

FORTIETH ANNIVERSARY EDITION. Price, 25 cents

GRAND RAPIDS
PUBLIC LIBRARY

MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty Year

GRAND RAPIDS, WEDNESDAY, AUGUST 1, 1923

Number 2080

H. LEONARD & SONS

IMPORTERS AND WHOLESALE DISTRIBUTORS

FULTON STREET, CORNER COMMERCE AVENUE, GRAND RAPIDS, MICHIGAN

THIS STORE is one of the GREAT TOY MARKETS OF THE COUNTRY and is the logical outlet for all classes of Summer and Holiday Toys. Buyers are here offered an opportunity of obtaining toys of every kind in open stock at prices which afford distinct advantages for profit possibilities. *Come in person if possible and see our great assortment now on display or send for catalogs.*

DOLL CARRIAGES



A selection of over 50 styles, including Steel Frame, Collapsible, Fibre, Reed Carriages, Sulkies, Strollers and Perambulators

\$4.50 to \$150.00

Per Dozen.

CELEBRATION GOODS



Paper Hats, Favors, Carnival Goods, Noise Makers, Serpentine and Confetti for Weddings, Hallowe'en and Patriotic Parties.

Samples on request.

METAL and GLASS

Christmas Tree Ornaments

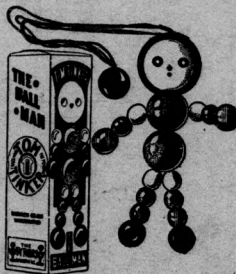
A HUGE ASSORTMENT

ELECTRIC TREE LIGHTS

With Colored Tungsten Bulbs—Eight Light Outfit

\$1.50 Per Set

TINKER TOYS AND GAMES



Attractive fast colors and rounded corners make Tinker Toys safe for all children to play with. National advertising has created a big demand for these novelty toys.

It pays to feature them in your store. Profit is good and turnover quick.

Fast Selling. A Feature in Every Department.

"MAMA"

WALKING AND TALKING DOLLS

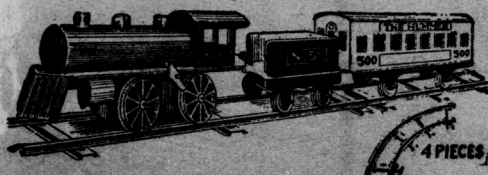
"Horsman" Dolls

This is the line that you will not have to cut your profit on, because you can surely *Get Your Price* on the well known advertised name of "HORSMAN" Makers of best dolls for fifty years.

Every girl now demands a "MAMA" Speaking Doll



Retail Price, \$1.00 to \$15.00 Each.



200 (Fact. No. 72)—Train and Track. Retail \$1.10 Each. Heavy sheet steel engine, 6 in. long, tender and passenger coach. Total length of train 14 inches, four sections of curved track forming a circle of 60 inches. Packed in strong carton. Per doz. \$8.90

"American Flyer Line"

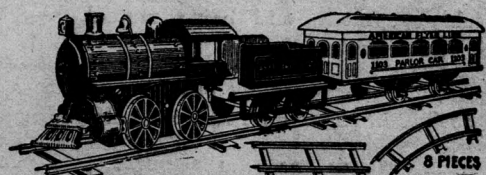
We Show a Complete Assortment. Send for Catalog.

Train and Track at Every Price.

TERMS: Due January 1, 1924 or Two Per Cent Discount if Paid November 1st. Shipment July 1st from Grand Rapids.

MECHANICAL TRAINS AND TRACKS

Engines are equipped with steel pinion gears throughout and highest grade carbon steel springs. As steel is much harder than brass the "AMERICAN FLYER" trains are guaranteed to last longer and give the best of service. They insure SATISFIED CUSTOMERS.



202 (Fact. No. 1)—Train and Track. Retail, \$2.30 Each. 6 1/2 inch cast iron engine that will not jump track, tender with imitation coal and one 6 1/2 inch lithographed passenger coach. Total length of train 14 inches. Complete with 10 sections of curved and straight track forming oval 8 1/2 feet in circumference. Packed in strong partitioned carton. Each ----\$1.53

Hart Brand Canned Fruits and Vegetables

Pears
Plums
Apples
Peaches
Preserves
Cherries
Blackberries
Gooseberries
Huckleberries
Red Raspberries
Black Raspberries



Peas
Corn
Beets
Squash
Pumpkin
Spinach
Succotash
String Beans
Sauer Kraut
Pork & Beans
Red Kidney Beans
Green Lima Beans

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

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

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

W. H. ROACH & COMPANY MAIN OFFICE:
GRAND RAPIDS, MICH.

DIFFICULT?

The grocer with the Yeast-for-Health message at his finger-tips doesn't find it difficult to sell Fleischmann's Yeast. It's simple. Just "Fleischmann's Yeast corrects constipation naturally and permanently."

Try it on your customers today, and watch your yeast sales grow.

THE FLEISCHMANN COMPANY

Yeast

Service

EVERY MERCHANT SHOULD carry a reserve account outside of his business.

MANY MERCHANTS DO carry such accounts in Building and Loan Associations.

WHY? Because these Associations REQUIRE a regular weekly payment, and being mutual, pay the highest return consistent with safety.

\$7.50 per week by our plan creates a CASH RESERVE of \$5,000 in about nine and one-half years.

Grand Rapids Mutual Building and Loan Association

Resources \$4,500,000.00

Chartered 1888

Second Floor Widdicomb Building

Food Fads and Food

There is a difference between food fads and food—a man occasionally relishes a bag of popcorn, but he would not depend upon it as a real food.

Shredded Wheat Biscuit

is a real food, supplying all the elements a man needs to keep at top-notch strength. It is ready-cooked and ready-to-eat—saves fuel, saves time, saves strength. Always the same high quality, with a steady demand that yields a good profit.

MADE ONLY BY

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





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PUBLIC LIBRARY

Laura S. John
Dec 14 24

Forty Year

GRAND RAPIDS, WEDNESDAY, AUGUST 1, 1923

Number 2080

MICHIGAN TRADESMAN

(Unlike any other paper.)

Frank, Free and Fearless for the Good
That We Can Do.
Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly By

TRADESMAN COMPANY

Grand Rapids

E. A. STOWE, Editor.

Subscription Price.

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in advance.

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advance.

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payable invariably in advance.

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issues a year or more old, 25 cents; issues
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Entered Sept. 23, 1883, at the Postoffice
of Grand Rapids as second class matter
under Act of March 3, 1879.

WHY PRICES HAVE DIVERGED

That corn should reach the highest price of the year while wheat has sold down to pre-war levels is quite an unusual development in the grain trade. Prices for the two grains do not necessarily move together, but during the present season they have swung to opposite extremes. Some of the Chicago grain traders are inclined to attribute much of the weakness in wheat to the grain futures act which, it is held tends to keep large operators out of the market. It is possible that the Government's supervision over large speculative dealings may have some effect on the volume of operations, but the price of wheat, after all is determined in a world market, and the effects of this supervision are at most a minor influence. Moreover, the traders who now assert that speculation is required to boost wheat prices have hitherto vigorously denied that speculation even depresses the price of grain. There is little consistency in such an attitude. If the grain futures act has brought wheat prices to their present low state, why is it that the price of corn at the same time has moved in a wholly different manner? One may hold no brief for the effort of the late Congress to regulate trading in grain futures, and yet recognize buncombe when he sees it.

The real reason for this divergent movement in the price of wheat and corn is to be found in the old-fashioned factors known as supply and demand. Corn stocks are scant because of heavy stock-raising and feeding operations when prices of hogs were high. This year's corn crop has been much delayed by the late planting due to a cool spring, and this means that existing stocks will be further depleted by the belated arrival of new corn on the market. This situation has been discounted by the trade, with the result that

corn prices are high. So much for the demand side of the equation. Two years ago when corn was "dirt cheap" and the price of hogs was high the farmers of the corn belt began to raise more hogs. This has resulted in a big demand for corn, in spite of the fact that hogs are being marketed in such large numbers that their prices are now down to pre-war levels.

With wheat the situation is wholly different. Europe will have a large yield this year, while there has been no substantial reduction in output in other parts of the world, and in the case of Canada particularly the prospects are for a crop that will break all previous records. Moreover, wheat is coming on to the market in some part of the world every month in the year, and in this country there are two crops of wheat that are harvested at different times, so that there is no long period between seasons as there is in the case of corn. These differences in the situation of the two grains explain why their prices are moving in opposite directions.

WILL CLOTHING COST MORE?

There is much speculation now as to the possible effects of the recent advance in the prices of woolen goods, announced by the leading manufacturer, on the price of clothing next Spring. It is estimated that the higher prices of textiles will add about \$1.50 to the average price of a suit of clothes. Whether any part of this will be absorbed by clothing manufacturers is, of course, problematical, but they have hitherto been holding prices down to such an extent that there is doubt whether they will be able to trim further in the face of constantly rising costs. There appears to be some discrepancy between the advance in the price of woolens and the special sales of men's clothing at reduced prices now being conducted by large clothing houses and department stores. The retail clothing trade this spring was disappointing, but this was attributed to the unfavorable weather conditions rather than to anything like a buyers' strike, and the special sales now are being made to reduce inventories. It has been pointed out that the lower trend at the present may militate somewhat against higher retail prices next spring, but the attitude of the consumer at that time will be governed largely by the general business outlook and the level of purchasing power.

Learn to know what you can say and do to appeal to the vanity of customers, and you will make them feel that they like to do business with you.

COTTON MARKET FIRMER.

With trading in the old crop of cotton disposed of, there is now added interest in the new one. Weather and other potential conditions in the growing districts are coming in for the closest scrutiny. The prospects in Texas are receiving especial attention. Enthusiasts in that State are predicting the largest yield on record, and an effort is being made to get loans big enough to permit its "orderly marketing." Not all are agreed on this, however, a number of the growers apparently wishing to "cash in" as soon as possible, because they can see a profit at prevailing prices. At 20 cents a pound the probable crop of Texas would represent \$300,000,000 or over. The financing of this would be no small task. No very accurate estimate, however, can be made at this date of the yield in Texas or in any other State. Early cotton is beginning to come to market, but the size of the crop in general will depend on conditions in the next five weeks or more. It is noteworthy, however, that private estimates are running considerably higher than those given out by the Government four weeks ago.

More firmness in prices was shown by the goods market toward the close of last week. The action of the mills in curtailing production was one of the causes of this. Manufacturers are unwilling to produce goods to be sold at a loss or to be kept in stock to await contingencies, while buyers have been holding off for lower prices in accord with cheaper raw cotton. During the week percale prices were lowered. They are said to be offered on the basis of 17-cent cotton. A fair amount of business followed this action. Some lines of underwear have been lowered since the opening and this, with the variations of price between different manufacturers, has tended to upset the trade and further incline buyers to the belief that they will lose nothing by delaying orders. In hosiery a drop of 10 per cent. in certain lines was announced by a large producer.

WOOLS AND WOOLEN GOODS.

Interest in the wool situation just now is little devoted to the raw material, but centers in the goods production end. While some of the domestic clip is still unmarketed, it is evident that there is no lack of the material available. The imports during the last fiscal year were about double those of the year before, and there is a large residuum of them as yet unused. Quite a quantity of the coarser South American wools brought in were re-exported because those varieties were in greater demand abroad. No foreign sales of wool at auction are taking place, the

earliest being scheduled for the beginning of September.

Of especial interest to the trade during the past week was the first of the Spring openings of the American Woolen Company. The goods shown included serges, tropicals and woolens. Other openings by the same company took place on Tuesday and Wednesday, when fancies and dress goods were offered, completing all the lines of the corporation. While the prices asked are an advance on those of previous initial offerings, the increases are about what was expected. No great rush of buying followed the offering of the Spring fabrics. The company, however, while showing them, had its salesmen out on the road soliciting business so as to get whatever orders were possible and thus permit operations to go on in volume after the production of Fall goods ceases. Other factors in the trade followed the lead of the American Woolen Company and began offering tropicals and other cloths. Most of the important dress goods producers will wait a few weeks before showing their Spring fabrics. They have still a lot to do in filling their orders for Fall, which have called for a large yardage.

AUTOMOBILE PRODUCTION.

The decline in the production of automobiles in June was much less than many members of the trade had expected. The output of passenger cars was 336,317, compared with 350,180 in May. Only two other months of the current year have exceeded the June record. These were May with the output just indicated, and April, with a production of 344,474. Incidentally, the number of cars produced in June was 28 per cent. ahead of those manufactured in the same month a year ago. The production of trucks also showed a slight falling off last month, the number being 40,565, compared with 43,012 in May. The June output of trucks is far ahead of that of any other month except May, and is 56 per cent. ahead of the production of June, 1922. The very slight decreases, in spite of seasonal influences, bear out previous reports that the automobile industry had enough forward business to keep it running at practically full speed until August.

His Money Was Good.

Author—"The very first thing I sent to a magazine was accepted."

Young Friend—"Was it poetry or prose?"

Author—"Prose. It was a check for a year's subscription."

Some holders of German marks are already taking correspondence courses in paperhanging.

HIGH COST OF COMPETITION.

Retailers Urged to Confine Purchases to One Jobber.

Competition may be—undoubtedly is—the life of trade, but it costs a great deal of money, whatever its virtues may be. Many shrewd observers of co-operation are prone to think that co-operation, honest and fair enough to prevent the evils of monopolistic exaction, would really be more conducive to economy than competition which involves competitive costs.

For instance, one of the great claims as to the cheapness of chain store systems as against "independent" stores has been that they saved the cost of salesmen, traveling from the wholesaler and calling on its retailers. While it may be that other offsets exist, there can be no doubt that salesmen cost considerable. It is also true that when several competing jobbers solicit the trade of a retailer the salesmanship element of cost is multiplied four or five fold.

And yet no wholesaler, seeking his share of the patronage, can dispense with salesmen. In the same way, the specialty manufacturer must send around his own salesmen to take care of his interests in competition with his rival. He doesn't dare trust his interests to the jobber, although some jobbers—notably in the Tri-State territory—have tried to persuade him to leave it to them and allow them what specialty work would cost.

All this is suggested at this time by a campaign which Lloyd M. Skinner, the macaroni manufacturer, is putting out and which hits pretty close to the bulls-eye of more targets than the one he is aiming at.

Mr. Skinner is a striking figure in the trade because he confines his distribution wholly to wholesale grocers. He sells all retailers at the same price (so far as he can make jobbers maintain uniformity, and he is aggressive in that. He openly challenges any retailer to show that he sells chains, buying exchanges or other irregulars, or that he sells any retailer, however large an outlet, at a lower price than any other, however small. In turn he rather firmly insists that his distributors show him some measure of reciprocity as against his competitors who sell all comers, and rumor has it that, while his line is popular he does not find the jobbing or retail brand of reciprocity all that he might desire.

But now Mr. Skinner has gone a point further and is pleading with the retailers to stand by the jobber who favors a "square" policy rather than one who does not. He urges that retailers cut out competitive buying and, selecting one jobber they know to treat them right, buy exclusively from him. To quote his circular in part:

We are of the firm opinion (and we do a national business with retail and wholesale grocers) that the independent retail grocer who will pick his jobber—a good, reliable jobber that he knows will work with and for him—and will stick to him, will find that 50 per cent. of his success is already solved.

We personally buy hundreds of

thousands of dollars' worth of raw material each year, and we long ago found it to our best interest to in each line confine our purchases to a few reliable concerns. The idea is to confine our business so that our business will actually be worth while to someone, and so that they can really afford to put their organization back of our plant.

We believe that the independent retail grocer who will so confine his purchases so that some real jobber can afford to take a real interest in him and put his organization back of him is the one that will win out best in the end.

No one will deny that turn-over of capital is the big thing in the retail grocers' business, and if you work close with your jobber, limit your lines, make small purchases and buy often, you will get a real turn-over on your capital.

It is the manufacturer and the wholesale grocers that have the nerve to stand by a principle that are most liable to stand by and for you at all times.

Mr. Skinner does not go quite as far as to say that this would match chain store competition—and perhaps he cannot advocate such elimination of competition on the part of another—but to the observer of such things, it offers ground for some speculation along that line.

Suppose a jobber could feel that he had the undivided patronage of a given retailer—or perhaps of a large route of retailers. He could safely withdraw his salesmen and take orders by phone. He could safely make a price that would share the saving with the retailer. He could assume a relation with his retailers exactly like that between the chain store and its headquarters, and between them one great item of expense would be eliminated. In fact in some places retail systems have done that very thing, and almost matched the economies claimed for the chain store. A jobber relieved from a large item of expense like that could well afford to cut down his cost of doing business and his prices. Under the Harvard system survey sales in 1922 were found to cost 2.7 per cent.

Of course, it is hardly to be expected that such an ideal can be entirely worked out, but if jobbers and retailers who are trying to meet chain store competition are looking for ways out, here is evidently a line for investigation. It must prove that co-operation would show worth-while economies over competition.

A Matter of Population.

As to the question whether or not chiffon, or sheer, silk hose has passed out of the novelty class into the staple, the assertion is made by a well-known hosiery man that it is largely a matter of population. In other words, while these goods are now being purchased well all the year around in cities of 50,000 and upward, the tendency of the buyers in places more representative of "Main Street" is to go light on them. This tendency, it was said, is based largely on a dominant "Main Street" characteristic—gossip. This, the man in question said, is especially true of towns in the Middle West where what shall be what in dress is still dictated by certain women of Victorian ideas, despite the teachings of the fashion magazines.

MONUMENTS



We operate a modern monumental factory in which we turn out a large quantity, as well as a large variety of memorials each year. The product of this factory is made up principally from specifications by various dealers, but we also endeavor to keep on hand a stock of finished goods of standard design that may be shipped promptly.

