Ochre, yellow bbl.
Ochre, yellow less $2 \%$ (2)
 Red Venet'n Eng.
Whiting, bbl.
Whiting
L. H. P. Pran


## Miscellaneous

Acetanalid --.- $471 / 9$ 59
Alum ---
 Ground
trate
trate
Subni-
09@
 Cantharades, po. $200 @ 500$
Calomel
Capsisum, pow'd $176 \Theta 108$ Carsisum, pow



## 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 couontry merchants will have their orders filled at market prices at date of purchase.


|  |  |  |
| :---: | :---: | :---: |
|  | P | Evap., Fancy P. P.--7. ${ }^{16}$ |
|  |  |  |
|  | C | erica |
|  | Worden Grocer | Orange, American |
|  |  |  |
|  | Harvester | , bulk ${ }^{\text {oze }}$ - pkg |
|  | Harvester |  |
|  | Harvester | 15 oz . |
|  | Webstr Plaza ---- 9500 | California Prunes |
| Zeno $\qquad$ 65 <br> CHOCOLATE. |  |  |
| Baker, Caracas, $1 / 8 \mathrm{~s}=37$Baker, Caracas, $14 \mathrm{~s}=35$ | Stariight Rouse |  |
|  | Starlight Penins | 5 lb . |
| Baker, Premium, | Club |  |
|  | La Azo |  |
| Baker, Premium, ${ }_{\text {Hersheys, }}$ |  | box |
| Hershoys, Premium, $1 / 2$ |  |  |
| Runkle, P | tin |  |
| Vienna sweet, 24 s |  |  |
|  | R B Invincible ---..- 7500 | Limas |
|  | Tiona Currency ------35 300 |  |
| Baker's $1 / 2 \mathrm{~s}$------------ ${ }^{36}$ |  |  |
|  | ne Run Stog |  |
| Bunte, | anden Berge |  |
| Droste's Dutch, $1 / 1 / \mathrm{lb} \mathrm{l}^{4} \mathbf{4}^{75}$ | as. the Figh | P .arl, 100 ll lb. sack -- 250 |
|  | hale-Back |  |
| Hersheys, | Blackston | Domestic, 20 lb , box $071 / 2$ |
| Hersheys, $1 / 2 \mathrm{~s}$----------- ${ }_{\text {Hugler }}{ }^{28}$ | E1 Producto, |  |
|  | tano-Finos ------- 920 |  |
|  |  | Quaker, 2 doz. ------ 185 Pearl Barley |
|  |  |  |
|  |  |  |
| van Houten. COCOANUT. | Pure Sugar Stick | Barley Grits -------- 425 |
| 1/ss, 5 lb . case Dunham 50 |  |  |
|  | Kindergart |  |
|  |  |  |
|  | C |  |
|  | ce |  |
|  |  |  |
| COFFEE R ROASTED |  |  |
|  | lk Chocolate A |  |
|  |  |  |
|  |  |  |
| Guatemala |  |  |
|  |  |  |
| ota |  |  |
|  |  |  |
|  |  |  |
| Crescent Coffee, 1 lb . ct. 26 Amber Tea (bulk) $\qquad$ 47 | $\begin{aligned} & \text { Favorite } \\ & \text { Superior } \end{aligned}$ |  |
|  |  |  |
| McLaughlin's Kept-Fresh Vacuum packed. Always fresh. Comprete coffees. W. F. McLaughlin \& Co., Chicago |  |  |
|  | Pink Loz |  |
|  | Hearts |  |
|  | Malted Milk Lozeng |  |
|  | Hard Good |  |
| N. $\mathbf{T},{ }^{\text {per }} 100$ |  |  |
|  |  |  |
|  | Peanut |  |
| CONDENSED MILKEagie, 4 doz.Leader, 4 doz.----- 700 | Cough Drops ${ }^{\text {coser }}$ | H1avorings |
|  | 5 |  |
|  | Package Goods Creamery Marshmallows | valla -------- |
|  |  | 3 doz. Carton $\qquad$ |
|  |  |  |
| APORATED MILK |  | $\begin{aligned} & \text { Alling } \\ & \text { Paper } \end{aligned}$ |
|  |  |  |
|  |  |  |
|  | Wainut Sundae, 24, 5c 85 | Roller Champion 244/ |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
|  |  |  |
| Blue Grass, Tall, 48500 |  |  |
| Blue Grass, Baby, 72375 Carnation, Tall, | 1,000 Economic grade 3750 |  |
|  |  |  |
| Carery Day, Tal <br> Evanish Pride, tall-- $5 \quad 5 \quad 25$ | ly print | R |
| Danish Pride, 8 doz. 515Hvery Day, Baby ---- 400Goshen, Tall 500 | furnished ${ }^{\text {w }}$ |  |
|  |  |  |
|  | Less than |  |
| Oatman's Dun., ${ }^{4}$ doz. 525 | Five cases |  |
| Pet, Tall $\qquad$ 525 | wenty-fiv |  |
|  |  | Golted $\begin{aligned} & \text { Golden } \\ & \text { Granulated ---- } \\ & 2\end{aligned}{ }_{70}^{55}$ |
| Borden's, Tall | Less than 5 cases |  |
|  | Five cases | No. 1 Red ----------125 ${ }^{125}$ |
|  | TA |  |
|  | CREAM OF TARTAR <br> DRIED FRUITS 0 <br> Apples | than Carlots Corn |
|  |  |  |
|  |  |  |
|  | Evaporated, |  |
|  |  |  |
|  |  |  |
|  | 10 lb . |  |
|  |  |  |
|  |  |  |