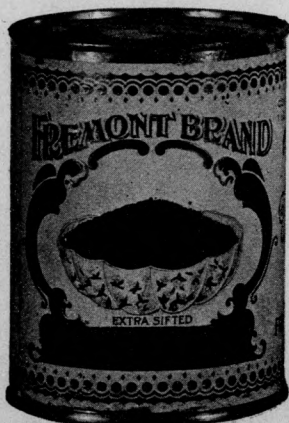
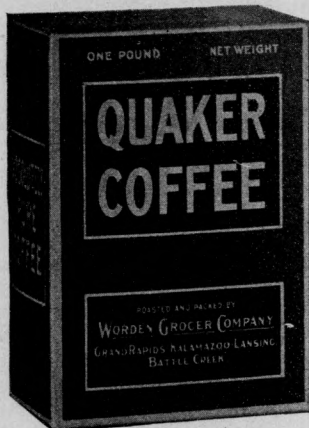
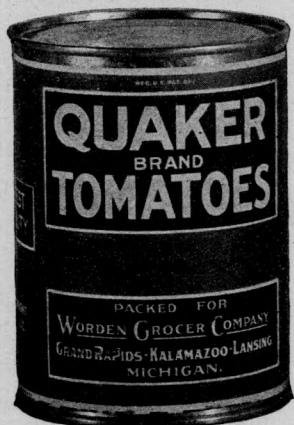
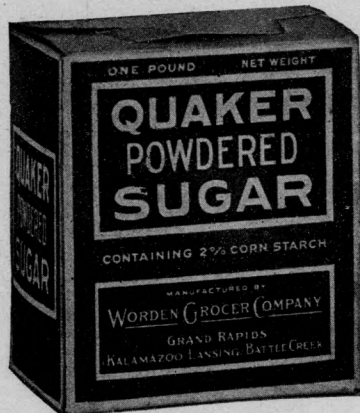
Building stone is also cut in this factory on specifications furnished by contractors. We endeavor to keep on hand a large supply of rough granite in order that practically any design of memorial may be made without placing a special order with the quarry for the rough stock. We purchase the best raw material obtainable and the finished product is sold direct to dealers. We are represented by dealers in practically every county in the state and would be pleased to have one of our representatives call on you.

MICHIGAN STATE INDUSTRIES

JACKSON, MICHIGAN

Harry L. Hulburt, Warden

Practical Advertising



T



HE SHOW WINDOWS and display counters of your store are the most valuable advertising opportunities to be had.

The counter display appeals to the consumer when she is ready to make a purchase—when she is in the buying mood. And the window display is appealing to all of the people entering or passing by your store and both of them are constant, silent salesmen. And this is the most effective advertising possible.

Now the question is what kind of goods are you advertising in your windows and on your display counter and are these goods given their best opportunity to speak to the consumer.

Are you displaying prominently a few brands which are offered by everyone and by some stores as leaders at cut prices or are you displaying those goods which you handle because of their quality?

Is your own advertising in your own store displaying to the public your idea of good goods and value received?

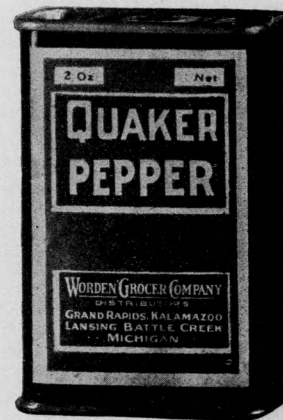
Is your window display and counter advertising helping to divert the customer's attention to price alone or are you promoting your own interests by directing your customer's thoughts to a study of quality goods.

Our idea is that the customer comes to your store to trade because she has confidence in your ability to select good goods. She wants your judgment on lines where judgment is required but is not so much interested in staples which anyone can buy and little judgment is required in the handling.

WORDEN GROCER COMPANY

Grand Rapids Battle Creek
Lansing Kalamazoo

THE PROMPT SHIPPERS



MOVEMENT OF MERCHANTS.

Dearborn—F. C. Greenwald & Sons has changed its name to the Dearborn Grocery Co.

Marquette—Miss Mariam Andrews succeeds Mrs. William Anderson in the millinery business.

Menominee—The Carpenter Cook Co., of Iron Mountain, has decreased its capital stock from \$100,000 to \$1,000.

L'Anse—The Baraga County Hardware Co. has taken over the Hansen hardware stock and will continue the business.

Detroit—The Belle Isle Auto Sales Co., 11300 East Jefferson avenue, has increased its capital stock from \$7,000 to \$50,000.

Escanaba—The Hewett Grain & Provision Co., of Ishpeming, has changed its name to the Hewett Grocery Co., of Ishpeming.

Owosso—N. W. Bradd has purchased the grocery stock and store building of Fred Hasse, West Stewart street, taking immediate possession.

Detroit—The Southern & Western Lumber and Shingle Co. has engaged in the wholesale and commission business at 924 First National Bank building.

Allen—Mrs. B. E. Ford has sold her store building, formerly occupied by the postoffice, to Frank Hicks, who will occupy it with a modern meat market.

St. Johns—F. J. Ridenour has sold his interest in the grocery store of Parr & Ridenour, to his partner, Steve Parr who will continue the business under the style of Parr's Grocery.

Bronson—R. D. Powers, who has long been engaged in general trade here, died recently. The business is being conducted under the management of a daughter, Miss Virginia Powers.

Coldwater—Arthur E. Root in business here for the last ten years, died suddenly from heart trouble last week. He was 45 years old and came here from Detroit. He leaves his widow.

Kalamazoo—The Kalamazoo Red Top Cab Co., 644 East avenue, has been incorporated with an authorized capital stock of \$10,000, \$3,100 of which has been subscribed and paid in in cash.

Kalkaska—Mark S. Johnson has sold his grocery stock to L. L. Root, who has clerked in the store for several years. Mr. Johnson will devote his entire attention to the Kalkaska State Bank, of which he is cashier.

Flint—The Elsas Apparel Co., 524-6 South Saginaw street, has been incorporated to deal in women's ready-to-wear garments, millinery, etc., with an authorized capital stock of \$100,000, \$62,000 of which has been subscribed and paid in in cash.

Detroit—The Ideal Fur Co., Inc., 1550 Broadway, has been incorporated to deal in furs at wholesale and retail, with an authorized capital stock of \$10,000, of which amount \$7,010 has been subscribed and paid in, \$4,010 in cash and \$3,000 in property.

Detroit—The Vinson Coal Co., Congress building, has been incorporated with an authorized capital stock of \$50,000 preferred and 5,000 shares at \$1 per share, of which

amount \$5,820 and 5,000 shares has been subscribed and \$2,890 paid in in cash.

Prattville—Robbers entered two stores in this village last Friday, the Roy Black hardware store and the grocery store of C. H. Holland. Tires and tubes valued at \$125 and jackknives valued at \$40 were taken from the former and a small quantity of cigars from the latter.

Kalamazoo—Miss Ellen Doolan has removed her stock of women's ready-to-wear garments from the Peck building where she has been located ever since the building was completed, to her new home, 605 West Lovell street, formerly the home of the late Mrs. John F. King, which she recently purchased.

Albion—A new elevator company is being organized to take over the business of the Albion Farmers' Elevator Co., now in the hands of trustees. The creditors of the concern have authorized its sale at \$25,000. A. D. Jeffrey and C. G. Bliss already have obtained pledges for more than \$20,000. The new company will be a stock company and co-operative.

Kalamazoo—Plans are being considered for intensive promotion of the National "Eat More Wheat" campaign in Southern Michigan, as a means of relieving the present low prices. The National "Eat More Wheat" drive will increase domestic consumption enough to have some effect on wheat prices and offset to a certain extent the lack of a foreign market.

Adrian—Taking advantage of the usual slackening in summer business, several factories in this city are making extensive improvements. The Economy Drawing Table Co. is erecting a two-story brick main building with the assembly room. The addition will permit the employment of about 200 additional men. The Anchor Concrete Co. has started work on its second addition 60x80 feet.

Ishpeming—Louis Toutloff, of this city, has disposed of the drug store which he has conducted in Michigamme the past few years to Herman Saladin, of Garden City, a former Ishpeming resident. Mr. Saladin was for a number of years employed as pharmacist at the City drug store, in Ishpeming, going from here to Garden City, where he engaged in the drug business.

Manufacturing Matters.

Detroit—The Detroit Baking Co. has increased its capital stock from \$150,000 to \$250,000.

Detroit—The Sand Lime Products Co. has increased its capital stock from \$50,000 to \$150,000.

Allegan—The Allegan Casket Co. is building an addition to its factory which will double its present capacity.

Detroit—The Detroit Celery Products Co., 838 Abbot street, has increased its capital stock from \$50,000 to \$80,000.

Ironia—The Michigan Porcelain Tile Works has increased its capital stock from \$100,000 to \$115,000 and 250 shares no par value.

White Pigeon—The White Pigeon

Carton Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$10,450 has been subscribed and paid in in property.

Ishpeming — Carl J. Corneliusson & Sons have removed their bakery to its new location, at the corner of Second and Ridge streets and will continue the business under the style of the New Star Bakery.

Brooklyn — The National Grain Products Co., has been incorporated with an authorized capital stock of \$10,000 preferred and 70,000 shares at \$1 per share, all of which has been subscribed, \$4,750 paid in in cash and \$7,000 in property.

Saginaw—The Saginaw Ladder Co., of Saginaw, which has taken over the Saginaw Ladder Co., Ltd., dissolved, has been incorporated with an authorized capital stock of \$75,000, all of which has been subscribed and paid in property.

Detroit—The Colson-Detroit Co., 223 Larned street, has been incorporated to manufacture and sell children's vehicles, specialties, etc., with an authorized capital stock of \$10,000, of which amount \$2,000 has been subscribed and paid in in cash.

Detroit—Home Efficiencies, Inc., 508 Griswold street, has been incorporated to manufacture and sell household articles and appliances, with an authorized capital stock of \$1,000,000, \$500,000 of which has been subscribed and paid in in cash.

Saugatuck—The Speedway Manufacturing Co. has been incorporated to manufacture and sell roller skates, small wagons, rubber tired wheels, etc., with an authorized capital stock of \$21,000, all of which has been subscribed, \$2,000 paid in in cash and \$11,000 in property.

Saginaw—The Jungerheld Sheet Metal Products Co., 1941½ East Genesee street, has merged its business into a stock company under the style of the Jungerheld Co., with an authorized capital stock of \$10,000, \$2,610 of which has been subscribed and paid in in cash.

Detroit—The C. H. Dockson Co., 161 East Columbia street, has been incorporated to manufacture and deal in oxy-acetylene equipment, etc., with an authorized capital stock of \$50,000, of which amount \$15,000 has been subscribed and paid in, \$7,500 in cash and \$7,500 in property.

Erie—R. P. Roberts, manufacturer of cement blocks, etc. and dealer in building materials, supplies, etc., has merged his business into a stock company under the style of the Erie Building Supply Co., with an authorized capital stock of \$3,500, of which amount \$2,900 has been subscribed and paid in, \$1,500 in cash and \$1,400 in property.

Lansing—Operation of the Distel Wheel plant in Detroit will be discontinued, August 4 and the entire machinery, equipment and executive force of the Detroit organization will be moved to Lansing by Sept. 1, according to announcement here. The Distel company recently was purchased by the Motor Wheel Corporation of this city, now the largest manufacturers of automobile wheels in the country.

Pontiac—Work has been started by the Wilson Foundry and Machine Co. on expansions of its plant which will double capacity at a cost of \$1,500,000. The concern is making engines for the Willys-Overland company, of Toledo, and is now turning out about 900 daily, according to D. R. Wilson, general manager. The demand for next year, he said, will be about 1,700 daily. The changes involve erection of four new buildings with a total of over 800,000 feet of floor space, and rearrangement of the machine shop. It will involve employment of 1,000 more men. The work is to be finished by December 15.

Items From the Cloverland of Michigan.

Sault Ste. Marie, July 31.—Cedarville has a new cafe which was opened to the public this week by James Molinaro, of the Manhattan cafe here. It will be known as the Les Cheneaux cafe. Mr. Molinaro will give much of his personal attention to the cafe. Being an expert at the business, he will receive a large share of the tourist trade during the season.

The hotel at Trout Lake is fast becoming a famous fishing resort. Charles Moore, the proprietor, claims they have found the bait that catches the fish which have been fooling the guests. Mr. Walborn claims to have caught a 15-pound muskallonge last week.

William Norvall, store keeper for the Freeman Lumber Co., at Engadine, has taken possession of the store formerly owned by Charles Bretz, at Engadine, and will continue the business. With his previous experience and large acquaintance, the new venture promises a prosperous future.

Claude Smith, one of Manistique's well-known meat merchants, killed the fatted calf for his son, Harry, who returned home last week. Great was the surprise when Harry introduced his wife.

Variety may be the spice of life, but too much spice ruins the cake.

August 16 is the date selected by our Mayor, George Comb, for the Soo's civic holiday. Most of the business places will be closed and picnics and other sports will be the order of the day.

The Cadillac Company will commence operations in the new mill on Monday, giving employment to a large number of men, which is good news to the merchants here, who will all profit by the opening of our new industry.

Mrs. R. J. Stuart, of the Cowan & Hunt millinery, left last week for New York to select her fall stock.

A. W. Dawson, President of our Civic and Commercial Association, left last week for a motor trip to Grand Rapids. He has taken along much valuable tourist information, which he expects to distribute to the hotels along the lake shore.

R. A. Stearns, head of the contract department for Swift & Co., Chicago, arrived last Saturday on his annual fishing trip. He is accompanied by his son, Billy, who is leading his father a merry chase as a fisherman. They specialize on trout, picking the big ones out of the Rapids. Last year Mr. Stearns caught one of the record breakers and is determined to do as well this year. He is also a Soo booster, having induced numerous Chicago friends to come to the Soo for good fishing. Then we have Canada across the river, where they have good bait, making the Soo the ideal spot for those seeking recreation.

You are not getting old until you leave the swimming hole before it is time to leave. William G. Tapert.

Essential Features of the Grocery Staples.

Sugar—The market is unchanged from a week ago. Local jobbers hold cane granulated at 9.20c.

Canned Fruits—The week passed without the announcement of opening prices by the California Packing Corporation, the last of the big canners to be heard from. No statement has been made as to when the quotations will be made public, but they are expected any day. The canner is in no hurry to make public its list, since there has been no rush to buy other offerings at recent openings. The larger canners are maintaining their quotations, but smaller interests are shading prices in all offerings and grades. The real test of the market will come after the corporation is heard from, as that range is used as a measure of the market. Various varieties are taken to fill shortages, but general interest for later outlets is lacking. Pineapple is somewhat easier in tone as there are freer offerings, since holders are willing to liquidate where formerly they were reluctant sellers. Apples are quiet, except fancy, which are scarce and wanted.

Canned Vegetables—Canned food brokers will tell you that they are doing a satisfactory business if they consider only the diversity of buying orders which they receive from jobbers, as pretty much all of the staples are in demand, but it would not create the correct impression to stop there in describing the market. For all there is buying the market is sluggish and disappointing, since at the end of a day, when the individual orders are totaled, they represent no worthwhile amount. Jobbers are too conservative to take anything but what they actually need. In addition to careful buying is the element of scarcity of spot stocks. This plays an important part in limiting the turnover. While merchandise can be supplemented in some instances by factory purchases there is not much call for goods in the country. Warehouse or dock canned foods are preferred, as they can be had in a hurry and in small blocks. Not in years has there been such a depleted stock of most commodities as at present. Some lines are not to be had and others in such small lines that pet brands and grades have to be ignored. The trade is going into the new season with considerably less than the normal floating stocks in the hands of wholesalers and retailers. Such a condition would inspire confidence in new packs, especially since values have been scaled down ever since the first prices were quoted; but there is as much conservatism in futures by jobbers in the metropolitan section as in old packs. There is buying, of course, but it is not representative of this market nor is it anything like what it has been in previous seasons. The Tomato shortage is serious, as by the time new goods arrive a month or so later there will be little left. Gallons are bringing fabulous prices, and even cannot then be had as primary points are out of goods and second hands have liquidated down to bare floors. No. 3s

are similarly placed. No. 2½s from California are in demand and there is a better feeling and an upward trend to Southern No. 2s. Futures show a renewal of buying interest, especially for early delivery and in assorted cars. The market remains firm. Peas are in canners' favor in the large sieves of standards especially. Smaller sieves are not so wanted, but the trade may be forced to take them. Prices are stiffening, and while jobbers have not covered their usual requirements they seem to be willing to let merchants in other cities get ahead of them. Fancy Golden Bantam Corn is wanted but is unobtainable. Standard Crosby is steady but not active in a large way.

Canned Fish—Columbia River chinooks in strictly fancy pound containers is scarce on the spot, although stocks are in transit to this market. Halves are not so firm and are taken mostly for nearby needs. Alaska lines are about the same as during the past week. Reds and pinks are in no surplus on the spot and are steady. Futures are not selling freely. Maine Sardines are sparingly offered at the factory and rule in favor of the packer. Other lines are quiet. Shrimp is about off the market in jobbing quantities.