| FRUIT JARS | helled | Pork. 08 | SALT ${ }_{\text {S }}$ | Rub No More, 18 Lg .425 Spotless Cleanser, 48 . | TEA. |
| :---: | :---: | :---: | :---: | :---: | :---: |
| ason, ason, pts., qts., per ger gross gross 9 | $\qquad$ $\qquad$ 65 <br> Peanuts, Peanuts, <br> Spanish, 13年 |  | Colonial 24, 2 lb . Med. No. 1, Bbls. $\qquad$ 90 80 |  | Medium |
| ason, $1 / 2 / 2$ gal., gross 1210 |  | Light hogs -------------18 | Med. No. 1, 100 lb . bg. 95 | Sapolio, 3 doz. ----- 315 |  |
| al Glass Top, pts. 913 F | Filberts -- | Butts | 70 lb .95 | Soapine. | ${ }^{62}$ |
| aal Glass Top, qts. 1110 P | Walnuts --------------10 | Shoulders ---------------12 | Packers Meat, 56 lb . 63 S | Sno | 1 lb . pkg. Siftings ---- 17 |
| ${ }_{\text {gallon }}$ Glass Top, 1/2 $-1560^{\circ}$ |  | Hams | Packers for ice cream 100 dib | Snowboy, ${ }^{\text {Speedee, }} 3$ doz. | Gunpowd |
| NE B | Bulk | Neck bones ------------ 04 | Blocks 50 lb ----. 47 | Sunbrite, 72 doz | Gunpowar---35 ${ }^{28}$ |
|  |  |  |  |  | 38 @ 40 |
|  |  |  | 100. ${ }^{3} \mathrm{lb}$. Table …- 607 |  |  |
| Knox's Acidu'd, doz. 225 | Pint Jars, dozen -3 ${ }^{3}$ | Clear Barreled ${ }^{\text {Pork }}$ |  | Allspice, Jamaica ---- @13 | Pekoe, medium $\qquad$ ${ }_{56}^{83}$ |
|  | ${ }^{4}$ ozo. Jar, plain, doz. ${ }^{\text {a }}$ | Shart Cut Clear $2200 \mathrm{O}^{23} 00$ | 28. ${ }^{30}$ 10. bags, butter -- ${ }^{\text {a }}$ | Cloves, Zanzibar ---- @ 36 | Melrose, fancy -------- 56 |
| aker. 3 doz. ------- 270 |  | Clear Fanily-- 2700 @ 2800 |  |  |  |
|  |  | Dry Salt Meats |  |  | Congou, Medium 28 |
| HORSE RADISH |  | S P Bellies -- $1600 @ 13$ |  | Ginger, Cochin $\qquad$ @ | Congou, Choice ---- $32 @ 36$ |
|  |  | 80 lb . tu | Mopton's | Penang |  |
|  | tuff | Pure in tierces - ${ }_{\text {California }}^{\text {Hams }} 11$ @12 |  | Mixed, 5 c pkgs., doz. @ ${ }^{45}$ |  |
|  | BU |  |  | Nutmegs, ${ }^{\text {Nutmegs, }} 1050-1100^{-----~ @ 34}$ | Medium -------------- ${ }^{36}$ |
| Pure 7 oz. Asst., doz. 120 |  | 50 ${ }_{20}^{60} \mathrm{lb}$. tubs pails ----advance |  | Pepper, Black ------ @15 | Fancy -----------------150 |
|  |  | 10 lb pails ----advance |  | Pure Ground in Bulk |  |
| Y GLASSES |  | b. pails |  | Zanzibar ---- @ ${ }^{50}$ | 50 |
|  |  | pound |  | Canton ------ @25 | Cotton, 3 ply balls $-\ldots .{ }^{52}$ |
| M |  |  |  |  |  |
|  |  |  |  | Mace, Pena | VINEGAR |
|  |  | Fr |  | Pepper, Black ------@18 | ${ }_{22}$ |
|  |  | V | Per case, 242 lbs -- ${ }_{2}^{40}$ | Pepper, White ----@21/2 | White Wine, 40 grain 17 |
|  | ase | To | case lots ------ 230 | Paprika, Spanish ---- @42 | vakland Vinegar \& Pickie |
|  | pails --5 ${ }^{\text {coser }}$ |  | SOAP |  | Oakland Apple Cider -- ${ }^{25}$ |
|  | ib. ${ }^{\text {pails }}$ dils | Hams, 14-16, 1b. --21@ ${ }^{24}$ | Am. Family, 100 box | Celery Salt, 3 oz. ---- 95 | Blue Ribbon Corn ${ }^{\text {Oakland White Picking }}{ }^{\text {20 }}$ |
| VAN | 25 lb . pails $\qquad$ 18 | Hams, dried beef | Export, 120 box ${ }_{\text {Flake }}$ White, 100 box ${ }^{5} 500$ | Sage, ${ }^{\text {Onion }}$ Saz. ---------- ${ }^{1} 190$ | No charge for packages. |
| 1b. carload Distributor ${ }^{231 / 2}$ |  | sets | Fels Naptha, 700 box 550 | Garlic |  |
| and 5 lb . ---------- 23 | LEUM | California Ha | Grdma White Na. 1008 | Ponelty, $31 / 2$ oz. $---{ }^{3}$3 | No. 0, per gross ----- ${ }^{75}$ |
| MATCHES. | ctior. Kerosin |  | Naptha, 100 box - 500 | Laurel Leaves ------- 20 | No. 1, per gross ${ }^{\text {No.-- }}$ 2, per gross --- 150 |
| Diamond, 144 box----8 00 | Crown Gaso | Minced Hams -- 14 | Swift Classic, 100 box 5 | Marjoram, 1 oz. ------ 90 | No. 3, per gross -- 230 |
| Blue Ribbon, 144 box 755 | Gas Machine Gasoline | Bacon -------- 22 @34 | Wool, 100 box | Thyme, 1 oz. ----------9 | Peerless Rolls, per doz. ${ }^{\text {de }}$ |
|  | V. M. \& P. Naphtha 25.2 |  |  | Tumeric, $21 / 2 \mathrm{oz}$.----- 90 | ster, No. 2, doz. ${ }^{50}$ |
|  | Capitol Cylinder ---42.2 | Boneless --- ${ }^{33} 000 @_{24} 00$ | Jap Rose, 100 box ---7 ${ }^{\text {l }} 8$ |  |  |
| Safety Matches. | Atlantic Red Engine_ 23.2 Winter Black Wlo---13.7 |  |  |  |  |
| er, 5 gro. case |  |  |  |  | AR |
|  |  | Condensed Bakers brick |  | Argo, 481 lb l pkgs. -- 390 |  |
| None Such, 3 doz. -- 485 |  |  | Grandpa Tar, 50 Lge 335 | Cream, ${ }^{48-1}$-1-------480 ${ }_{7}^{80}$ | wire handles --190 |
| Libby |  |  | Frail |  | Bushels, narrow band, wood handles |
|  | Medium Light -------- 59.2 | 1/6 bbls. | Williams Barber Bar, 9s 50 | Argo, 481 l l lb . pkgs. -- 390 | Bushels, wide band -2 20 |
|  | m | $1 / 2 \mathrm{bbl}$. | Williams Mug, per doz. 48 | Argo, ${ }^{\text {Argo, }} 85 \mathrm{5lb}$ l pkgs. --- ${ }^{\text {a }} 10$ | Market, drop handle- ${ }^{\text {Market, }}$ (ingle Mandle Ma |
|  | 2 |  | Proctor \& Gamble. | Silver Gloss, 48 is -- $111 / 4$ | Market, extra ------ 140 |
|  | Transmission Oil ---59.2 | lbs |  | Elastic, ${ }_{\text {Tiger }}{ }^{64} 8.1$ pkgs. ----5 ${ }^{5}$ | splint, large --------8 ${ }^{80}$ |
|  |  | $1 / 4$ $7 / 4$ bbls., bbls., 80 | Chipso, ${ }^{\text {Chipso, }} 30,32 \mathrm{las}$------6 600 | Tiger, 50 lbs .---------- ${ }^{\text {cosi/2 }}$ | Splint, medium --------- ${ }_{\text {Splint, }}^{7} 50$ |
|  |  |  | 55 |  | Chan |
|  | Parowax, 20, 1 llil li- $\mathbf{7 . 1}$ |  |  |  | gal., each-- ${ }_{2}^{40}$ |
|  |  |  |  |  |  |
|  |  | 00 | Iv |  | r |
|  |  | d |  |  |  |
|  | SEMDA | $\begin{aligned} & \text { ancy Head Hey } \\ & \text { llue Rose Rose } \end{aligned}$ |  |  | tar Carrier-- 1000 |
|  |  | oken |  |  | No. 1, Star Ege Trar Ege Trays 900 |
| 6 cans |  | LLED OATS |  |  |  |
| 5, 12 cans to case 560 |  | el Cut, $100{ }^{\text {lb }}$. sks. ${ }^{4} 75$ | Star Nap. Pw., 24-60s 485 |  | an spring ------ $2_{2} 00$ |
|  |  | 寺 |  |  | clipse patent spring 200 |
|  |  | uaker, 12 s \% Fam |  |  |  |
| ns |  | Iver Fl |  |  | ${ }_{16}^{12} \mathrm{oz}$. Cot. Mop Heads Ct Mop Heads 300 |
|  |  | te |  |  |  |
| No. ${ }^{11 / 2}, 24$ cans to es. 440 |  | acks, 90 lb . Cotton |  | ${ }_{24,}^{24,}{ }_{1}^{21 / 2} \mathrm{l} \mathrm{lb}$ lb. cans cans -------- ${ }_{2}^{3} 20$ | 10 qt. Galvanized ---- $2^{60}$ |
| No. $11 / 2,36$ cans to cs. 3 \% |  | SALERATU |  | 24, 1 1/2 lb . ca | $12 \mathrm{qt}$. Galvanized ---- 290 |
| nt Dinah Brand. |  |  |  | Crystal $^{10}$ White syrup 40 | 14 qt. Galvanized- 12 at. Flaring Gal. $\mathbf{I r} 50$ |
|  | Semdac, 12 pt. cans 270 |  |  | , 5 ib. cans | 10 qlt . Tin Dairy ---- 450 |
| No. 5 , 12 cans to case 310 | Semdac, 12 qt. cans 400 | Granulated, 100 ibs -ss |  |  | $12 \mathrm{qt}$. Tin Dairy ---- 500 |
| No. ${ }^{21 / 2}, 24$ cans to ${ }^{\text {Nos. }} 1726$ cans to cs. 290 |  | Granulated, <br> packages <br> 36 |  | can | Traps <br> Mouse, wood, 4 holes -- 60 |