Dried Fruit—Few operators look for any immediate upward reaction in 1922 Apricots as there are too many unfavorable conditions to allow for that; but, on the other hand, there is a limit to the declines, which have been constant since the first quotation on new pack was put out this spring. At 2c below association opening the market has held fairly stationary and a limited number of the cars has been sold. One operator makes no secret of his purchase of goods at below the usual asking price and his turnover of his stock at a slight advance. General buying, however, is lacking. Many jobbers have not made any contracts. Others have ordered small blocks for early shipment so as to have new pack to quote to their trade. Old crop is a wet blanket, and because new fruit is so much lower than last year it is preferred, particularly Santa Clara Blenheims. Some operators think that apricots ought to be good sellers when the market has been stabilized, as they can be retailed at 15c a pound, which is a low price compared to recent years. Packers talk of a reduced dried tonnage below earlier estimates, as they say that neither grower nor packer is encouraged to produce fruit at present quotations. The main demand is for fancy and other top grades, which are wanted in straight lots but not in assortments. Bids, however, are usually ¼@½c below the ideas of packers, who also do not want to sell straight lots. Prunes are not on a trading basis. There are too many old crop Californians on the spot and to come forward to create confidence. The only buying is in lots, which are offered at inside prices, and even then sales are not extensive. California packers insist upon no more than a 60 per cent. crop this year, but at better than 6c new fruit is not wanted. Coast interests appre-

ciate the non-buying policy of the New York and Eastern trade, and it is not willing to make free offerings at firm prices only to have dealers use their quotations to lower the market. There is no life to either Peaches or Pears, while Currants are in no better position than a week ago. Raisins were not a big feature last week. Old crop was taken by the bakery and manufacturing trades and to some extent by jobbers, but the demand is limited to Sun-Maid offerings. New crop is no different than that of other dried fruit.

Nuts—The only feature this week is the offering of new crop California Almonds by an independent packer. The range is considered as favorable or would be under more normal circumstances. California will have a good crop this season, from present indications. A larger percentage than usual will be shelled, as the duty on shelled nuts is a big inducement to domestic producers, while it is not so pronounced in nuts in the shell. Buying is not heavy so far as others have not quoted the market. Brazil Nuts are steady but are not active in a large way. Walnuts rule steady. Pecans remain firm.

Rice—The lateness of the crop in the South is prolonging the distributing season, which affects spot goods by eliminating the desire to liquidate in a hurry. Southern points are firm in their tone and there is no pressure to sell. As growers are looking for higher prices, this also has a strengthening effect. Fancy rice rules in favor of the seller as stocks are moderate. Other kinds are moving in moderate volume. Foreign rice holds at former quotations, but the demand is moderate.

Review of the Produce Market.

Apples—Transparents, \$1.75 per bu.; Duchess, \$2 per bu.

Bananas—The iniquitous trust is tightening its grip on the market, in consequence of which the price locally has advanced to 9@9½c.

Beets—50c per doz. bunches for home grown.

Blackberries—\$2.50@2.75 per crate of 16 qts.

Butter—The price has advanced 1c during the past week. Local jobbers hold extra at 39c in 63 lb. tubs; fancy in 30 lb. tubs, 41c; prints, 41c. They pay 25c for packing stock.

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

Cantaloupes—Arizonas now sell as follows in this market:

Flats ----- \$2.50
Ponys ----- 5.50
Standards ----- 6.00

Carrots—40c per doz. bunches for home grown.

Cauliflower—\$2 per doz. heads.

Celery—50c per bunch for home grown; \$2 per box of 4 doz. bunches.

Cherries—\$3 for sweet and \$2 for Montmorencies.

Cucumbers—Home grown hot house, \$1.40 per doz.

Cocoanuts—\$6.25 per sack of 100.

Eggs—Local jobbers pay 22@23c for candled fresh, cases included.

Garlic—35c per string for Italian.

Grape Fruit—Fancy Florida sells as follows:

36 ----- \$4.00
46 ----- 4.50
54 ----- 4.50

Green Beans—\$2 per hamper.

Green Onions—25c 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 ----- \$6.00
Leaf, per bu. ----- 1.00

Lemons—The market is now on the following basis:

300 Sunkist ----- \$9.00
300 Red Ball ----- 8.50
360 Red Ball ----- 8.50

Musk Melons—The market takes all receipts promptly on the following basis:

Osage, standard ----- \$4.50
Osage, jumbo ----- 4.50
Honey Dew ----- 3.50

Oranges—Fancy Sunkist Valencias now quoted on the following basis:

100 ----- \$6.00
126 ----- 6.00
150, 176, 200 ----- 6.00

216 ----- 6.00
252 ----- 6.00
288 ----- 5.50

Peaches—\$4 per bu. for Albertas from Georgia; \$3.50 for six basket crate.

Potatoes—Old command 30@35c per bu. New, Virginia are now selling \$6.25 for 11 peck barrel; home grown, \$2 per bu.

Parsley—50c per doz. bunches.

Peppers—Florida, 75c for small basket containing about 18.

Pieplant—\$1 per bu. for home grown.

Poultry—Local buyers now pay as follows for live:

Light fowls ----- 14c
Heavy fowls ----- 20c
Broilers, 2 lbs. ----- 32c

Radishes—40c per doz. bunches.

Raspberries—Black, \$2.50@3 per 16 qt. crate; red, \$4 per crate.

Spinach—\$1 per bu. for home grown.

Sweet Corn—45c per doz.

Tomatoes—7 lb. basket of home grown hot house fetch \$1.25.

Turnips—New, 75c per doz. bunches.

Watermelons—75c@\$1 each for either Georgia or Florida.

Huckleberries—\$3 per 16 qt. crate.

Onions—Spanish, \$2 per crate; Louisville, \$4 per 100 lb. bag; Egyptian \$4 per 100 lb. bag.

Dr. Cook Again Indicted.

Rather than take chances with the Texas Federal indictment against Dr. Cook the Federal Grand Jury in Cleveland also indicted him to be sure that he will not escape for the fraud he practised upon investors with his reloading oil stock swindle. Twenty-six other Texas oil promoters were indicted and will have to stand trial with this Arctic explorer whom Commander Peary branded as a faker. Dr. Cook will find it is much easier to fool the public than Uncle Sam once it becomes evident that he is a menace to the people.

The sale you almost made didn't put any money into the cash register.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, July 23—On this day was held the first meeting of creditors in the matter of Theodore W. Clark, Bankrupt No. 2307. The bankrupt was present in person and by attorney, John W. Powers. No creditors were present or represented. No claims were proved and allowed. No trustee was elected. The bankrupt was sworn and examined without a reporter. The first meeting was then adjourned without date. The case, having no assets, has been closed and returned to the district court.

On this day was also held the final meeting of creditors in the matter of Emmett H. Baker, Bankrupt No. 2296. The trustee was present in person. No others were present. The trustee's final report and account was approved and allowed. An order was made that the administration expenses be paid, so far as the funds on hand would permit, there being no funds on hand for the payment of any dividends to creditors. There was no objection to the discharge of the bankrupt. The case will be closed and returned.

On this day also was held the final meeting of creditors in the matter of Noel-Messner-Peters Co., Bankrupt No. 2191. The trustee was present in person. No others were present. Claims were proved and allowed. The bills of the attorneys were considered and passed upon. An order was made for the payment of administration expenses, so far as the amount in the trustee's hands would permit, there being no funds for the payment of any dividends to creditors. No objection was made to the discharge of the bankrupt. The final meeting was then adjourned without date. The case will be closed and returned.

On this day was held the final meeting of creditors in the matter of Peter Moerland, Bankrupt No. 2138. The trustee was present in person. Francis L. Williams was present. Claims were proved and allowed. The trustee's final report and account was considered and allowed. An order was made for the payment of administration expenses so far as the balance on hand would permit, secured claims having been heretofore paid. There was no dividend to creditors. There was no objection to the discharge of the bankrupt. The final meeting was then adjourned without date. The case will be closed and returned.

July 24. On this day was received an offer for the assets in the matter of Freedman & Horwitz, Bankrupt No. 2298. The offer is from Townsend & Lovell, of Grand Rapids, and is in the sum of \$1099.69 for all of the stock in trade and fixtures of the estate, which is inventoried and appraised at \$2899.60. The date fixed for the sale is Aug. 3. A copy of the inventory is in the hands of the trustee and the referee and may be seen by anyone interested. The stock is that of a men's furnisher store, and located at the city of Grand Rapids.

July 25. On this day was called the final meeting of creditors in the matter of Regle Brass Co., Bankrupt No. 2081. The trustee has filed his final report and account and the same will be passed upon, several items of accounts, notes and rights of action will be sold at auction and a first and final distribution will be made to creditors of the estate. The date fixed for the meeting is Aug. 6.

In the matter of Reed City Creamery Co., Bankrupt No. 2049, the trustee has filed its final report and account and all of the property has been disposed of. A final meeting of creditors has been called by the referee to be held at his office Aug. 8. The trustee's final report and account will be passed upon, the first and final distribution made to creditors.

In the matter of Nathan J. Rosenbaum, Bankrupt No. 2303, the trustee has reported an offer of \$250 for all of the stock in trade and fixtures of the estate, which is inventoried and appraised at \$753.39. The offer is made by Smith & Whitney, of Belding, at which place the stock is located. The date fixed for sale is Aug. 7. All interested should be present at such time and place. An inventory may be seen in the hands of Henry Smith, the trustee, of Belding, or at the office of the referee.

July 28. On this day were received the schedules in the matter of Simon Belfer, George Belfer and S. Belfer & Son, Bankrupt No. 2306. The first meeting has been called for Aug. 10. A list of the assets of bankrupt show assets of \$2250, of which \$500 is claimed as exempt to the bankrupts, and liabilities of \$5,156.84. A list of the creditors of the bankrupts is as follows:

Louis Faingold, Bay City	\$625.00
Industrial Mortgage & Investment Co., Grand Rapids	98.88
Atlas Hat & Cap Co., Chicago	30.00
Oscar Barch, Chicago	24.23
A. J. Brumach Co., Reading, Pa.	48.80
Benjamin Bros., Chicago	202.00
B. & B. Clothing Co., Toledo	105.17
S. Deiches & Co., Chicago	33.29
Ellsworth & Thayer, Milwaukee	106.50
G. R. Dry Goods Co., Grand Rapids	100.00
J. W. Jackson & Sons, Indianapolis	40.00
Kling Bros. & Co., Chicago	550.00

Mason & Hanson, Chicago	24.65
Mullin & Co., Chicago	298.60
The Fit Right Cap Co., Indianapolis	71.75
Klaven & Stern, Chicago	126.79
Schiller, Stein & Co., Detroit	83.34
Woven Right Knitting Co., Cleveland	42.00
Schoenfeld & Schoenfeld, Detroit	176.50
E. Scheffelowitz, Chicago	71.41
Weiner Cap Co., Grand Rapids	41.00
B. Kremet & Co., Chicago	461.80
Irving Brandt & Co., Chicago	70.00
Billstein & Feierman Co., Cleveland	158.62
Nevan Glove Co., Buffalo	11.86
Herman, Wile & Co., Buffalo	56.25
Detmer Woolen Co., Chicago	194.96
H. L. Willing Co., Detroit	173.70
Newman Dube & Co., New York	47.25
A. Mikelonis, Grand Rapids	550.00
Kent State Bank, Grand Rapids	300.00
Furn. City Dry Cleaners, G. R.	233.00

In the matter of Earl Luxford, Bankrupt No. 2321, the funds for the first meeting have been received and such meeting will be held at the office of the referee Aug. 9.

In the matter of Stanley F. Kwiatkowski, Bankrupt No. 2311, the funds for the first meeting have been received and such meeting will be held at the referee's office Aug. 6.

July 30. On this day was held the first meeting of creditors in the matter of Lawrence J. Dennis, Bankrupt No. 2316. The bankrupt was present in person and by attorneys, Dilley, Souther & Dilley. One creditor was present in person. No claims were proved and allowed. Amos F. Paley, of Grand Rapids, was appointed trustee and the amount of his bond placed at \$500. The bankrupt was sworn and examined without a reporter. The first meeting was then adjourned without date.

On this day also was held the adjourned first meeting of creditors in the matter of Freedman & Horwitz, Bankrupt No. 2298. The bankrupts were present in person. No others appeared. The adjourned first meeting was then adjourned without date.

July 27. (Delayed). On this day was held the final meeting of creditors in the matter of E. L. Wellman Co., Bankrupt No. 2067. The bankrupt was present by E. L. Wellman. Smedley, Linsey & Shivel; Butterfield, Keeney & Amberg; Clapperton & Owen, and Travis, Merrick, Warner & Johnson were present. Claims were allowed. The trustee's final report and account was approved and allowed. An order was made for the payment of administration expenses and for the payment of a first and final dividend to creditors. Attorneys bills were passed upon. The meeting was adjourned without date. The case will be closed.

July 31. On this day was held the first meeting of creditors in the matter of Karl C. Beam, Bankrupt No. 2313. The bankrupt was present in person. No creditors were present or represented. No claims were proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The exemptions claimed by the bankrupt were set off to him, and the case closed as a no-asset case.

On this day also was held the first meeting of creditors in the matter of Bancuk Bros., Bankrupt No. 2309. The bankrupts were present in person and by MacDonald & MacDonald, attorneys. John Anderson and Joseph T. Riley were present for creditors. Joseph T. Riley was elected trustee and the amount of his bond placed by the referee at \$500. The bankrupts were each sworn and examined before a reporter. The first meeting was then adjourned without date.

The customer who comes back to make a complaint may be pacified and made into a permanent patron. The customer who keeps his kick to himself may never come back.

OVERSTATING the case for your product or your service in your advertising is unnecessary. There is nothing more convincing than a moderate statement plainly made. You will find plenty of buyers, even though you do not claim your goods to be "the best on earth."

BEN DEAN

Advertising Writer

427 MICHIGAN TRUST BLDG.
Grand Rapids



HOW MANY TIMES A YEAR WOULD A CLIPPER SAVE ITS COST IN YOUR PLANT?

One Michigan factory reports a saving of \$2500 a year, since the adoption of the Clipper method of belt lacing. A textile mill in Georgia \$817.54; a metal working plant in Pennsylvania \$1230; another in Illinois \$914.36; and so on. Sold Everywhere by Authorized Mill Supply Dealers.

CLIPPER BELT LACER COMPANY
Grand Rapids, Michigan, U. S. A.

Anyone can lace a belt with the
Clipper

Michigan's Largest Wall Paper and Paint Distributors

Use and Specify

BREINIG BROTHERS
STANDARD VARNISH WORKS
KYANIZE
PAINTS AND VARNISHES
for lasting beauty and protection.

OUR 1924
WALL PAPER SAMPLE BOOKS
are
BUSINESS BUILDERS

Increase your sales and please your customers

HENRY J. HEYSTEK COMPANY
Wholesale and Retail

Wall Paper, Factory Supplies, Paint

61-63 Commerce Ave.

Grand Rapids, Mich.

Candy Day Set For October 13.

And now we are to have a "Candy Day" and the National Confectioners' Association is fathering it. Quite properly the National Wholesale Grocers' Association is boosting the enterprise and urges its members to get in touch with the organization at 208 North Broadway, St. Louis, to help it across on October 13.

Candy very properly lends itself to the business of the wholesale grocer as well as to the retailer. In fact, students of merchandising wonder why grocers have not made more of candy for there is money in it; it stands up fairly well and could be handled by grocers as well as by candy jobbers. As Secretary Toulme says in a circular to his members:

"'Candy Day' offers a big opportunity for increasing sales in this department of the business of many members. In observing 'Candy Day' as their fall opening day retailers and wholesalers have a chance for increasing sales that will be welcomed. Aggressive missionary work through salesmen will show worthwhile results. Retailers who participated in 'Candy Day' last year reported increases of sales ranging from 100 to 500 per cent. in their candy business. Many of them reported a volume as large as the Christmas sales.

'Candy Day' is being fostered and managed by the National Confectioners' Association and strenuous efforts are being made to arouse retailers everywhere to dress up their windows with special candy displays for this day and attract attention to the fall opening by using 'Candy Day' window posters and other advertising material that can be secured by wholesalers for distribution among their retailer customers."

Will Taffetas Return?

Some interest has been shown in the silk trade over the reports from the style centers abroad that taffeta was being used for some of the new bouffant models that are being presented. But the interest shown is apparently only of an academic character, as a canvass of opinions of representative wholesalers indicates little confidence that the yarn-dyed goods will have a comeback that will enable them to supersede the crepes which have been popular for so long a period. It is not that the trade would not like to see taffetas return to vogue, because such an occurrence would tend to place much more of the machinery of the mills at work. Despite the reports that some manufacturers have added to their production of the yarn-dyed goods, the general average of manufacture has been very low for some time. Available stocks around the market are, therefore, described as small.

Herring Flour is Latest Health Food.

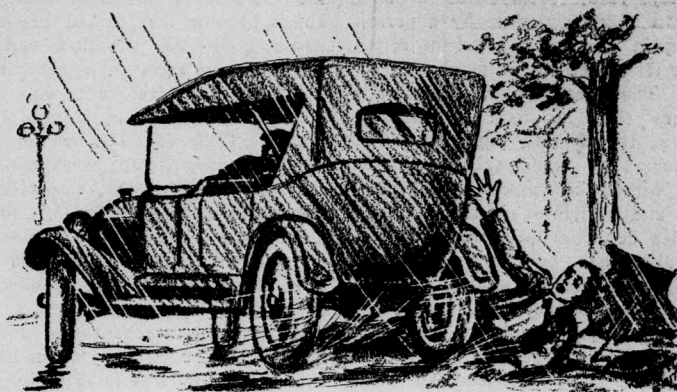
So many herring have been caught off Icelandic coasts that new uses for the fish have been devised to care for the surplus after a sufficient quantity is salted. Several years ago, through Norwegians, Danish and Icelandic interests, factories were erected in Iceland for the preparation

of herring flour, Consul General, Letcher, Copenhagen, informs the Department of Commerce. This product is highly prized in Norway as a strength food, inasmuch as it contains 70 per cent. of fat and protein. Much of this flour is also exported to Japan where it is used as a fertilizer in connection with flower growing.

As herring can be caught in unlimited quantities off Iceland in summer time, it is planned in a greater measure than before, in connection with the salting for export, to use herring for strength food and for oil. Herring oil is extracted by pressing out the fats in the herring. By "hardening" it can be made both tasteless and odorless and is then well adapted for margarine production, being especially rich in body building properties.