|  | Bale , | FISH |  | ans ------- 4 \% | Mouse, wood, 6 holes -- 70 |
|  | Half bbis., 600 count 900 | Middles ${ }_{\text {Tablets, }}$ 1-1ib. Pure----- ${ }^{19}$ |  |  | Rat, wood -------100 |
|  | Sweet Small | Tablets, $1 / 2 \mathrm{lb}$. Pu |  | 24, 11/2 lib. cans ----- 305 | Rat, spring --------- 100 |
| Half barrels 5 c extra ${ }^{28}$ | 00 ------- ${ }_{7}^{37.50}$ | Wozd box |  |  |  |
| olasses in Cans. |  |  |  |  | Large Galvanized --- <br> Medium Galvanized |
| Red Hen | al | Kegs |  |  | Small Galvanized ---- 70 |
| Red Hen, ${ }_{\text {Red }}$ | 600 Size, PIPES | M. |  |  | 0 |
|  | in bx | M. bbls. |  |  | Brass, Single --------- 750 |
| Ginger Cake, 24,2 | NG CARDS |  | ses, $\$ 4.80$ per case | Red Karo, No. 5, ${ }_{\text {Red }}$ | Glass, Single -------7 ${ }^{\text {7 }} 50$ |
| Ginger Cake, $24,21 / 2 \mathrm{lb}$ | Broadway, per doz. -- 240 | 1s --.----- 140 |  |  | Souble Peerless -------7 70 |
| Ginger Cake, ${ }_{\text {Ginger }}$ Cake, $6,10 \mathrm{lb}$ | Blue Ribbon --- | unch ---------100 | WA |  | Northern Queen -----6 ${ }^{6} 25$ |
| 0. |  |  |  | Orange, No. $1 \frac{11 / 2,2}{2}$ doz. ${ }^{3} 005$ | Universal ---- |
| ${ }_{0} \mathrm{O}$. | Babbitt's 2 doz. ----- 275 | $1 / 2 \mathrm{bbl.}$,100 lbs. ---- 650 | Climaline, 4 doz. do-- ${ }^{4} 20$ |  | indow Cleaners |
| 60 |  | Mackerel | Grandma, ${ }_{\text {Grandma, }}{ }^{\text {24 }}$ Lar | Green Label Ka | 14 in. ---------------------185 |
|  |  | Tubs, 100 lb . fancy fat11 25 | Gold Dust. ${ }^{\text {100s }}$ | ${ }^{23}$ oz., 2 doz. ${ }^{\text {a }}$ | 16 in . ------------- 230 |
| Dove, 36, ${ }^{2} \mathrm{lb}$ liblack | Top Steers \& Heif. $16 @ 17$ |  | ${ }_{24}^{12}$ Lar |  | 13 in. Butter Bowls ${ }^{\text {W }} 00$ |
|  | Good Steers \& Heif. ${ }^{\text {cosen }}$ Med. Steers \& Heif. 13@14 | Med. Fancy, 100 lb . 1300 | Jinx, 3 doz. | -4, Map |  |
|  | Com. Steers \& Heif.10@12 | SHOE BLACKENING. | Laun, 4 | Kanuc | 17 in in Butter --------1800 |
|  |  |  | , 54 | sugar Bird, 2 doz | 19 in . Butter --------2500 |
|  |  | doz. ----- 200 |  | Sugar Bird, 8 os.. | Wrapping pa |
| Almonds, Terregona- 19 | Medium | Bixbys, Doz. ---------190 |  |  | it Manila, white- 05 |
| ncy mixed ---------- ${ }^{10}$ |  | STOVE POLISH. |  | Michigan, per gal.--- ${ }_{2}^{2} 50$ | Butehers Manila ---- $06{ }^{11 / 4}$ |
| lberts, Sicily .---- ${ }^{15}$ |  |  |  | Welchs, per gal. ---- 26 | ft ---------------- 09 |
| anuts, Virginia. raw |  | Black Silk Li |  | TABLE SAUCES. |  |
| anuts, Vir. roasted ${ }^{\text {anuts, }}$ Jumbo raw $131 / 2$ | Medium |  |  | Lea \& Perrin, large- 600 | Magic, 3 doz. $\qquad$ 270 |
| anuts, Jumbo, rstd $151 / 2$ | Lamb. |  | Miracle C., $12 \mathrm{oz} ., 1 \mathrm{dz} 2{ }^{25}$ | 5Lea \& Perrin, small--  <br> Pepper 160 | Sunlight, 3 doz.-----2 270 |
| star --------- 80 | ium | Z Liquid, per doz. 148 |  | Royal Mint --------- 240 |  |
| Weans, Jumber California-- 28 | oor -- | Radium, per ding per doz. ${ }^{1} 35$ | Old Dutch Clean, $4 \mathrm{dz} 4_{2}^{4} 00$ | 0 Tobasco ------------ ${ }_{2}^{2} 75$ | 5 Yeast Foam, 11/2 doz. 135 |
|  |  | 654 Stove Enamel, dz. 2.85 | Queen Ann, 60 oz. -- ${ }_{6}{ }_{40}$ | 0 Sho You, ${ }^{\text {a }}$ oz., doz. ${ }^{2} 75$ |  |
|  |  | nol, | o More, 100, $10^{-1}$ | mmall ------------- 825 |  |
| ncy, No. 1 --------- 20 | Medium | Vulcanol, No. 10, doz. ${ }_{8}^{85}$ Stovoli, |  | Capera | Fleischmann, per doz..- 28 |

Proceedings of St. Joseph Bankrutcy St. Joseph, July Court. William F. Adams. residing at New Buffalo and employed as a rairoad
petition and in absence of the district judge the matter was referred to Referee Banyon, who entered an order adjudging
the petitioner bankrupt. There are no the petitioner bankrupt. There are no
assets above the bankrupt's statutory exemptions and the following are listed as unsecured creditors:
Hone Builders Ass' n ., G. R. George Lehon, Grand Rapids ----- 10.00 Battjes Fuel \& Bldg. Co., G. R. 16.00 G. R., Lumber Co., Grand Rapids ${ }^{34.00}$ Star Transfer Co., Grand Rapids--
10.00
Tom Morrison, Grand Rapids W. R. Adams, Grand Rapids
Fawley-Abbot Co., Michigan City
13.85 Ed Grieger, New Buffalo A. L. Litowich, New Buffalo

## $\$ 655.09$

July 10. Daniel H. Haviland, employed at the county poor farm at Berrien in the absence of the district judge from the division of the district, the matter entered an order of adjudication on the petition. There are no assets and the following creditors are scheduled: Minnie Becker and Benjamin
Summers, South Bend $\begin{array}{ll}\text { C. A. Carlyle, Mishawaka } \\ \text { John P. Mc Culchen, South Bend } & 410.25 \\ 200.00\end{array}$ $\overline{\$ 3,610.25}$
July 11. In the matter of Joseph Miller, bankrupt, also Leon J. Dopp,
bankrupt, of Kalamazo, orders were made by the Referee calling the first meeting of creditors at the latter place on July 24 , for the purpose of proving claims, the election of trustees, the ex-
amination of the bankrupts and the transaction of such other business as may properly come before the meetings. July 12. Forest J. Mosgrove and Jesse L. Eddy, engaged in the garage business and were adjudged a bankrupt by Referee Banyon, in the absence of the district judge from the division of the district. There are no assets which are not exThe following creditors are listed:
Village of Preferred Creditors. Estes Pier, Leonidas, mortgage_- 1600.00 mortgage - Sate Bank, Vicksburg, 2000.00 $\$ 3713.47$ Unsecured Claims. Oldfield Tire \& Rubber Co., Detroit $\$ 355,08$ Firestone Tire \& Rubber, Detroit 679.85 Tisch Auto Supply Co., G. R. .--- 36.21
The Gates Co. Kalamazoo The Gates Coil Kalamazoo ----- 186.08 Independent Oil Co., Kalamazoo -
Sherwood Hall Co., Grand Rapids U. S. Tire Co., Grand Rapids Racine Tire \& Rubber Co Rapids Allen Spars Co., Lansing Chicago Ajax Rubber Co., Grand Rapids Cumings Bros., Flint Toledo -Fisk Tire \& Rubber Co., Detroit.
Goodyear Tire \& Rubber Co., De-
 Hood Rubber Co., Grand Rapids_- 163.07 Lee Tire \& Supply Co., G. R. -Goodrich Tire \& Rubber Co., G. R. Portage Tire \& Rubber Co., Akron Michigan Tire Co., Grand Rapids H. J. Cooper, Kalamazoo Michigan Gas \& Electric Co.
Clark \& Brown, Three Rivers Ora E. Richards, Grand Rapids D. L. Flanders, Vicksburg Paine \& Jenke \& Rub. Cicksurg ---Lamont \& Co., Fort Wayne
$\overline{\$ 5,006.16}$ July 14-In the matter of the Farmers
\& Merchants Bank of Jones, Ernest Stanard and Walter C. Jones, bankrupt, at the Referee's office and the trustee's fourth and fifth reports and accounts were considered and approved and allowed. A first dividend of 10 per cent.
was declared and ordered paid upon the claims filed and allowed in the copartnership estate and a dividend of 100 per cent. in the individual estate of Ernest Stanard. In the individual cent. was paid. The administration expenses were ordered paid to date, whereout day.

Tendency in Fall Dresses.
Stress is being placed on high lustre silk dresses in the Fall lines being shown. Those of satin-faced Canton, charmeuse and, to some extent, flat crepes are predicted to be the ones that will probably get the largest attention from buyers, As
far as volume is concerned, however, the staple twill dresses are looked upon to yield a big turnover from a retail standpoint. On these a considerable amount of embroidery or braid trimmings is used. On the other hand, several manufacturers here have commented upon the fact that quite a few buyers have said they were more interested in simpler effects. From present indications, the competition which suits will give dresses or coats this Fall will be small.

New Development in the Olive Oil Industry.
Recently there has been developed a new process of extracting the olive oil left behind in the filter cakes in the regular operation. This process will very likely have a very imprtant influence on the industry as a whole. In the former extraction process carbon disulphide was employed and the olive oil, obtained thereby and called sulfurol, possessed such a bad odor that its use was rather limited. In the new process trichlorethylene is used as the solvent, and after it is evaporated there is obtained an oil which possesses the odor of pure, refined, edible olive oil. However, this is true only when the oil, which is known as tri-olive oil, is fresh.

Don't exert all your energy to make the biggest sales you can, regardless of what the customer needs. An oversold customer is not a repeating customer.

## R. \& F. Brooms



Rich \& France 607-9 W. 12th Place
CHICAGO, ILLINOIS

## Display and suggest SAVE THE FRUIT CROP eधery乡here

You can help your customers save money-and at the same time make money for yourself-by reminding them now to put up plenty of delicious preserves, jams and jellies. Every jar of fruit put up now reduces the high cost of living next winter.