Bargains in Household Goods.

What are said to be bargains of their kind in the market are now being offered to buyers of household furnishings by a local distributor of this merchandise. One of them consists of French willow wash baskets, the bottoms of which are reinforced by heavy wooden stays, ranging in price from \$10 a dozen for the 14-inch size to \$20 a dozen for those twenty-four inches long. The baskets are in stock here, and are sold to be priced not less than 40 per cent. under the current market. The other offering consists of ball top and plush cap whiskbrooms at \$25 and \$21 a gross, respectively, f. o. b. destination. The brooms are made of selected Oklahoma corn.

**Why Take Chances---**

Of killing someone and being sued without protection.

We recently defended a suit and paid a claim of Four Thousand Dollars for Mr. I. Wepman, 105 Division Ave. S., Citizens Phone 64493, ASK HIM.

Our rates for Automobile Insurance are so reasonable that you cannot afford to do without it.

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

Mary J. Field Company
Grand Rapids Representative

Auto Owners Insurance Company
514-515 Widdicomb Bldg.

Bell Main 1155

Citz. 65440

We Go On Record

As Stating That WE DO NOT BELIEVE that the

**Delion Cord Tire**

Has An Equal On
The Market To-Day!

The very finest of construction—the best of materials obtainable are put into DELIONS. It is absolutely a *Hand Built Tire*.

Our Reputation Is Back of Every
Delion Cord Tire Sold By Us.

We personally guarantee them for 10,000 miles. Can we say more?
Only that our customers are getting from 10,000 to 20,000 miles of service out of them.

Wurzburg's

REWARDS OF FORTY YEARS.

Forty years seems like a long time to look forward to by a person young in life, but viewed in retrospect it is neither long nor uncertain. The person looking backward realizes that he took an humble part in the fleeting years and that he helped to make existing conditions within the scope of his operations and usefulness during the four decades better or otherwise, dependent altogether on the manner in which he directed his efforts and carried them into execution.

The principal events of the past forty years outside the mercantile field have been described so fully by the numerous contributors to this issue of the Tradesman that even brief reference thereto is hardly justified in this connection.

The most definite object the Tradesman had in view when it was conceived in 1873 and established in 1883 was to elevate the standard of merchandising and, incidentally, enlarge the vision, improve the morals and increase the efficiency of every one connected with the business of selling goods. There was ample opportunity for faithful service along these lines and the Tradesman feels no hesitation in stating that it considers it has been amply repaid for all the effort it has expended in the attempt to improve mercantile practices and conditions. There still remains much work to be done; still many wrongs to be righted; still many evil practices to be curtailed and abolished; still many unjust features to be eliminated; still many cheats and frauds to be exposed and put out of business; still many pretenders to be unmasked; still many fallacies to be corrected; still many merchants to be led from the mire of ignorance, superstition and arrogance into the broad field of unselfish service and more generous usefulness. Of course, there will always be accidents in trade—men who have no fitness for the calling of the merchant and who cannot possibly succeed because they are "know alls" and refuse to avail themselves of the advantages afforded by trade journals, association with their brothers in trade and other means of acquiring mercantile knowledge—but as the Tradesman appeals only to intelligent merchants and those who aim to acquire accurate and helpful information along mercantile lines, the Tradesman hopes to be able to be of continuing assistance in remedying many more faults and shortcomings in the years to come. Added experience and—let us hope—added wisdom may bring about desired accomplishments more rapidly in the future than has been the case in the past.

Forty years ago nearly all the traveling men and fully 50 per cent. of the merchants were drinking men. In no branch of human endeavor have greater results been accomplished than in the abandonment of this practice, long before the Volstead act made the consumption of alcoholic liquids illegal.

Forty years ago the word of many merchants was not to be depended upon. Verbal orders would be given

one day, to be cancelled by letter the next day. So flagrant did this abuse become that it had to be restrained by the adoption and enforcement of rigid rules against the practice. The merchant who signs an order now lives up to it if he is a man. If he does not live up to it, he voluntarily relegates himself to the rank of undesirable customer and demonstrates that he belongs to the unfortunate 95 per cent. class who are doomed to failure. A little time soon finds him headed for disaster and the bankruptcy court. It is a little singular that merchants as a class learned that repudiation of an honorable obligation was fatal to business success long before the kaiser lost his throne through violating his plighted word regarding the invasion of Belgium.

The claiming of unjust allowances and rebates, which was a grievous abuse forty years ago, has nearly ceased. Only dishonest men resort to such practices nowadays and they soon find they cannot buy goods of sterling houses and thus pay dearly for their dishonesty.

The dishonest wholesale dealer has also been driven to the wall. The jobber who resorted to petty thievery and sharp practices has long since been relegated to the poor house or ekes out a miserable existence on the charity of friends. Dishonesty and business have never yet gone hand in hand for any considerable length of time. Just as there is a fatality about money obtained by dishonest methods which prevents the temporary custodian of fraudulently obtained funds from retaining them indefinitely, so there is sure punishment in store for the sordid merchant as unchangeable as the laws of the Medes and the Persians.

Forty years ago the store clerk was little less than a galley slave, owing to the small wages he received and the long hours he worked. To-day he is in an entirely different position. His income is, as a rule, more than his employer drew out of the business a generation ago. His working hours have been shortened so that he has ample time for amusement, recreation and self instruction, providing he is bent on posting himself so as to be able to espouse a mercantile career on his own account as soon as he has saved enough from his salary to justify him in making the attempt.

Forty years ago the traveling salesman never received any recognition in the daily press except when he was referred to as a "drunken drummer." To-day he is almost universally respected as a business man, citizen and Christian gentleman. In no line of human endeavor has greater improvement been made than in the ranks of traveling salesmen.

The Tradesman assumes that it has been worth while to be associated with the changes above enumerated and it ardently expects to witness still further improvement in the future. Among the conditions it hopes to be able to assist in bringing about are the following:

The elimination of every suggestion of untidiness and filth from stores. The cultivation of a high

sense of honor which will make every merchant's word as good as his bond. The extinction of the idea that any merchant is "too busy to read" about the things which concern him most seriously in his business.

Co-operation between merchant and clerk, by which the latter may be given an opportunity to read books on mercantile topics and trade journals of standard character during his leisure hours. Team work between employer and employee having for its object the improved appearance of the store, the extension of its usefulness to the community, an increase in the volume of sales and corresponding profits, larger rewards for both merchant and clerk, the creation and maintenance of mutually helpful relations between the two.

Still further advancement in the efficiency and adaptability of traveling salesmen to the work devolving upon them. This involves greater care in the selection of traveling salesmen by the employer and increased effort on the part of the employee to fit himself for the duties and responsibilities of his position.

One reason why the Tradesman has been able to serve its constituency so well and faithfully is that it has been content to take human nature as it found it and not undertake to segregate the good from the bad by placing one class on a pedestal and consigning the other class to oblivion. The Tradesman has always aimed to find some good in every one; to identify and commend the good features of any plan advanced by any one who had the real welfare of the merchant at heart. It has always aimed to view mercantile innovations from the standpoint of the merchant and talk in a language that he can readily understand. If caution or condemnation seemed necessary, the Tradesman has never spared the rod, believing that there should be no temporizing with evil—no compromise with the wrong in any walk of life or any avenue of merchandising.

In the early days of the Tradesman it exerted itself wholeheartedly in the cause of local and state organization among merchants and threw into the movement all the enthusiasm of youth; in fact, the writer went so far as to assist in the creation of 132 associations at his own expense. This work was productive of remarkable results to all concerned, but there are two fundamental weaknesses which have never yet been overcome—the disposition of both the rank and file of the members to shirk their duties to the organization and a proneness to permit unfit persons to occupy positions of honor and responsibility. Whenever the latter evil prevailed—and it has been altogether too common for the good of the organization movement—the Tradesman has refrained from supporting such organization until the ignorant or unscrupulous official was replaced by an honest and faithful servant.

In no branch of its work have the good offices of the Tradesman been more effective than in reducing friction and straightening out mis-

understandings between retailers on one side and jobbers, produce merchants and manufacturers on the other. Hardly a day passes that a complaint of some kind does not reach the Tradesman. It is seldom the case that a mutually agreeable adjustment cannot be effected on a basis that leaves both parties to the controversy satisfied and frequently cements friendships which are less likely to be interrupted in the future.

The Tradesman does not seek to convey the impression that it is entirely satisfied with the results it has secured and the achievements it has to its credit. It has aimed at perfection, but fully realizes it has fallen short of the mark, as every human being and human institution must in this world. As time goes on, it hopes to profit by the mistakes of the past and, guided by a Divinity which never deserts a just cause or a worthy undertaking, come a little nearer to perfection in the future than it has in the past. How long the writer may be spared to continue his work rests with a Higher Power than is present in this world, but so long as his life is spared he pledges the trade to continue as the humble champion of its best interests.

This review would not be complete without a reference to the patrons of the Tradesman who have been a constant encouragement and source of strength from the beginning. They have furnished the ammunition which has enabled the Tradesman to maintain itself on the fighting line all these years. The effectiveness of its campaign slogan, "Frank, free and fearless for the good that we can do," has been due altogether to the encouragement and support the Tradesman has received at their hands. The Tradesman has never asked its readers to take any statement for granted, just because it happened to be exploited in these columns. All it has asked—and all that it ever expects—is that the readers of the Tradesman will all agree in the belief that the editor aims to do the right thing in the right way at the right time; but that because he is human, he is prone to occasionally make mistakes—which are mistakes of the head and not of the heart.

ACKNOWLEDGMENT.

The Tradesman has put out a great many anniversary publications during the past forty years, but the present issue is the largest and most comprehensive edition it has ever issued. No wider variety of topics has ever been presented between two covers by the Tradesman, nor have the subjects discussed ever been handled with greater skill and accuracy. The contributors to this edition have run the gamut of human life and experience and elucidated their subjects so completely that almost nothing remains to be said. For this service, so cheerfully undertaken and so faithfully carried out, the Tradesman extends its most heartfelt thanks.

The thanks of the Tradesman are also due our advertising patrons for the very generous manner in which they have contributed to the financial success of this edition.

Concentration

of our efforts has enabled us to offer that which the times and the trade require—

SERVICE

A complete stock of **Hood Rubber Footwear**, comprising everything in light weight Dress Rubbers, Boots, Arctics, Lumbermen's Pacs and Bootees—**STOCKED IN GRAND RAPIDS** for the **MERCHANTS OF MICHIGAN**. Send for our illustrated catalog and prices.

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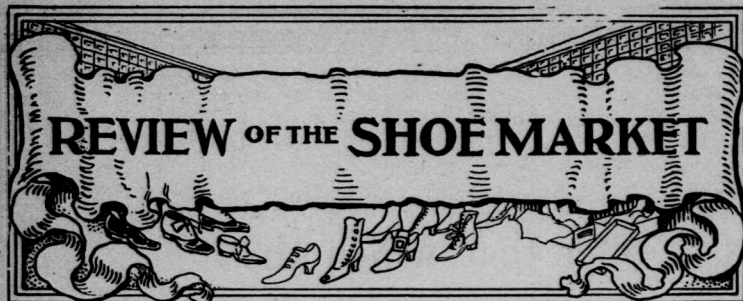
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Children's Shoes and Their Sale.

Written for the Tradesman.

The children's end of the shoe game is interesting and worth while—if you like it and are prepared to play it right. Your personal estimate of it necessarily depends upon two or three things: first of all, your regard for children and your capacity for getting on with them, and the extent and outlook for juvenile footwear sales in your community and among the people to whom you look for business, and finally your knowledge of children's footwear lines. Do you like children? And more important still, do children like you? Are you nervous and irritable, so that the mere sight of a squirming or frisky youngster makes you uneasy? Are your lines of children's shoes a sort of side line with you, carried more for accommodation of adult patrons of your store rather than because of their implicit merchandising possibilities? There is no use in leading a horse to the water if the animal doesn't want to drink, of course; but one cannot know apriori what the horse's reaction will be until one sees him give the pool or trough the once-over. If he then shakes his head and looks at you in an injured manner, there's no use to argue with him. Personally I feel that no effort should be made to overpersuade dealers with reference to any phase of this comprehensive subject of catering to the are not interested in the selling of juvenile footwear trade. So, if you children's footwear, and wouldn't touch the proposition with a ten foot pole, pass this article up.

I think it can be shown that the merchants who are most successful in selling things for children's use are the merchants who like children. There may be exceptions, but they must be few and unimportant.

The heart of a normal child lies open like the petals of a freshly blown rose. Devoid are they of guile. And they seem to sense things by a sort of occult process which we grown-ups call intuition. And it is little short of marvelous how they come to know us—not for what we seem to be, nor for what we claim for ourselves, nor for what others say about us—but for what we are.

For instance, it doesn't take a child long to discover whether your interest in him is real or feigned; and whether you are telling the truth or not.

Since like begets like, children learn to know and like the ones who like them—the grown-ups who have passed beyond the realm of childhood, but still remember what it

was to feel and act and speak as a child.

One of the first essentials of success on the part of the shoe dealer who has his mind set on building up a flourishing children's department, is to have real interest in and love for little children. It is this which makes for sympathetic and understanding attitudes.

Children are not just "little men and women;" but the child of each of the several clearly defined periods of development has his or her own individual nature. And at every period there are points of contact, typical methods of reaction, and deep and vital loyalties. In other words, no matter what his age, each child can be interested, and changed, and won for good and all as your staunch friend and supporter—provided you understand him, and like him, and put yourself to the pains of being his friend.

First of all, know and love the children; and then know and like the beautiful footwear models now being made for little people.

The writer has rather scant sympathy for the shoe dealer who can't enthuse over the beautiful and serviceable shoes now designed and built for juvenile wear.

Younger members of the trade who are not familiar with the type of footwear children used to wear, should do a little research work. It would pay them to hunt up some surviving specimens of outmoded types in which the feet of little people used to suffer. They were made out of split leather, and they were heavy, clumsy, ungainly, and uncomfortable. With them style was a minus quantity.

But consider the new and appealing models now designed both little tots and growing boys and girls. No longer are they made of shoddy—that is, in the medium priced and higher grades; and for the most part they are made on comfortable lasts, and well made; and they have style. The style element is now an essential feature in children's footwear lines. As a rule children's shoes follow the general style characteristics of current adult models.

The explanation of this phenomenon is simple. Children are strongly imitative, and they want and demand shoes that resemble the ones being worn by men and women.

When women were wearing high tops shoes, little girls wanted that type of shoe, and the manufacturers brought them out; now that the tendency is strongly towards low cuts even for Fall and Winter wear, little girls demand that kind. Where adults are wearing colors and com-

Herold-Bertsch Shoes

Michigan  Made



One 40-Year Old Youngster Congratulates Another

Congratulations, Mr. Stowe, on the fortieth anniversary of your splendid service to Michigan merchants.

These greetings are sincere, because they come from a house which can also look back 40 years to small beginnings, and which knows from experience what sturdy adherence to ideals is required to grow steadily through the changing conditions and vicissitudes of two score years of business life.

For forty years you have been making better Michigan merchants and business men—for forty years our ideal has been better shoes, which means better business for merchants and better service for the public.

Years do not imply age—age is indicated in mental inertness and want of adaptation. In the force of your editorials and your aggressive championship of merchants' interests you show the vitality of youth, and only in the maturity of your counsel is reflected the experience of age.

So too Herold-Bertsch feels forty years young, as the demand for H-B better shoes grows steadily, as our markets broaden, as new opportunities are constantly presented to increase our service to retailer and the public.

Congratulations, Mr. Stowe—may your pen never lose its vigor, nor your pages their power.

Herold-Bertsch Shoe Co.
GRAND RAPIDS

bination shoes, children demand the same.

The number of houses handling children's shoes has grown so appreciably within the last few years, and the range of materials, styles, and wear values has broadened so greatly, it is not as simple and easy as it might seem to qualify as an expert judge of children's shoes. Progress has been made in many directions, and resourceful designers and manufacturers have been working along numerous lines. The dealer who has long cherished the belief that a certain house knows all there is to be known about children's shoes, and that their values are the last word in juvenile footwear attainments, should hire somebody to disillusion him. Take the other fellow's word—but only after you have opened your eyes and looked around, compared styles and fitting qualities and material and workmanship values.

Your house may be unbeatable when it comes to the production of children's shoes; and then again it may not. It may excel in shoes for boys, but mayhap another concern excels in shoes for girls. Do you know how to select your stock so as to get supplemental lines—one, for instance, that carries width, and another that carries length?

Children's Shoe Department.

The children's shoe department should be vigorous and profitable. To make it so you must have it stocked with the proper sort of merchandise and attractively located and equipped.

Have smaller chairs for little people and have them arranged on narrow platforms six or eight inches above the floor level.

Have smaller tables and other pieces of store furniture corresponding in wood and finish to the rest of your furniture.

If you can't have a splashing fountain and some goldfish, have some growing or cut flowers; if you can't have a diminutive merry-go-round or child's chute-the-chute, at least have some pictures of interest to juveniles. In other words, have a bit of color—a little something to suggest that you haven't lost touch with young life.

Having a children's department is one thing; developing the department pushing the stock within it, and applying accredited stimulants to its upbuilding, is quite another thing. In some stores the children's department doesn't grow an inch—and there's a reason.

If this is true of your juvenile department, consider the whole proposition afresh and in the light of the best that has been written and published by students of children, and in the light of the experience of men who specialize in catering to children's commodity requirements.

Cid McKay.

Don't say so much to the praise of what you are selling that the customer will think you are overrating it, even though you may be telling nothing but the truth.

Man Who Made a Million Making Cigars.