Also-every jar of fruit put up now means a sale of ripe fruit, preserving materials and sugar. Bring these sales to your store by displaying the SAVE THE FRUIT CROP idea with Domino Granulated Sugar.

Our national advertising is backing your efforts.

American SugarRefining Company "Sweeten it with Domino"
Granulated, Tablet, Powdered, Confectioners, Brown : Golden Syrup; Cinnamon and Sugar ; Sugar-Honey; Molasses

## BUSINESS WANTS DEPARTMENT

Advertisements Inserted under this head for flive cents a word the firat Insertion and four cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 50 cents. Smali
display advertisements in thls department, $\$ 3$ per Inch. Payment with order is required, as amounts are too small to open accounts.

For Sale-Restaurant and ice cream parlor. Everything new. $\$ 800$ profit dress No. 255, c-o Michigan Tradesman.
 gan Tradesman.
For Sale-Good, going, fully-equipped restaurant, town of 35,000 , located in trade. Good lease on building. Write A. G. Niles,
Huron, Mich.

OWNER of briek factory building, two floors, 8,000 feet of floor space, wishes to get in touch with party having a good MANUFACTURING proposition. 239
FOR SALE-Two 5 -ton Pierce Arrow trucks. Equipped with self-dumping cellent condition. Well sell right. Trucks located at Wayneville, North Carolina. Charleston, W, Va. FOR SALE-CLEAN STOCK of dry goods and furnishings in manufacturing town of 50,000 . First class location. An \$12,000. Address No. 25. 3 , c-o Michigan Tradesman.
WANTED-Salesmen calling on the hardware stores, with side line of popu-
lar article used on every home: pocket sample: liberal commission. The Cambridge Tile Mfg. Co., Covington, Ky. ${ }_{231}$

FOR SALE-One sixteen-foot ShererGillett grocery display counter: one
Burroughs adding machine: Toledo springless scales, 34 pounds capacity. Traverse City, Mich.

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

## THE RESORTERS ARE HERE

Pmemap Everpfody Sikes CANDY EspEcially

## Doitiam:

AND LOWNEY'S
KEEP PLENTY ON HAND
NATIONAL CANDY CO. IN
PUTNAM FACTORY
grand rapids, mich.

For Sale-Wholesale and retail flour, houses, office and tracks, and stock o coods on hand. Will pay to investigate. Huron, Mich. $211 / 2$ Huron Ave., 261 For Sale To Close An Estate- 800 acres of muck land adapted for hay or river in Emmet county, Michigan, $\$ 5,000$. Liberal terms if desired. G. N. Gould, Administrator, Harbor Springs, Mich. 143
Pay spot cash for clothing and furnishing goods stocks. L. Silberman, ${ }_{566}{ }^{1250}$
Burlingame Ave., Detroit, Mich.

CASH For Your Merchandise! Will buy your entire stock or part of stock of shoes, dry goods, clothing, fur-
nishings, bazaar novelties, furniture, etc.
LOUIS LEVINSOHN, Saginaw, Mich. For Sale- 87 foot frontage on main Fine maple shade on side street. Store building $22 \times 100$ feet occupied as feed store. Small store building on corner which is used for millinery store. Large is the best location in the city. Price $\$ 7,000$. Stock in store consists of flour,
feed, hay and groceries. Will invoice feed, hay and groceries. Will invoice Michigan Tradesman. 208 For Sale To Close An Estate-CreamSprings, Michigan. Terms and Harbor if desired. G. N. Goulds, Administrator, Harbor Springs. Mirhigan. 142 , WANTED-Location for, or will buy,
dry goods stock to invoice from $\$ 4,000$ to dry goods stock to invoice from $\$ 4,000$ to
$\$ 5,000$. Must be A-1 proposition for cash. Address No. 246 , c-o Michigan
Tradesman. For Sale-Three shares in the Grand Rapids Wholesale Grocer Co. Am selling my grocery stock is reason for selling my Stock. Will take less than 1 give. Ad-
dress No. 249, c-o Michigan Trades-
man. man.

## CHINNICK'S RESTAURANT <br> 41 IONIA AVE.

Just North of the Tradesman Office
 Dealers, Jobbers, Premium Users
hoo Novelty Works, Wahoo, Nebraska


BARLOW Ask about our way

Multigraphing, Addressing, For̀m Letters, Mailing Lists WATKINS LETTER SHOP

112 Pearl St., N. W. Bell M. 1433

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

## HEKMAN'S

GROCERS-Hekmans Quality baked goods are served to thousands daily. There's a wide variety. They're always fresh.

## Hekman BiscuilCo. <br> Grrand Rapids.Mich.

##  <br> "Make Me a Child Again, Just for Tonight"

Can't you remember how wonderful a slice of bread tasted when you were a child? Maybe it was piled high with brown sugar! An in-between meal smack! Perhaps it was swimming in fresh maple syrup-the kind with the flavor running clear back to the tree.
Even now bread tastes just as good-if you use the Lily White flour in baking. Even when you were a child with your bread and butter after school, Lily White was satisfying thousands of the best cooks who knew what the flour would do.
And through all these years Lily White quality has never varied. Always high grade, always regarded as the very best for all baking Lily White today is a standard household necessity in many thousands of homes.