Los Angeles, Cal., July 18.—Your letter at Grand Rapids arrived just as I was packing my grip. Yes I am sorry I could not have seen you because I would like to have learned your plans along philanthropic lines, but you know I am not much on this we call "philanthropy." For instance, here in Los Angeles nearly every mail brings pleas for charity and the very men who sign these begging letters make millions upon millions by gambling in land. We do not yet seem to understand that we cannot squeeze blood out of a turnip. "Just as long as some people bet something they do not earn, there must be others who earn something they do not get," and because of these fictitiously created land values the average worker cannot afford to buy a place to lay his head. Even merchants in business centers are up against the same proposition. Landlords watch the merchant's cash registers and as sales increase they raise the rents and take the profits. Instead of us trying to remove the bars that obstruct real prosperity, we spend our time building children's homes, soup houses, or inadequate poor houses. I sometimes wonder whether, after all, humanity is moving forward or backward. The average educated young man knows all about prize fights, movie stars and base or foot ball, but what does he know about economics?

One of the daily morning papers had the cuts of five prominent Altadena women, all with dogs in their arms. These women were to start another dog hospital in Altadena. In the same paper was also the picture of a mob of I. W. W. men being arrested at San Pedro. These two pictures are a real lesson in economics. If we leave our economic problems for the soap-box orator to solve instead of our educational in-

stitutions, we are going to get just what we deserve.

I am more than pleased that the Michigan Tradesman will complete its fortieth year August 1. It sometimes seems to me as though Mother Nature made the life-line in useful careers altogether too short. Here's hoping that in your case she may stretch your out for a long time to come. I would like to congratulate you upon your success but I think it was Emerson who said, "The thing well done brings its own reward." Friend Stowe, knowing you, as I do, I am going to be so bold as to say that I do wish that part of the time at least you could get someone to fill your swivel chair. You know most of us who retire do so when the undertaker throws goo-goo eyes at us. I would like to see you get a little more of life's pleasures while still in your prime. In your letter you mention being 64. By this I do not know what you mean. Are you crowing because of your youth or do you imagine yourself growing old?

Yesterday I had lunch with a lady who said she was 88 years young. She is taking a two-year course in a California University and she says when she graduates she expects to take two more years in some Eastern university on another subject. I just mention this because one with your pep at 64 is only a kid.

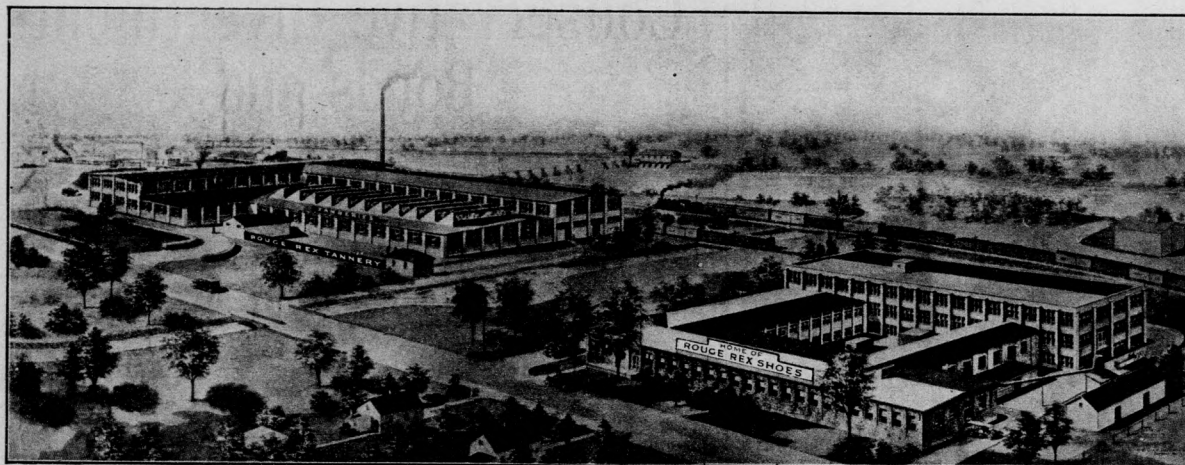
Gerrit J. Johnson.

If you're wise, when you have a chance to do the other fellow you won't do it.

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HIRTH-KRAUSE COMPANY Shoe Manufacturers and Tanners
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Recent Tariff Hearings.

The recent hearings by the Tariff Commission of requests for changes in existing rates by the application of the so-called flexible duties give one the impression of the mountain laboring and bringing forth not even a mouse. The commodities selected for consideration were not such as to arouse any great enthusiasm on the part of the ultimate consumer. Paint brush handles got first consideration, and then came wall pockets. A manufacturer of the former was seeking a decrease in duty. He had established a factory in Canada for the manufacture of handles, and he claimed that the duty on his own product in this case was not a protection to the American manufacturer. There appears to be only one manufacturer of wall pockets in this country, and he sought a higher duty on his product on the ground that the existing rate was insufficient to protect his infant industry from German competition.

While the items considered at these hearings were relatively insignificant, some important underlying principles were brought up for the consideration of the commission. Domestic manufacturers of paint brush handles, for instance, took the position that the commission should not make a comparison of costs of production of these articles merely in Canada and the United States before reaching its conclusions, but that it must look into production costs in all important industrial countries from Czechoslovakia to Japan. At the hearing on the duty on wall pockets the question whether invoices might not be accepted as evidence of production costs was brought up, and a decision on this point may have far-reaching consequences. It may be that trivial items were selected for the first hearings to enable the commission to feel its way. But nothing important need be expected from flexible duties at any near date.

Inequalities in Living Costs in Different Cities.

The latest data on the cost of living in the United States, compiled by

the Bureau of Labor Statistics, show the usual variation in the changes in a given period in different American cities. For the four months from March to June, 1923, the changes for thirty-two principal cities was an advance of 0.5 per cent., but as between different cities the changes ranged from a decline of 0.9 per cent. in Savannah to an increase of 2.8 per cent. for Seattle. When a year's changes are taken into consideration the variations between cities become still more pronounced. Thus, during the twelve months ending with last June, the variation ranged from a decline of 1 per cent. in New Orleans to an advance of 4.6 per cent. in Cleveland. Sometimes there was a wide difference between neighboring cities, as is attested by a decline of 1 per cent. in New Orleans and a rise of 2.1 per cent. in Mobile. At the same time the increase in Philadelphia and Boston was more than double that in New York. Since June 1920, the decline in living costs has ranged from 13.2 per cent. in Los Angeles to 25.7 per cent. in Savannah. These variations show the inequalities that may result when wage-scales for a given group of workers are fixed on a nation-wide basis.

The expected decline in Western buying as a result of the low price of wheat is not yet in evidence, according to a number of jobbers in Eastern cities who have extensive business connections in the West. Business in that section apparently is holding up as well as elsewhere. It is too early as yet for 80-cent wheat on the farms to show its full effect. Trade is dull at this season of the year, any way, and the spring wheat crop is not yet ready for harvest. Whatever results there may be will become evident in the trade next fall. Meanwhile it is to be remembered that, while the wheat belt is being hard hit at present, the corn belt is prosperous, and that the loss of buying power in one section may be offset by gains in the other.

Don't worry over being short of genius. Hard work and persistence will take a man farther than genius.

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IN THE REALM OF RASCALITY

Cheats and Swindles Which Merchants Should Avoid.

What are the ear-marks of fake stocks?

In the first place you can be pretty sure that if a stock is peddled it is not worth buying. Fake stock lives along the borderland of finance. But the fake stock salesman invariably "knocks" Wall Street. He invariably sounds like a socialist. He says that he is coming to you for your money instead of going to the robber bands in Wall Street who will insist upon controlling his company.

In most of the fake stock deals the agent sells what is called a "unit" of stock. The reader with a little money who may have become worried about what he has read regarding the cleverness of latter-day stock fakers may find in this word "unit" his salvation, even if he has allowed himself to be talked to by an agent. Perhaps not every salesman who uses the word "unit" is a faker but the chances are that every faker uses it. Look out for the agent who uses the word "unit." He won't use it, of course, during his "Approach and Qualification," because he isn't talking about stock at that time but about yourself. However, if you'll only interrupt him and make him break his rules and tell you whether or not he's going to use the word "unit" in his talk, you may pretty safely cut his visit short right there, if he answers "Yes." The "unit" idea, used by many fakers, is to sell one share of preferred stock, on which dividends are really guaranteed, and several shares of common stock on which dividends are only promised. The common and preferred are put together in a block which is sold to the victim as a "unit." The victim cannot buy the preferred alone. Sometimes small dividends are put on the preferred for a time, to keep the victim from discovering that he has been fooled.

Sometimes a stock that is very cheap is not fake stock. It all depends upon the motives of the men who create the company. Ford stock was very cheap at one time. Some of Ford's former partners paid for it with lumber or with physical services. But it wasn't fake stock, for the simple reason that Ford's chief purpose and aim in life was not to sell stock but to make automobiles.

And yet there have been crooked promoters who have organized an automobile company, issued stock, displayed a couple of specially made automobiles at some motor show, and then proceeded to sell their stock without the slightest intention of making automobiles.

It is the same with crooks who sell oil stocks or plantation stocks or stocks in any other alleged venture. They do not intend to hunt for oil or to start plantations or to go into any kind of business, except the business of selling stock in these ventures.

"This is a nice clean business," said an enthusiastic grafter one day. "No dirty goods to handle or messy inventories." He was dealing in stock certificates, not stocks of goods.

Some of the crooks I have known have been such marvelous business men that I've often wondered why they didn't go ahead with the business they had planned on a sound honest basis. But they're all high livers, and they seem to get more fun out of spending money they have cheated people out of than they could have got through honestly earned incomes.

There are cruel streaks in the fake stock salesman.

Several alleged automobile companies that I know about showed a cruelty that is absolutely inhuman. Their trick was to answer the advertisements of chauffeurs who wanted jobs. Here are extracts from a letter in which one chauffeur, out of the hundreds who were fooled asked for advice of an investment editor.

These people rote to me and answered my ad and told me they had a job for me. When I goes to see them a fine looking man in a fine office tells me he's going to start to build a new auto, and he will need racing men, etc. He likes my looks. Well, that gets me. He asks me have I any money in the bank. I tell him I have \$65 saved up to live on until I can get another job. He says to me Well youv got the job right now. I want you to buy \$65 worth of our stock and that will maik you a part owner in our new company and maik you intrested. Well, I gets him the saved up dollars and he gives me the stock papers and send me out in the country to a hole in the ground where a lot of poor suckers like I am are breaking pieces of stone like the penitentiary and digging the ground, about a hundred of us. I kicks but they tell me I get dividend on the stock pretty soon ond that we have to have a factory first. We get low wages and sometimes not paid. Now I found out about the hole deal. We chauffeurs are the little suckers. Every now and then the fine man I talked to drives up in a limozeen with a party of folks and shows them how

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BONDS EXCLUSIVELY

G. R. NAT. BANK BLDG.

GRAND RAPIDS

Chicago

Detroit

First National Bank Bldg. Telephones Citizens 4212 Congress Building
Main 656

the new factory is going along, us digging holes and breaking pieces of stone. We got red to strike one time but we would lose our dividends if we did only we haven't any dividends yet. Don't you think this maybe is a fake?

Many of the hundreds of chauffeurs in the United States who were fooled by this trick were married men with families, and were tricked into taking from the bank the last cent of the money which they had saved for a rainy day.

About the saddest letters that investment editors have to answer are those of widows who have been cheated out of their insurance money, or of working girls who have been pinching out the pennies from their salaries to make partial payments on fake stocks.

This brings us to the question of various sorts of investments. Investment and speculation are two entirely different things. Investment is making your money work for you; speculation is sheer gambling. For the man or woman who has only so much money at hand and is not likely to have more, speculation is utter folly. Permanent funds ought to be put into bonds or into the soundest and best-known stocks. Even then the investor may be taking something of a risk owing to fluctuations. Down in Wall street the experts say, "No investment is ever quite safe." It is not generally known, but very few good newspapers will ever accept an advertisement for "safe investments" in stocks; the word "safe" must always be outlined by the advertisement writers. By buying only the soundest securities, however, the woman who is seeking to have her money bring her in a steady income will have little cause for worry. The interest or dividends may be low, but they are pretty sure; they are bread and butter for life.

Speculation, however, is quite another thing. For the man with plenty of resources speculation is a game. With a certain portion of his money he will take a flyer at anything; he will play the long odds. Odds of 100 to 1 do not dismay him;

because even if he loses he has other money to fall back on, and if he wins he wins well. He never puts all his money into speculation; he will have much of it tied up in gilt-edge securities.

None of the men in Wall street would take the chances which the tens of thousands of stock salesmen from the school which I attended, and other schools, have recently persuaded millions of American men and women to take with their earnings or their life savings. It is bad enough for a person with a little money seeking sound investment, to get hold of a speculative stock that is a gamble; but the height of misfortune is being-coaxed into buying a stock that is a dead sure loss and that will never be more than a piece of worthless paper.

The chief trick of a fake stock salesman is never to use the word "speculation." That was one rule that was given to us in our school. We were told to use the word "investment." Though the public rarely sees the difference between the two words, the salesman draws the fine line. One victim wrote recently:

Could you give me the particulars about.....stock, and let me know if my speculation is safe? I bought that stock to keep it a long, long time and not for a sharp turn. I feel a little worried at its weakness, and I am afraid there is something wrong with the company. I intended to live on the income.

The truthful answer that went back to the victim was that he had indeed made a "speculation" and not an "investment," and that he had lost.

Wm. G. Shepperd in Success.

Not So Very Deaf.

Tom—Are you deaf to my pleadings?"

Eve—I am.

Tom—But what if I were to offer you a diamond ring?

Eve—Oh, I'm not stone deaf.

Is the sign outside your store indicative merely of age and conservatism, or is it indicative of progress and aggressiveness?

**A RELIABLE FIRM TO EXECUTE YOUR ORDERS IN
BONDS AND STOCKS**

Howe, Snow & Bertles

(Incorporated)

Fourth Floor Grand Rapids Savings Bldg.
GRAND RAPIDS, MICHIGAN

CITIZENS 4267

BELL, MAIN 2435

A. E. KUSTERER & Co.

INVESTMENT SECURITIES

GOVERNMENT, MUNICIPAL,
PUBLIC UTILITY, RAILROAD,
CORPORATION BONDS

817-821 MICHIGAN TRUST BUILDING

GRAND RAPIDS

Michigan Shoe Dealers Mutual Fire Insurance Co. Lansing, Michigan

PAYING 30% DIVIDENDS

Write

L. H. BAKER, Secy-Treas.

LANSING, MICH.

P. O. Box 549

The Michigan Retail Dry Goods Association

advises its members to place their
fire insurance with the

**GRAND RAPIDS MERCHANTS MUTUAL FIRE
INSURANCE COMPANY**

and save 30% on their premiums.

Other merchants equally welcome.

319-20 Houseman Bldg.

Grand Rapids, Mich.

What is A Living Trust?

AN arrangement by which money and property may be placed in trust with this Company, at any time, for the benefit of yourself or others, is known as a living trust.

This form of trust has many advantages. When made for your own benefit, it enables you to free yourself of investment cares.

When made for the benefit of your wife, your children, or others, it enables you to set funds aside in their name. They receive the income, and you are relieved of personal attention to the financial details involved.

If the trust for the benefit of another is made irrevocable, it cannot ordinarily be affected by anything that may happen to your personal fortune. Thus you are enabled to set up an entirely independent fund for the financial protection of your wife or other beneficiaries.

Our trust officers will be glad to discuss a living trust with you, as it may meet your special needs. Our booklet, "Safeguarding Your Family's Future," will give you some interesting information on the subject.

GRAND RAPIDS TRUST COMPANY

GRAND RAPIDS, MICH.

Ottawa at Fountain

Both Phones 4391

Despite the Rural Exodus, Foodstuffs Are Ample.

Notwithstanding the fact that industrial districts have been drawing labor away from the country ever since the trade revival began a year and a half ago, there has been enough labor left in the farming districts to produce more grain and meat products than can be disposed of at profitable prices. Much has been written about machinery replacing men in the factories, and an equally interesting story might be told of the way machinery has replaced man-power on the farms. Between 1910 and 1920 the population of the United States increased 13,700,000. Of this increase 1,600,000 occurred in rural districts and 12,100,000 in urban centers. Yet notwithstanding this constant drift to the cities, the country continues to produce food in such quantities that the index numbers of prices for foodstuffs is much below average of prices for all groups of commodities. As labor has left the farm for the city machinery has taken its place. The gasoline motor has produced changes in agriculture that are little short of a revolution, with the result that food is relatively cheap despite the rural exodus.

Economists are of the opinion that from now on the countries of Europe will tend to become more self-sustaining than they have been since the war. This is essential to their economic rehabilitation. They are now for the most part debtor countries and need to curtail imports and increase

their exports so far as practicable. France this year will raise about all the wheat that it needs and the yields of European crops generally will be considerably higher than they were a year ago. Part of this is due to favorable weather conditions, but at the same time there has been substantial progress in bringing cultivation back to the pre-war normal.

This increase in Europe's production is the source of the American wheat grower's troubles to-day. The countries producing a surplus of foodstuffs generally enlarged their output after the outbreak of war to make good the deficit caused by the interruptions to agriculture in the war zone. Now that the war-ridden areas are getting back to normal the obvious remedy is for the wheat producing countries to resort to a greater diversification of crops; that is, to plant less wheat and more of something else which can be grown to advantage in each particular area. In our own Northwest this movement has already started; a smaller area was sown to wheat this year and more flax was planted. This sort of self help is the only way to the farmer's salvation.

Thought engenders thought. Place one idea on paper, another will follow it, and still another until you have written a page; you cannot fathom your mind. There is a well of thought there which has no bottom; the more you draw from it, the more clear and fruitful it will be.