## Lily White <br> "The Flour the Best Cooks Use"



HOW TO MAKE MILK BREAD
Three quarts of Lily White Flour, 3 pints of lukewarm milk, 1 cake of Theischmann's yeast. Set in morning in warm place and rise until light. 3 teaspoons of salt, 1 tabespoon of sugar, 1 tablespoon of
melted butter or lard. Mix with Lily White Flour until stiff, or from melted butter or lard. Mix with Lily White Flour until stiff, or from loaves and work each loaf from six to eight minutes. Set in warm place until light. When light take warm milk and sugar and put over top. Keep good fire and bake slow one hour and when baked wash over
Lily White will Surprise You--Delightfully.
VALLEY CITY MILIING 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 by carrying Lilly white trour in stock at an times, thereby
hein palace in posito oto supl| the demand we are help-
ing to create for Lily White Flour.

WHY NEGROES COME NORTH. Negro migration from the rural South to industrial centers in the North has done more than attract National attention. It has called forth such a variety of explanations that if any considerable number of them happens to be correct, not a negro will remain South of the Mason and Dixon line. Since the attraction of industrial centers is so obvious when compared to the present uncertain outlook for agricultural pursuits, the reasons for the present migration need not be sought in studies of Southern conditions, If the negro were running away from the South he could just as well have begun fifteen or twenty years ago, for the change in his status, considered as a whole, has been marked by improvement in the South during the last two decades.
For more than half a century industry has been drawing labor from American farms as well as from Ellis Island. When the drastic curtailment of immigration which resulted first from the war in Europe and then from our present immigration laws, sent industrial wages higher than ever without wiping out the shortage of man power it was natura that such a great reservoir of labor as the Southern States possessed should be suddenly and powerfully affected. Agents went after the negro for the first time-and he responded.
There can be little doubt that many parts of most of the Southern states had more negro labor than they could use. The ignorant negro tenant far mer raising cotton "on the shares" has been an important factor in producing the annual crop, but he cannot have contributed much to the im provement of agriculture or rural life. Probably hundreds of thousands of this type can be spared without danger of serious economic damage and probably with profit to those who remain to reap the benefits that must result wherever there was a marked excess of labor
Good results may follow this migration. The use of machinery in the South ought to find encouragement. White tenant farmers may discover it is easier to maintain a higher standard of rural life freed from the depressing effect of an excess of negro labor and share croppers always available for the landlord. There are now many parts in the South and Southwest which discourage negro immigration by very drastic means, not so much because of race feeling as because negro tenant farmers have a tendency to flock together and create an excess of the landless, with consequent injury to themselves and their neighbors. A notable example of this is the Western half of Texas, where there are scarcely any negroes at all. The total population of that half of the State is not in excess of $1,500,000$, which is less than one-third the State's sparse population, occupying half its area. Immigration is ea そerly sought, but not negro immigration.
And what of the negroes who are flocking North? What will become of them?

Of one thing we may be sure. Many of them will save money and return to the Southern states from which they came to buy farms and "settle down" for life. The negro is not nearly such a spendthrift as he is usually represented to be-especial ly in humorous fiction and on the stage. Nearly every Southerner knows that the negro will buy land if he can. And what he buys he holds with a tenacity that is sometimes amusing. Oil booms may come and go, but he clings to his corn, cotton and 'tatoes patch.
This is the credit side of the negro migration, of which the debit side carries as its principal item the problems created in the North by the new invasion.

## ORDERLY MARKETING

What is meant by the "orderly marketing" of farm crops? The term has been used very loosely and is subject to various iterpretations. The Farm Bureau Federation undoubtedly regards its proposal that farmers withdraw $200,000,000$ bushels of wheat from distributive channels during the ensuing crop year as one for orderly marketing. Just when does orderly marketing cease and mere hoarding for the purpose of stimulating prices begin? Evidently there is a distinction between the two, but can any rule be devised for drawing the line between the two movements? These are not mere academic questions, and they may assume considerable practical importance, especially since the Federal Reserve Board has recently instructed its agents to undertake to educate the public with regard to the provisions of the new rural credit laws, which are designed to facilitate this orderly marketing.

## ANOTHER DISCOUNT SCHEME

The birth-rate for suckers is said to be one a minute and new discount schemes seem to keep up with it. A new one has come to our attention which centers around a so-called "profit-sharing bond" with coupons attached, each of which entitles the purchaser to a discount on a certain quantity of purchases. This brilliant scheme seems to have no other purpose than to permit a printing house to sell paper and ink at an unusual profit.
All these schemes help to increase the cost of retailing. As soon as a new one appears in your town report it to the secretary of your local organization and send a copy of your report to us. We may be able to secure valuable information concerning the scheme and its promoters.
Northville-The Northville Condensing and Cheese Co., has merged its business into a stock company under the style of the Northville Condensing Co., with an authorized capital stock of $\$ 2,500$ preferred and 15,000 shares at $\$ 3.331-3$ per share, of which amount $\$ 2,500$ and 15,000 shares has been subscribed and $\$ 52$,500 paid in in property.

If you are willing to accept and retain a position in a slip-shod store, unless you are very careful, you will find yourself acquiring slip-shod habits.

THE LIGHTED CIGARETTE Martinsville, seat of Morgan county, Illinois, was the scene lately of a fire which originated under peculiar circumstances.
Report has it that flames were discovered playing above the secondstory ceiling of a local lumber company's woodworking plant, directly under the metal-covered roof. All the probable causes of such a fire were weighed, found wanting and one by one abandoned. It began to look as if the origin of the blaze would remain forever a mystery, when one of the plant foremen suddenly recalled that the had noticed a bird's nest clinging to the eaves at about the place where the fire started. The theory then was advanced that, in searching for material either to upholster the nest or to vary the diet, one of these feathered tenants might have picked up a lighted cigarette stub from the street and carried it aloft where it speedily ignited nest and woodwork. The damage amount ed to $\$ 3,400$.
Unusual though this case is, it is not the first one of its kind to be recorded. In fact, an awning on a shoe store in the same town was destroyed last summer by what an eye-witness of unimpeachable honesty declared was a similar combination of bird and butt.