F. A. SAWALL COMPANY

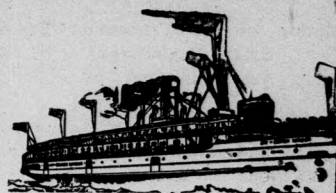
Investment Securities

313-14-15 Murray Bldg.

Grand Rapids, Mich.

Citz. 62209

Bell M. 3596



CHICAGO
\$3.95

Graham & Morton
Freight and Passenger Line

MICHIGAN RAILROAD

BOAT TRAIN—Daily except Saturday
and Sunday 9:00 p. m.; Saturday
1:00 p. m. and 10:00 p. m.; Sun-
day 10:00 p. m. Grand Rapids
Time.

Freight Station Front and Fulton
Telephones—Citz. 64241 Bell M. 3116

For Information
Tel. Citz. 4322 Bell M. 4470

CHANDLER & VANDER MEY

LOCAL INVESTMENT SECURITIES

707 Commercial Bank Bldg.

Citizens Phone 62425

Grand Rapids, Mich.

Build Better Buildings

By Using **NEWAYGO PORTLAND CEMENT**

MILLIONS UPON MILLIONS OF BARRELS have been used throughout Michigan in every conceivable kind of concrete construction where it is bound to render life-time service.

NEWAGO QUALITY AND NEWAGO SERVICE have been firmly established and uniformly maintained through a quarter century of cement making.

NEWAGO PORTLAND CEMENT is distributed for your convenience through reliable building material supply dealers everywhere. Our plant is now in active operation producing 12,000 sacks daily.

NEWAYGO PORTLAND CEMENT COMPANY

General Office and Plant: NEWAYGO, MICHIGAN
Sales Office:: Commercial Savings Bank Building, GRAND RAPIDS, MICHIGAN.

A DREAM CAME TRUE.

Evolution of the Tradesman From Small Beginnings.

Forty years in the journalistic field!

A whole generation in which to advocate and uphold the best business methods for a large clientele of busy workers who cater to the necessities of the public.

The Michigan Tradesman, founded forty years ago, is now the sole successor of more than a dozen trade journals launched in the State; and few, if any, in the Nation can compare with it in point of excellence.

In its line the Tradesman is in a class with the Century and Scribners among the magazines of general miscellany in the Nation.

Fifty years ago E. A. Stowe was a Northern Michigan boy, working 16 hours every day in a large general store at Reed City.

At the same time, at Evart, fourteen miles East, labored the scribe who is now writing these lines. Neither was aware of the existence of the other, nor did they come in contact until many years later, after the Reed City boy's dream had come to pass in the launching of the Michigan Tradesman at Grand Rapids.

Thirty years ago a man and wife called at the Tradesman office, seeking for their young son a place to learn the printer's trade.

The advice kindly given then has never been forgotten. Mr. Stowe could give the boy a place where he might learn a certain branch of the trade, but in a country office there was opportunity to learn all parts of the work, which would offer better facilities for getting ahead. The advice was received in good part and acted upon.

That boy entered a country office learned the trade, went North to become connected with a city journal as reporter, concluding his services there as city editor of a thriving Michigan daily.

It is workers we want in this world, not dreamers.

True enough, perhaps, if those who indulge in dreams go no further. It is my firm conviction, however, that the boy who never dreams of business conquest will never accomplish very much. Edison as a railway butcher indulged in dreams. The humble news vender has become the greatest inventor the world has ever seen and, as such, has benefitted mankind more than some of those who work and never dream. The dream comes first, followed by the realization of that vision which has so long entangled the brain.

It is said that some of the greatest works in literature came from the figments of a dream. The greatest works of art in our world are but the product of the artist's dream.

Then let us not despise the dreamer.

Mr. Stowe is really the founder of trade journalism in Michigan. He has won out magnificently and we venture to assert that there is not another publication which comes to the desk of our merchants which is so eagerly scanned as Stowe's Tradesman.

The housewife as well as the store-keeper has an interest in the journal which stands for the betterment of the home and its surroundings, as well as the store and its mission to serve the public in an acceptable manner.

Sixty years ago, when the name Tribune was mentioned, one thought of Horace Greeley, its founder, and the best political editor of his time. Like the first Napoleon, the greatest soldier, Greeley bore the palm as the first political editor of the Nation.

In like manner we view the Michigan Tradesman and E. A. Stowe. The one is the complement of the other. A continuous service of forty years in one editorial chair is something unusual. It is a mark of business capacity such as few men possess and warrants our thoughtful admiration and our profound gratitude.

The Tradesman has been thoroughly loyal to its patrons from the start. Its masterful exposure of rascality in every form has saved many dollars to the honest dealer. It is a publication no man in business can afford to be without, and even people who are not merchants will find much in the pages of the magazine worthy of their perusal.

Many who have retired from business still cling to the good old Michigan Tradesman, regarding it as a part of their necessities in life.

The housewife of sixty years ago could not do without Godey's Lady's Book, the politician without his Tribune, even the Democrats taking the latter in order to "see what old Greeley had to say."

Those who in nowise subscribe to everything Stowe has to say cannot but admire the sturdy honesty of the man, giving him credit for fearlessness in his expression of honest opinions uttered without regard to whom they hit or how severely they may castigate.

Being honest is a gift from on high. It is the noblest gift of an All Wise Creator to those who do the most good in this old world of ours. The publisher of the Tradesman has that gift to its fullest, for which we all respect him.

That the dream boy of Northern Michigan half century ago had an honest, earnest purpose when he thought out the journal he would one day print is beyond doubt. Few there are who make good in the carrying out of their dreams, but Mr. Stowe is one of the few, and as such, merits our profound admiration.

To-day the Tradesman rests on a foundation of solid rock. No more need the editor lose sleep thinking out the numerous problems which came to his planning brain in the youth time of his undertaking.

"I call that a splendid magazine."

The speaker, a young workman—not a merchant—referred to the Michigan Tradesman which lay near at hand, and in this manner the publication for the merchants of Michigan is often referred to. It is not a magazine of froth and filth, such as are far too many of the

present day publications we see on our news stands.

The follies and the foibles of present day existence have in no way marred the pages of Stowe's thoroughly reliable publication. It stands on an eminence far above the frivolities of the time.

There is much in the life of the founder of the Tradesman to give thought to young men seeking a career, and I believe the example set by such a man is of more practical value than tons of silver and gold.

The heart of the founder of the Tradesman must swell with pride on this fortieth anniversary when he contemplates the monument builded to his character by indefatigable industry and strict accountability to the best interests of his many patrons.

It is the wish of the writer that E. A. Stowe may live long to enjoy the fruits of his labors in a chosen line of work, one of the noblest in the business world.

James M. Merrill.

Were I.

Were I a Leaf
I'd like to be
A scarlet one
On any tree.
And always swing,
But never fall;
Just cling and cling
And fool 'em all.

Were I a Rose
I'd be so rare
They couldn't find
Me anywhere.
And from the day
That I was born
I wouldn't use
A single thorn.

Were I a Star
Up in the sky
I'd wear a twinkle
In my eye.
I'd be so bright
You couldn't see
Another single star—
But me!

Nan Terrell Reed.

High production is lowering the price of oil and gasoline.

Lansing Merchant is Champion Angler.

Clare, July 31.—John Affeldt, Jr., and family, of Lansing, are spending several days' outing at Eight Point Lake, one of Clare county's beautiful lakes. Remembering he had some friends in Clare, he took a thirty minute hike with his family on trunk line M 20 to visit his friends and see the beautiful Gateway City to the Great Northlands. After visiting our new bank building, school and hotel, he was very much impressed with the general appearance of Clare as a live little city.

People around Lansing may not know it, but John is some fisherman. He tells them all how it is done at Eight Point. He is a regular Andy Gump at fishing. He gives every fish his own choice of bait, so there is no excuse for not biting. He has them all coming, even the big dog fish, and in this variety he carries the season's record for catching the real big fellow; but, listen, John has a particular friend in Lansing that he wants to get even with on an old score, so he has prepared this big dog fish for a gift to this friend to feast on as a Loch Lomond trout. No doubt, John is having the laugh of his life. J. F. Tatman.

"Fair Trade" Bill Aimed at Retailers.

Chicago, July 30.—A bill has been presented to the Illinois Legislature authorizing the Illinois Commerce Commission to investigate the cost and selling price of every article carried by a retail merchant. The purpose of the bill is to prevent price fixing and other trade abuses and to encourage and maintain fair competition.

Local business men are incensed at the proposed measure and the chairman of the Chicago Association of Commerce's Legislative Committee characterizes the bill as "of a vicious regulatory character, tending to keep capital out of the State, and to drive out capital already here."

The association takes the stand that present State and Federal laws are sufficiently effective to correct the evils which the bill proposes to regulate, and that any further interference on the part of the State will only tend to confuse and embarrass business.

Unquestioned Safety

Is the most important consideration when selecting a bank with which to do business.

The Peoples Savings Bank

Offers unquestioned security, having served the people of Western Michigan for more than three decades.

Accounts of city and country merchants, manufacturers, and bankers are solicited.

The Peoples Savings Bank
Grand Rapids, Michigan

INVESTMENT RECOMMENDATIONS

G. A. HENDRICKS EXHIBITION BUILDING—First Mortgage
Serial 6% Gold Bonds
Dated August 1, 1923. Due 1925 to 1939.
Price 100 to yield 6%

WORDEN REALTY COMPANY—First Mortgage
Serial 6% Gold Bonds
Dated June 15, 1923. Due 1924 to 1933.
Price 100 to yield 6%

NEWAGO PORTLAND CEMENT COMPANY—First Mortgage
and Collateral Sinking Fund $6\frac{1}{2}\%$ Gold Bonds
Dated June 1, 1923. Due June 1, 1938.
Price $96\frac{1}{2}$ to yield $6\frac{7}{8}\%$

MORTON BUILDING COMPANY—First Mortgage (Leasehold)
Serial 6% Gold Bonds
Dated August 1, 1922 Due 1927 to 1942
Price to yield $5\frac{3}{4}\%$

PANTLIND BUILDING COMPANY—First Mortgage
Serial 6% Gold Bonds
Dated July 1, 1922 Due July 1, 1933
Price to yield $5\frac{3}{4}\%$

All of these bonds are free from Michigan Tax. G. A. HENDRICKS and WORDEN REALTY COMPANY Bonds are legal investments for banks to secure Savings Deposits. *All securities are offered subject to prior sale.*

GRAND RAPIDS TRUST COMPANY

BOND DEPARTMENT

Ottawa Ave and Fountain St.

Phone 4391

GRAND RAPIDS, MICH.



Wholesale and Retail Prices.

It is to be noted that wholesale prices are now receding much more rapidly than retail prices. This is a natural economic development, but when a similar thing occurred in 1920 the retailers came in for a great deal of criticism. At that time conditions were very different in the retail field from what they are to-day. Retailers for the most part were carrying heavy stocks purchased when prices were at the peak, and deflation then meant huge losses, which they were naturally hesitant about taking. There was evidence, too, that retailers' mark-ups were sometimes unusually high in anticipation of the continued rise in replacement costs for merchandise. As a result, retail prices were running ahead of the consumer's purchasing power, and a buyers' strike was the inevitable outcome. To-day, however, purchasing power, in the industrial regions at least, has tended to run considerably ahead of the advance in retail prices. Merchants meanwhile are cautious about forward buying, and even if there should be a considerable let-down in business activity conditions are favorable to quick readjustment by distributors and an avoidance of the deadlock between buyer and seller that occurred three years ago.

Coats for Early Fall.

As was indicated earlier, sports coats are commanding attention from buyers for early Fall selling. Judging from the delivery dates requested, some retailers plan to start off the Fall season with sales events during August in which the new coats will be played up. Special price merchandise is being sought for these, but there is also a strong trend in the early buying for the better class garments, which are, in effect, the so-called "show places." Camel's hair garments or those of teddy bear cloth with cut stripes, according to Karl Light, promise to be in good demand. Fur-trimmed effects are general, with red fox, badger and vicuna rather prominently used. The straight-line coat with side-tie effects in lengths of 50 inches, is the leading silhouette. In patterns, where plaids, have been in demand, the larger ones have been chosen, although stripes are wanted most.

Buying of Men's Neckwear.

Up to now there has been light buying of men's neckwear for Fall, with some uncertainty prevailing as to the goods that will sell best. It is thought, however, that the silk and wool ties have a good chance of continuing their run of popularity during the coming season, although

the type affords both retailer and manufacturer a narrow operating margin. At the moment, stocks in the hands of both the tie silk mills and the neckwear manufacturers are described as low, due to the closed policy they have followed recently. Prices are said to be firm, with the exception of foulards, for which the season is now about over. A conference will be held during the week of August 5 between the representatives of the knitted tie group and the association mainly representative of the cut silk tie manufacturers with a view to coming to an agreement on the former co-operating in Autumn neckwear week to be held in October.

Store Sells Patches With His Clothing.

Whatever material there is left over after the alterations on a ready-made suit of clothes have been completed (and generally there is always some when the trousers have to be shortened), it is the practice of Douglas Berry, of this city to have it placed in one of the pockets of the suit.

Its purpose is obvious, and one can never tell just when the piece of material may come in handy for mending. This is a small service that every customer appreciates, and even though the "left-over" may never be needed for patching, it is always a mute evidence of a good intention on the part of Mr. Berry. As a builder of good-will it is hard to beat.

Expect Gain in Volume.

Despite the reluctance of buyers to place large-quantity orders for dry goods, the small but frequent orders being booked are understood to be making up rather satisfactory totals. The piece-goods departments of the stores, taken generally during the Spring, from all accounts, did better than was expected. As a result, the current stocks are light and whatever is held of seasonable merchandise is being moved satisfactorily at close prices. With new stocks billed for delivery about the middle of August and the early part of September, a clean start will be had on the Fall season. With close buying and a policy of rapid turnover, this promises to be a season in which the orders placed with wholesalers will show an increasing volume.

Panel Collars for Fall.

Panel collars promise to be a big feature in women's Fall neckwear, in both Venise laces and combined with "vals." Jenny neck and epaulet effects are also talked of favorably, while it is believed there will be some

interest shown in berthas and made-up circular sets. A leading wholesaler thinks well of circular tab yard goods in white, colored effects on linen and metal novelties. Valenciennes yard goods in cream have been in strong demand from retailers, and this is thought likely to continue during the coming season. Cutters-up are moving past the sampling stage, and prospects are considered good for an extended neckwear vogue during the Fall.

Chinese Colors to Dominate.

The Chinese note recently struck at the Bal de l'Opera in Paris is expected to revolutionize millinery colors here for Fall, although, so far, the only shade that has made any kind of headway is a deep bottle green. The colors in the Chinese scheme are turquoise blue, lacquer red, the green mentioned (which is somewhat darker than emerald) and the mimosa yellow that has already been seen. Each of these colors will find an active response in this country, it is said, combined with black or one of the brown shades ranging from sand to seal. New embroideries and embossed brocades will tend further to carry out the Chinese idea this Fall.

TAKING INVENTORY

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

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

Boat Train Leaves Grand Haven
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Route Your Freight Shipments

THE GOODRICH WAY

"Operating Steamships Every Day In
the Year," and

Grand Haven, Muskegon Electric Ry.

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City Ticket Office
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W. S. NIXON,
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Department

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

What Are Your Hair Net Profits?



Get at the facts. If you are not handling DURO BELLE you are actually losing 20% on your hair net profits.

Even more than the extra profit, is the superiority of Duro Belle nets over all others.

It's all in the famous DURO KNOTS—tied to give greater strength and longer wear—guaranteed to make every user satisfied. That's the big idea behind the success of the DURO BELLE.

We want to tell you about that 20% greater profit, and about the most elaborate and complete sales helps and displays that were ever conceived to promote hair net sales. WRITE TO-DAY.

National Trading Co.

630 S. Wabash Ave. CHICAGO, ILL.

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.

Investigating & Adjustment Co

We Successfully Locate Debtors
and Collect Past Due Accounts.

Special Reports Obtained.

Collections and Adjustments
Made Everywhere

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

NATIONAL DETECTIVE BUREAU Investigators

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

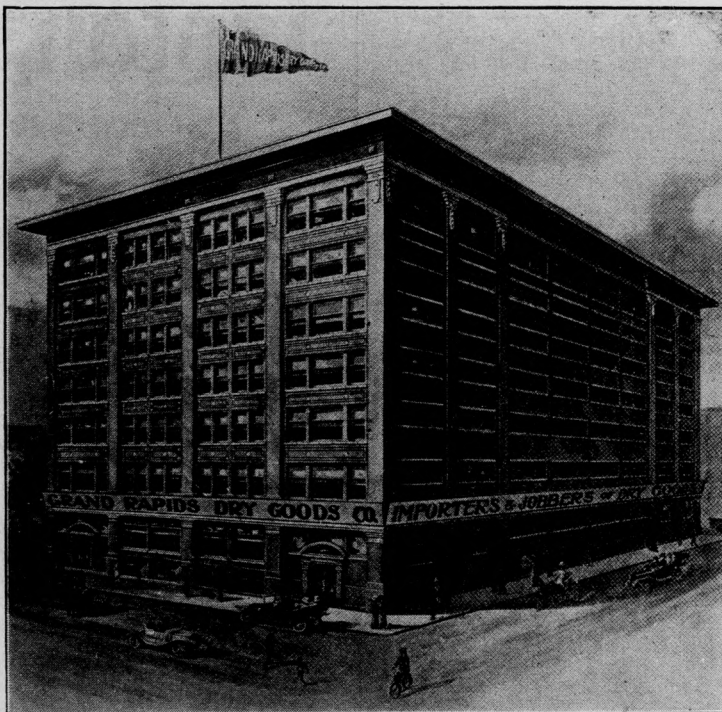
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333-4-5 Houseman Bldg.