## LESS BUSINESS MORTALITY.

The decrease in failures reported by mercantile agencies attests the essential soundness of business conditions. According to Dun's Review there were fewer failures in June than in any month in two years, while the amount of liabilities involved was the smallest since August, 1920. The second quarter of the current year showed a decline of 17 per cent. in number and of 12 per cent. in liabilities from the first quarter, and as compared with the second quarter of 1922 it showed a decrease of 25 per cent. in the number and of 22 per cent. in the amount of indebtedness. The years 1921 and 1922 were a period of heavy business mortality. The resumption of brisk trade activity brought with it more failures than had occurred when depression was at its beight, because keen competition came with the revival, and weak firms that could keep afloat in still waters went down with the incoming tide. The present decrease in the mortality rate indicates that the unfit business units which survived the depression of 1920-1921 have been largely eliminated.

COUE METHODS NOT NEEDED One indication that business is fundamentally sound in spite of the slowing down of its pace and bits of bearish news from time to time is the failure of the professional sunshine spreader to make his appearance. In 1920-21, when business became extremely dull and time was hanging heavily, a certain type of publicity expert wished himself a new job. It was to devise various formulas, slogans, or catch words that would cause depression to vanish as by magic. All that was needed was the right combination of words, and captains of industry would re-
open their factories, bankers would grant unlimited credit, railroad tonnage would begin to pile up, and everybody would be happy. Since this individual has not yet appeared on the scene it is evident that he still has something useful to do and that there is still plenty of sunshine of the natural variety.

## Association Withdraws Apricots.

The Independent California apricot packers have used the opening prices of the organization as a yard measure which is a natural enough proceeding, but when they attempted to stretch its 36 inches to a four foot length trouble occurred. The association yesterday withdrew its offerings. Nothing but chaos resulted from the naming of prices. Independents began to cut the quotations and then ended by trying to cut each other's throats. Buyers were scared off and no one benefited. Broad gauged jobbers who want to buy right were not blinded to the result of too much price cutting. They realize that if apricots are sold at too low prices that it will not pay the grower to pick, pack and market. The apricot market was given a pretty hard jolt during the week, but it looks as if the worst is over. At any rate the association is not going to put up a list of prices which independents can shoot at without hopé of hitting.

Spurt for Black in Millinery.
One of the features of the business being done in the millinery trade for immediate delivery is the marked spurt in the demand for black tha: has been witnessed lately. The call for this hue is of record proportions for this time of the year. Looking ahead a little, there are seen indications of a vogue for bottle green and lacquer red. In the trimmings the new mode in embroideries lays emphasis on Chinese motifs, and the newer feather decorations follow the "trailing trim" vogue. Pin trimmings continue to do very well, and woutd not be found far from the top of the mode if a poll were taken Ribbons are used extensivey in the newer chapeaux, not only in trimming them, but making them.
George D. Tidd, grocer at Mar shall writes the Tradesman as follows: "The poems on the Fron cover of the Tradesman are wonderful help to the business man up in our living room for we need up in our living room for we need
His help in observing the Golde Rule at home and in business.
Lansing-The Honey Products Co has been incorporated to manufacture and sell food products, confections, etc., containing honey, with an authorized capital stock of $\$ 45,000$ pre ferred and 5,000 shares at $\$ 1$ per share, of which amount $\$ 1,000$ has been subscribed and paid in in cash
Lansing-The Carrier-Stephens Co., 300 North Grand street, has been incorporated to manufacture and sell drugs, chemicals and kindred commodities, with an authorized capital stock of $\$ 100,000$, of which amount $\$ 66,000$ has been subscribed and $\$ 30$,000 paid in in cash.

## 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.


Michigan Branches at Detroit, Saginaw, Grand Rapids
Send your order at once to our nearest branch or write direct to

# STANDARD OIL COMPANY <br> (Indiana) 



## Profit in Pancake flour

## is made not in buying but in selling

## Until you sell what you buy you can't make a single penny

In the days of hoop skirts and tile hats, it made little difference what kind of food products you bought; all of them required the same amount of selling effort; no one kind had any advantage over the other.

But today is the day of faster sales, quicker turnover, and there is only one pancake flour which gives you the quick sales necessary in modern business. That quick selling flour, Aunt Jemima, the original, has been on the market continuously and more prominently than any other, and has been ringing up steady profits on your cash register year after year.

Many pancake flours have come and gone. On some of them, perhaps, you were given seemingly wider margins of profit.

But there's no profit in a product until you move it off your shelves. You are actually losing money! While trying to sell a slow moving product you could have several profits on the same amount of money invested in. Aunt Jemima.

Perhaps you have wondered why you have many more calls for Aunt Jemima when you have Aunt Jemima prominently displayed. It is because the Aunt Jemima package is an advertisement in itself. Quality, service, and consistent advertising year after year have made the package itself an advertisementfrom your shelves it talks to your customers -makes them think of delicious pancakes. And so Aunt Jemima creates sales-gives you more profits per day than you get on any other pancake flour.

# Aunt Jemima Mills Company 

 St. Joseph, Missouri
[^0]:    Grande Brick Co., Grand Rapids
    Saginaw Brick Co., Saginaw Jackson-Lansing Brick Co., Rives Junction