Phones
Day, Citz. 68224 or Bell M. 800
Nights, Citz. 32225 or 63081

ALEXANDER MacDonald
STEPHEN G. EARDLEY

STATEMENT *of* PRINCIPLES

By which both you and ourselves can mutually profit



As a **WHOLESALER**, our costs are increased by:

- | | |
|---|---|
| 1. The unjust return of merchandise. | 5. Refusal to look at new lines. |
| 2. Unreasonable cancellations. | 6. Taking discount not earned. |
| 3. Retail trade not anticipating far enough in advance. | 7. Unreasonable demand for concessions. |
| 4. Unnecessary deferring of seeing our salesmen. | 8. Unnecessary price cutting. |

REMEDIES.

- | | |
|---|--|
| 1. A high code of ethics and a better understanding of the problems of both buyer and seller. | 3. Have more knowledge of conditions and give more time to buying. |
| 2. Have a personal acquaintance with us. | 4. Secure better prices and discounts by buying early. |

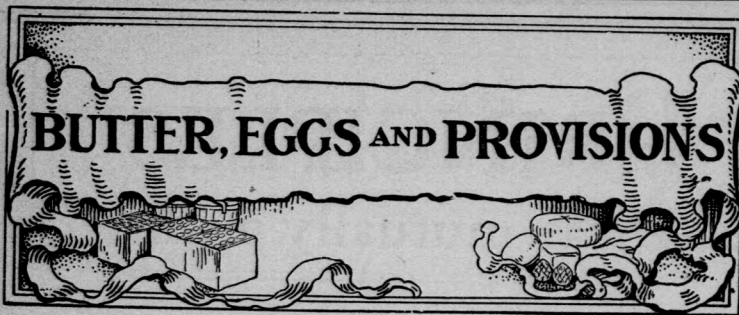
As **OUR CUSTOMERS**, we are trying to uphold your interests by:

- | | |
|---|--|
| 1. Not selling your competitor when line is exclusive. | 7. Deliver orders quickly when due. |
| 2. Not allowing our salesmen to misrepresent or promising things which we cannot fulfill. | 8. Following your shipping instructions. |
| 3. Not accepting orders we cannot fill on time and as ordered. | 9. Handling only good merchandise—nothing inferior. |
| 4. Having salesmen who have complete knowledge of goods and conditions. | 10. Never stuffing orders. |
| 5. Not selling direct to consumer. | 11. Minimizing mistakes in billing and filling orders. |
| 6. Trying to sell merchandise at such prices as will bring them in right price range with good profit to you. | 12. Helping you merchandise to the best advantage. |
| | 13. Helping put on sales if you desire. |
| | 14. Helping to solve your problems. |

We make this statement that you may know just what we are doing to merit your business.

GRAND RAPIDS DRY GOODS CO.

Your Merchandise Bank.



Relative Advantage of Heavy and Light Weight Fowls.

The best trade in the New York market gives very strong preference to heavy fowls. The chief reasons for this are: 1. The heavy fowls give the largest percentage of edible parts. 2. The heavy fowls are the fattest and the fat is commonly used, especially by the Jewish trade, but to an increasing extent also by others as a delicacy in other cooking. 3. The larger breeds of fowls, when dressed, are usually softer meated and of brighter, more attractive appearance.

The demand for fowls in the New York trade extends to all classes of consumers—family trade, hotels, restaurants, steamship supplies, etc. Because of their greater economy and better average quality the heaviest weights are generally preferred by the larger users—hotels, restaurants, etc. For family trade fowls weighing around 5 lbs. and not less than 4 lbs. are generally preferred.

In the Jewish trade the preference for heavy fowls is lessened during a couple months following the spring holidays when there is less cookery in which the fat is used, and when less meat is eaten. As to dressed poultry, which, by restaurants, hotels, etc., is used exclusively, there is no seasonal difference in the strength of the preference for heavy fowls.

There is no preference for light weight fowls alive or dressed, in any class of trade in New York except at relatively low prices and that only from what is known as "cheap trade" who use them because of their lower cost only. And there is no tendency toward such preference among people demanding first class food. Any idea that the preference for heavy fowls is diminishing because families are averaging smaller in numbers is entirely imaginary to our best knowledge and belief.

Leghorn poultry is very much in disfavor in the New York market. This especial dislike extends to other undersized breeds, but of the small breeds coming here the great majority are Leghorns because they are preferred by specialized poultry producers on account of their generally admitted superiority as egg producers.

The dislike of the Leghorn as market poultry is not only because of the less desirable size. Dealers declare that the meat is harder and that the birds when dressed usually lack bright color and are unattractive.

Permit us to add that the prestige of white eggs in this market which has given great impetus to the use of Leghorn poultry by specialized poultry farmers, in addition to the impetus given by the high

egg productiveness of the breed, arises chiefly from the fact that eggs from such producers, coming more directly to market, average of higher quality, for that reason, than eggs derived from general farm collection. It is our belief that if specialized poultry farmers adopted the larger breeds of poultry, laying brown eggs, and if such eggs of the same 'hennery freshness' and quality could be sent to New York in quantity to afford a constant and adequate supply, they would soon command as high prices as are now obtained for the finest white eggs. In that case the producers would get the benefit of more desirable and higher valued market poultry except as the yield of eggs per hen and per pound of feed consumed, might be decreased.

It is a fact that during the season of flush egg production white eggs contained in the general farm collections which form the major part of New York's egg supply, are objected to by many dealers and tend to lessen rather than enhance the value of the whole in all but exceptionally high grades.

In our opinion the general farmer should avoid the small poultry breeds because the value of his poultry for marketing is of relatively greater moment to him in relation to the total value of his product in eggs and poultry together. The specialized poultry farmer, however, shipping eggs to the New York market directly at frequent intervals and under proper grading methods, so as to secure the highest prices prevailing for 'hennery' eggs, may, under present conditions get enough more for the white eggs of that character to compensate for a lower value of his poultry.

The question of poultry breeds appears to us to be analogous to the old controversy as to special purpose and dual purpose cattle. It has finally been pretty well established that the dairy farmer, making his specialty in milk production, does best with the highly bred dairy cattle regardless of their lower value as market meat animals; and that meat cattle producers do best with cattle bred for size, weight and meat qualities. For the same reasons poultry specialists in egg production will naturally choose the breeds that produce eggs for the least feed cost, making the marketing of the poultry incidental. But making eggs the chief product with this impediment of poorer market poultry, requires large flocks to permit direct marketing and especial facilities for, and attention to, the care of the eggs. General farmers, making poultry culture incidental,

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

Moseley Brothers
GRAND RAPIDS, MICH.
Jobbers of Farm Produce.

Have you tried Lipton's Coffee?

Once used, always used

Distributed by
LEWELLYN & CO.
WHOLESALE GROCERS

GRAND RAPIDS

DETROIT

Specialize
on
MOZART
and Build
a Canned
Foods
Volume



Full
Line
Canned
Vegetables

KENT STORAGE COMPANY
GRAND RAPIDS - BATTLE CREEK
Wholesale Distributors

MILLER MICHIGAN POTATO CO.
Wholesale Potatoes, Onions
Correspondence Solicited
Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building
Grand Rapids, Michigan

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

Receivers and Shippers of All

**Seasonable
Fruits and Vegetables**

will doubtless do best with heavy poultry breeds, making the production of high grade market poultry the chief objective, since it requires less care and labor to produce big, meaty fowls of such breeds than it does to specialize in egg production and care for and market the eggs in such manner as to realize the highest possible value, which alone could compensate for the lower value of inferior market poultry.

It has never been accomplished to produce a breed of cattle equal to the best in both milk production and meat production. It may never be possible to produce a breed poultry equal to both the best in egg production and the best in market poultry. In the meantime poultry raisers had best specialize in one or the other but in either case real success depends upon discrimination in quality on the part of those distributing agencies who buy the product so that those who produce the finest market poultry shall not suffer by having their value averaged with poorer light weight birds, and so that those who specialize in high grade egg production and give the neces-

sary care and labor and intelligence requisite to produce the highest quality, shall not suffer by having the value of their product averaged with the mediocre or inferior.—The New York Produce Review.

Combines Youth and Vigor with Dignity and Serenity.

New York, July 28.—I hope this may reach you in time to be included in the congratulatory messages you will probably receive from your friends on August 1.

I heartily congratulate the Tradesman on its capacity to combine youth and vigor with the dignity and serenity which come with age.

I have enjoyed an intimate acquaintance with the Tradesman for thirty-six years and have always been impressed by its devotion to right ideas and by its intelligent and courageous leadership.

I have been glad to witness its loyalty to its traditions and to its fine standards. Its course furnishes additional warrant for optimism as to the future of our institutions.

James Langworthy.

Remember when you are right you can afford to keep your temper, and when you are wrong you can't afford to lose it.

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

ABE SCHEFMAN & CO.

Wholesale Fruits and Vegetables

22-24-26 Ottawa Ave.

Grand Rapids, Mich.

WHEN YOU THINK OF FRUIT—THINK OF ABE.

WATERMELONS AND CANTALOUPE

When you order from us, you are assured of the prompt shipment of the best melons obtainable.

VINKEMULDER COMPANY
GRAND RAPIDS, - MICHIGAN

Watson-Higgins Milling Co.
GRAND RAPIDS, MICH.

NEW PERFECTION

The best all purpose flour.

RED ARROW

The best bread flour.

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

Western Michigan's Largest Feed Distributors.

You Make
Satisfied Customers
when you sell

"SUNSHINE" FLOUR

Blended For Family Use
The Quality is Standard and the Price Reasonable

Genuine Buckwheat Flour
Graham and Corn Meal

J. F. Eesley Milling Co.
The Sunshine Mills
PLAINWELL, MICHIGAN

We are both to be Congratulated---

The MICHIGAN TRADESMAN for its Forty years of service and help to the retail merchants.
The VOIGT MILLING CO. for the Forty years of unsurpassed quality of their flours.



CRESCENT FLOUR

"Mother's Delight"

It's the **Finest**—milled so evenly that every particle of rich nutriment is easily digestible.

It's the **Lightest**—makes the fluffiest bread and the daintiest pastry equally well. Easily handled.

It's the **Whitest**—only the best parts of the choicest wheat are used—the cream of the golden grain.

"Royal Patent" Cake Flour—For years has been recognized as the standard cake flour by discriminating cooks.

Our **"American Family"**—is a superior Bread Flour made from Hard Turkey Kansas wheat and is rich in Gluten.

Our **"Columbia Spring Wheat Patent"**—is a superb bread flour.

Our **Self Rising Pancake and Buckwheat Flour**—cannot be excelled for quality and flavor.

All our flours are milled in Michigan and are fully guaranteed to give entire satisfaction or money refunded.

VOIGT MILLING CO. GRAND RAPIDS MICHIGAN





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

Things That Count in the Paint Department.

Written for the Tradesman.

The most important factors in making a success of the paint department are fundamental, and very simple. A hardware dealer who had made a pronounced success of this department in a small town discussed with me the other day what he considered important factors in the handling of this department.

"In a fairly small community," he said, "people know what their neighbors are doing, and for that reason it is absolutely necessary to see that everything which has any bearing upon your business is done right. We have born this in mind whenever we made a paint sale.

"A paint sale here is not only so much business secured; it is also something done to secure more business. Deals do not stand out distinct and separate. Each one does something to draw future sales—either to draw or to repel them.

"People in town, for instance, are interested in any new work undertaken by a neighbor. The enquire taken by a neighbor. They enquire of it in the local paper. The final result is awaited with some interest.

"It is the same in the country. The farmers know the other inhabitants of the district. If Bill Smith is painting his house, that fact is related at many a dinner table. It is made the text for an argument—usually started by the wife—as to whether the house which is her home should be painted or not.

"Where people take this interest in the operations of their neighbors, it is very easily seen that the results achieved by these neighbors are of great importance. If Bill Smith's house does not look well after his painting is completed, there is very little chance that his neighbor's wife will be able to convince her husband that their house should be painted too. On the other hand, if Bill Smith's house has* been greatly improved by the paint, there is an exceedingly good chance that his neighbor's wife will win her argument.

"Thus, not only will the general cause of paint be forwarded, but the particular paint used on Bill Smith's house will be given added prestige. The neighbors will know exactly what paint William is using. They will know where he got it;

how much has been required for the work; what it cost. They will make it their business to find out all these details before making any paint purchases for themselves. I have found this to be the case.

"And all this being so it is very evident that great importance attaches to the kind of a job which Bill makes of his house. It is, therefore, to the dealer's great advantage to do all possible to see that the work is good. We have certainly found this to be so, and we try to see that each job for which we supply the paint is as well done as possible.

"To make certain that the paint will be correctly applied is the great thing. We feel sure that we have the right kind of paint to sell. We therefore have no hesitation in recommending its use. But right paint or not, it is possible for people to get the impression that our line is poor. No paint made is good enough to maintain its reputation in the face of some circumstances.

"Suppose, for instance, that a paint, after being applied, begins to peel. What is the natural result? Why, the man who bought it will come to the conclusion that the paint is no good. And he will be very much annoyed at the dealer who sold it. Perhaps the dealer may be able to tell him that the fault is not in the paint, but in the way it was applied. Even so the purchaser will only have believed what is said. He will still feel that the paint was inferior; and he certainly will feel that you, the dealer, did not do the right thing. 'Why,' he will ask, either aloud or to himself, 'did you not tell me how to apply the paint when I made the purchase?' And will there not be some reason for the question?

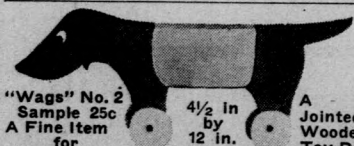
"The natural time for all explanations, it seems to me, is when the article is bought. We have tried to give what advice is necessary then, and on the whole this has proved very helpful in increasing our business.



SIDNEY ELEVATORS

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

Sidney Elevator Mfg. Co., Sidney, Ohio



"Wags" No. 2
 Sample 25c
 A Fine Item
 for
 Dealers, Jobbers, Premium Users
 Wahoo Novelty Works, Wahoo, Nebraska

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GRAND RAPIDS, MICH.

Exclusive Jobbers of Shelf Hardware,
 Sporting Goods and
FISHING TACKLE

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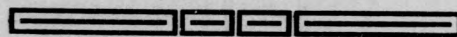


157-159 Monroe Ave. :: 151 to 161 Louis N. W.

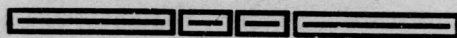
Grand Rapids, Mich.

Sherwood Hall Co., Limited

GRAND RAPIDS, MICH.



**Wholesale
 Automobile
 Accessories**



Sixty Years Service and
 Satisfaction in
 Western Michigan

"When a man comes after paint, the chances are we will know for what he wants it. Perhaps we have been working on that sale for some little time. If we do know the object, then we explain very carefully what should be done to make the best possible job. There are places in the country, I know, and in the city, too, for that matter, where paint shows badly because it was applied over old paint which had commenced to peel. If the painting is to be done by a professional, no instructions are needed. But a great amount of mixed paint is applied by purchasers, who are amateurs. Amateurs can make a good job with good mixed paint, but they need a little advice and I believe it is to the dealer's advantage to give that advice. He needn't fear that the purchaser will take offence.

"Suppose we know a man wants paint for his house. Perhaps we know the house. If so we can give very accurate advice. In any case we know that the house has not been painted for some time, and we are aware that the old paint will likely be peeling. We warn the purchaser to scrape off all the old loose paint before a new coat is applied.

"Often we go out to look at the work to be done and make suggestions on the spot. It takes a little time, of course, but it pays. That is one of the best methods I know of working up other sales. It makes the customer using your paint a booster for it, and for you.

"If we do not know the work upon which the paint is to be used, we ask a few questions. We let the buyer know that we want to find out exactly how he is going to use the paint, so that we can give suggestions. He will recognize that we know, or should know, more about it than he does, and he is only too pleased to secure our hints.

"I know there are a great many ways of booming paint sales. We are ready to try them all, and anxious to get a new idea now and then; but when all is said and done, I believe there is no way to build up a paint business like taking interest in each individual work which is done with your paint. Seeing that the work is done well establishes a reputation for the line you carry. It also establishes the right kind of a reputation for you.

"I think there is a great future in paint yet. The country is only commencing to be properly worked. People are taking a greater pride in their homes. They want to paint them and keep them looking their best.

"There is a big future, too, for barn paint. Why, in my part of the country, ten years ago, a painted barn was a thing almost unheard of. There has been a difference since then, however. To-day, most barns are re-painted regularly. Moreover, every barn painted induces other farmers to think of painting their barns. Each sale of paint for this purpose has its missionary value; it sets an example and paves the way for other sales.

"It pays the hardware dealer in his paint department to work for these future sales; and in so doing to establish a reputation for the paint he handles and for himself. At least, I have found it so; and I daresay my experience is only typical."

Vistor Lauriston.

May Redeem Stamps for Cash Only.

Madison, Wis., July 30.—A legal opinion given by the State Attorney General's Department on the issuance and use of trading stamps in Wisconsin is of interest to retail merchants generally.

Under the Wisconsin trading stamp law all trading stamps must be redeemed in cash, and the cash value of each stamp must be imprinted on the stamp. A trading stamp, sent to the Attorney General by the District Attorney of Ashland, Wis., for an opinion, was declared in violation of the State laws on two counts, because it was urged that the holder of the stamps redeem them in trade, and because the stamp-book declared that they would be redeemed only when stamps with a redemption value of \$1 were presented.

It was held that stamps issued to give a rebate on purchases must be redeemed in cash and not in trade, and must be redeemed when twenty-five cents' worth are presented.

1773-1923

Into the sea
We tossed the tea;
Now when they come
We grab their rum!



THE TOLEDO PLATE & WINDOW GLASS COMPANY

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

All kinds of Glass for Building Purposes

501-511 IONIA AVE., S. W.

GRAND RAPIDS, MICHIGAN



Polar Bear Flour

A MONEY MAKER

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

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



Know the advantages of Brecht Refrigeration

Place your refrigeration problems before Brecht Engineers. Get the benefit of their extensive experience and research. Let us study your needs and submit a detailed recommendation covering your particular requirements. *Know the advantages of Brecht Mechanical Refrigeration.*

Simple to operate—always under absolute control—and famous for its *uniformly* low, dry temperature—Brecht Mechanical Refrigeration is the most efficient and economical system that money can buy. The result of seventy years of successful manufacturing.

Regardless of the capacity desired Brecht Engineers can serve you to your advantage.

Plans for Refrigerators, Refrigerator Display Cases, Coolers, Storage Rooms, Water Cooling Systems, and in fact for any refrigeration requirement, will be submitted without obligation.



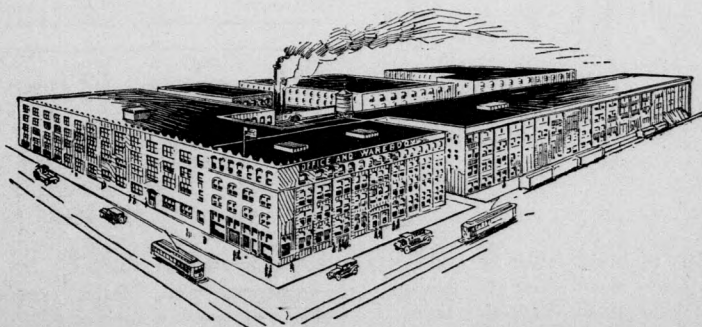
1231 Cass Ave. St. Louis, U. S. A.

NEW YORK, N. Y.
174-176 Pearl Street

CHICAGO, ILLINOIS
Monadnock Building

SAN FRANCISCO, CALIFORNIA
67 Second Street

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 the world's food is now marketed.





Seasons Don't Stop the Real Live Ones.

One evening in late winter I found myself in a town about fifty miles South of Ogdensburg, N. Y. I was selling electric fans exclusively, and was scheduled to be in Ogdensburg the following morning at 9 o'clock to call upon a well-known firm of father and son.

According to my pre-arranged program I was to put up for the night in the town I was in, and take the morning train for Ogdensburg. But a snow storm coming up suddenly forced me to change my plans. I took the night train and put up at the hotel in Ogdensburg.

Next morning I was mighty thankful for doing this, because the snow storm proved to be a regular old timer and the morning train wouldn't make the city before nightfall.

Tickled over getting the jump on the weather, I left my hotel and went to a restaurant for breakfast. Going in I noticed an electric fan running at top speed in the spacious window of the restaurant, while a red-hot fire was also going full force alongside the window. The fan was very old and dilapidated and looked as if its days of service were numbered.

The weather being so bad I had the whole store to myself and determined to get some first-hand information about the old fan. I told the proprietor I was an electric fan salesman come down to sell the father-and-son firm who had their store about half a mile up the same street. He seemed congenial, so I had no trouble. I enquired why he had the fan going. (I knew the reason, of course, but just wanted to get his idea.)

"Because," he said, "I want to keep my window cool enough for my noon-hour display of whipped cream cakes and pies. The stove throws so much heat the window would be too hot, so I use the electric fan to distribute the heat."

"Pretty old fan, isn't it?" I remarked.

"Yep— intend to get a new one as soon as I get to it. This one has been doing service here eight years under me, and I don't know how many years the other fellow had it before I owned the place."

"Say, could I get one through you?"

This was right into my round-house. With that information I calculated that old father and son up the street would have to give me some kind of an order this time. I told the restaurant man that I would see that he would get it some cheaper

if I could carry the order up to the firm. He was satisfied.

Father and son were both in the store and laughed at me for suggesting my fans to them when the storm was raging stifly outside.

"Come around when the flowers bloom," said the son, smartly. "Sure," added the father, 'who'd buy electric fans in weather like this? Come again when the robins are roosting.'

This kind of talk paved the way for my best move. After some further nippy remarks I got down to business and produced the restaurant man's order.

They were stunned.

"Only on the street a half hour of the stormiest day," I said, "and here I grab off an order for an electric fan. You could have sold that man a fan years ago. Why don't you venture out some fine morning and take inventory of the town? There are other restaurants in town; how about the grocer? He keeps his door open in zero days just to keep cool some items in his stock. A fan could help him. How about the baker? He needs a fan to distribute his too hot air. Oh, there are others, too!"

He laughed heartily, and after a full hour of further talk I passed out into the storm with his name on my order blank for a very fair-sized fan order.

Electric fans can not only be sold, but used to good advantage even when the thermometer is down to nothing.

Edgar Brandon.

Small talk is responsible for the use of many big words.

CUSHMAN HOTEL

PETOSKEY, MICHIGAN

The best is none too good for a tired Commercial Traveler.

Try the CUSHMAN on your next trip and you will feel right at home.

OCCIDENTAL HOTEL

FIRE PROOF
CENTRALLY LOCATED

Rates \$1.50 and up

EDWARD R. SWETT, Mgr.

Muskegon

Michigan

Western Hotel

BIG RAPIDS, MICH.

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

A good place to stop.

American plan. Rates reasonable.

WILL F. JENKINS, Manager.

New Hotel Mertens

GRAND RAPIDS

Union
Station

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



75 Steps East

Fire Proof

CODY HOTEL



IN THE HEART OF THE CITY
- Division and Fulton

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

CODY CAFETERIA IN CONNECTION

Hotel Rowe

SAFETY
COMFORT
ELEGANCE
WITHOUT EXTRAVAGANCE.

Cafe Service Par Excellence.

Popular Priced Lunch and Grill Room.

Club Breakfast and Luncheons 35c to 75c.

Grand Rapids' Newest Hotel.

350 Rooms

350 Servidors

250 Baths

Circulating Iced Water.

Rates \$2 with Lavatory and Toilet.

\$2.50 with Private Bath.

HOLDEN HOTEL CO.

C. L. HOLDEN, Manager.

The Pantlind Hotel

The center of Social and
Business Activities.

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

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



Two State Conventions Bombard Boyne City.

Boyne City, July 31—Charlevoix county was invaded last Tuesday by a hungry horde from every county in the State, Charlevoix being the objective. It was taken by storm early in the morning. They came by train and by motor, and spread themselves over the landscape like the locusts of ancient Egypt. Led by the Attorney General the conquest was easy, especially as Charley Emery was in command of the defense and pusillanimously delivered up the keys of the city upon demand and granted the invading host the freedom of the town and county. They commandeered all the automobiles in Charlevoix, invaded the Loeb farms, ravished the Eveline orchards, compelled the ladies of East Jordan to feed them and falling upon Boyne City in a body, took possession of the big dining room of the Wolverine, demanding the immediate attendance of all the prettiest girls in town to minister to their wants.

All of which bunk means that the State convention of county clerks met at Charlevoix last week and honored Boyne City by coming here for a dinner as an interruption to a tour of Pine Lake. The Charlevoix bunch are to be congratulated in the showing they made in entertaining this distinguished body of men.

The town was also host to the Michigan Hardwood Association on the day following the advent of the county clerks. We have so far been unable to learn any of the details of the meeting except that printed by our local paper before it happened. Orrie said that he wasn't going to be president any more, but we don't know whether he got away with it or not. He has been president two years and we have observed that them as has, gits them as will, can, just as long as they will stand for it. (Later) He got away with it. They elected W. M. Wrape, Bay City, president; J. L. Colby, Cadillac, first, and William Raee Johannesburg, second vice-president; George C. Brown, Cadillac, Treasurer.

The American Legion also pulled off an entertainment for the benefit of the community and its own treasury in the form of a so-called carnival. There was a Ferris wheel, a merry-go-round and a vaudeville show and a sleight-of-hand performance, but coupled with these more or less legitimate performances, were ten or more chuck-luck, wheel-of-fortune, ring and marble boards to give eclat to the occasion (don't know what that word means, but we find it in all the sassiety notes) to gather in all the vagrant dimes, quarters and halves. Two of our prominent physicians must have had a stand in with the talent, for they carried off almost as much as they paid for. Maxy.

Ally Yourself With Organized Effort.

Wyoming Park, July 31.—Why belong to the Michigan Retail Grocers and General Merchants Association?

The distribution of food products is without exception the most important business of the world. Who can live without food and how could our immense population be fed without the splendid chain of distributors—the manufacturer, the jobber and the retailer, who all assist to distribute the products of the farm?

All lines of business have associations to handle problems for members and to protect their interests. Other states have grocery associations with nearly 100 per cent. membership, and Michigan needs a strong merchantile association to deal with lawmakers and politicians, as well as to co-operate with the manufacturers and jobbers.

The mere fact that we have a strong organization prevents much abuse from legislators and politicians, as well as those jobbers and manu-

facturers who favor the chain stores. You need an association to whom you can appeal for assistance when in difficulty; a sort of older brother to take your part.

The Michigan Association is made up of the best and most progressive grocers and meat dealers of the state. Its officers are influential merchants in their home towns and they stand very strong with the jobbers.

Practically no money is spent for salaries and the dues are only \$2.50 yearly, after the first year.

This Association is highly commended by the jobbers of the state, nearly all of whom are associate member. These wholesalers know that we must stick together if we want to survive and prosper during this period of business evolution and change.

We hold yearly conventions and listen to the best speakers whose messages give us practical inspiration to conduct our business with more pleasure and profit. The 1924 convention will be held in Grand Rapids in April.

If you read this letter and are not yet a member send \$5 to the undersigned and do your part to raise the standard of the grocery and meat business in Michigan.

Paul Gezon, Secretary.

Merged Business Into a Stock Company.

Twelve years ago John D. Martin engaged in the business of jobbing furniture on a capital of \$100. Since that time he has bought and paid for his home on Henry street. Now he has merged his business into a stock company under the style of the John D. Martin Furniture Co. The new corporation has a capital stock of \$40,000, \$10,000 of which is preferred and \$30,000 common. The holders of stock are as follows:

John D. Martin, \$5,000 preferred and \$14,800 common.

Charlotte L. Martin, \$3,000 preferred

Jess L. Martin, one share common
Gerald F. Cogswell, one share common

Caroline L. Martin, one share common

Esther H. Martin, one share common

Robert S. Martin, one share common

The officers and directors of the corporation are as follows:

President—John D. Martin
Vice-President—Jess L. Martin.
Secretary—Gerald F. Cogswell
Treasurer—John D. Martin

The assets of the new company aggregate \$36,526.37, with liabilities of \$22,772.94, showing net worth of \$13,753.43.

Although hampered by ill health during the past two years—now happily restored—Mr. Martin has forged steadily to the front and has succeeded in building up one of the most successful and profitable business undertakings connected with the Grand Rapids furniture market.

Gabby Gleanings From Grand Rapids

Grand Rapids, July 31.—King Collins, who has traveled for Burnham, Stoepel & Co. for the past eight years—half of the time representing the Grand Rapids branch—will engage in the dry goods business on his own account at 1501 Wealthy street about September 1. The stock will be furnished by Burnham, Stoepel & Co.

The Atlantic & Pacific Co. State manager was here last week and

announced that he proposed to add twelve more stores to the chain of eighteen stores already in existence in this city.

John W. Blodgett and family are spending the summer months at Santa Barbara, California.

The Scott-Boer Co. has engaged in the wholesale millinery business in the Wm. Alden Smith building, corner Ionia and Western streets.

Ralph Stoepel, President of Burnham, Stoepel & Co., is spending the summer in Europe.

John Stander, who has managed the cigar department of the Worden Grocer Company for the past year, has resigned to resume the management of the cigar stand in the New Morton House, which will open for business about October 1. His successor is Thomas Powell, who has been connected with the sales department of the Webster Cigar Co., (Detroit) for the past year and who enjoys an excellent reputation as a well-posted cigar man.

The Burke Hotel, at Lake Odessa, which has been conducted by Mrs. Mary Burke for the past twenty-one years, has been completely remodeled. Steam heat has been introduced in every room. The same is true of hot and cold water. Private baths have been installed in connection with three rooms and there are public baths for the other rooms. The hotel is conducted on both the American and European plan and is open the year round.

Makes Better Merchants and Citizens

Wyoming Park, July 31.—I heartily congratulate you on your fortieth anniversary and think you should be proud to have produced such a splendid paper throughout these forty years.

I am telling the retailers throughout the State to read your weekly regularly and I am sure they will find in each issue splendid material to inspire them to be better grocers and meat dealers, as well as citizens of their towns.

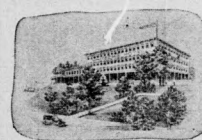
Paul Gezon.

Sure Sign.

"Do you think they approved of my sermon?" asked the newly appointed rector, hopeful that he had made a good impression.

"Yes, I think so," replied his wife; "they were all nodding."

"The man who does his best does all." No matter what he has managed to accomplish, no one who doesn't do his best is a success.



Hotel Whitcomb AND Mineral Baths

THE LEADING COMMERCIAL AND RESORT HOTEL OF SOUTHWEST MICHIGAN

Open the Year Around
Natural Saline-Sulphur Waters. Best for Rheumatism, Nervousness, Skin Diseases and Run Down Condition.
J. T. Townsend, Mgr.
ST. JOSEPH MICHIGAN

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JOHN L. LYNCH SALES CO.
SPECIAL SALE EXPERTS
Expert Advertising
Expert Merchandising
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GRAND RAPIDS, MICHIGAN

HOTEL BROWNING GRAND RAPIDS

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

150 Fireproof Rooms

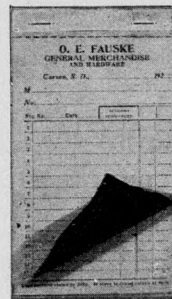
Rooms, duplex bath, \$2
Private Bath, \$2.50, \$3
Never higher

Lansing's New Fire Proof HOTEL ROOSEVELT

Opposite North Side State Capitol on Seymour Avenue
250 Outside Rooms, Rates \$1.50 up, with Bath \$2.50 up.
Cafeteria in Connection.

Stop and see George, HOTEL MUSKEGON Muskegon, Mich.

Rates \$1.50 and up.
GEO. W. WOODCOCK, Prop.



LOOK

We print 50 sales books with your business card for

\$3.50

cash with order
Delivery in one week
Write for particulars and samples.
We make all styles and sizes, prices on request.

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

Livingston Hotel GRAND RAPIDS

European

Rates \$1.25 to \$2.50 per day

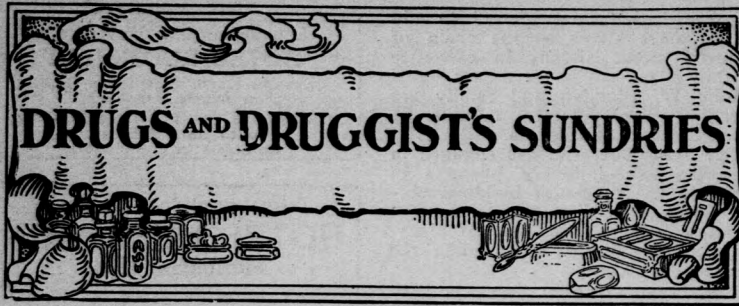


STRAIGHT SIZE—

The Johnson Original 10¢ Cigar

VAN DAM

MANUFACTURED BY
TUNIS JOHNSON CIGAR CO.
GRAND RAPIDS, MICHIGAN



Mich. State Pharmaceutical Ass'n.
 President—George H. Grommet, Detroit.
 Secretary—L. V. Middleton, Grand Rapids.
 Treasurer—E. E. Faulkner, Middleville.
 Executive Committee—J. A. Skinner, D. D. Alton and A. J. Miller.

Michigan Board of Pharmacy.
 President—James E. Way, Jackson.
 Vice-President—Jacob C. Dykema, Grand Rapids.
 Secretary—H. H. Hoffman, Lansing.
 J. A. Skinner, Cedar Springs.
 Oscar W. Gorenflo, Detroit.
 Claude C. Jones, Battle Creek.
 Director of Drugs and Drug Stores—H. H. Hoffman, Lansing.
 Next examination sessions—Detroit, June 19, 20 and 21; Sault Ste. Marie, Aug. 21 and 22; Grand Rapids, Nov. 20, 21 and 22.

Field Organization of the Sales Department.

When salesmen are not producing properly and when reports from the field are not what they should be in one way or another, the temptation is often great to establish branches. When considering this step, too, the executive too frequently views the many and successful organizations which maintain a widespread and efficient field structure. These, he should remember, have survived not as a proof that field organization is necessary in all instances, but rather as examples of the survival of the fittest.

Salesmen, it must be admitted, have a way of falling into a rut once a fair volume of trade has been established, and these, and other shortcomings due, perhaps, to continual contact with an indifferent trade, and too loose supervision from the home office, does sometime bring about a very real need for a more centralized control. Aside from the establishment of branch offices, the appointment of the field supervisors, district sales manager, or squad leader, has been adopted by many organizations as a solution of the difficulty. This supervisor may operate more as a senior salesman than a manager and may be required to make adjustments with customers where it would be unwise for the salesman to attempt to do so. He may close sales that the salesman has been unable to handle, and he may function as a connecting link between the salesman and the home office, by which the latter can be informed of the progress or poor performance of the individual salesman, and act to correct a weakness if necessary.

The number of men that the supervisor can direct efficiently is an arbitrary figure. It may vary from eight or ten for the company which sells a highly technical complicated mechanical product, which requires consultation with plant engineers and executives before the completion of the sale, or there may be only one

supervisor to 200 men for the company whose representatives are themselves well trained expert men in their own lines, and who, because of their efficiency, require less supervision.

The conclusion that a sales force needs field supervision does not indicate necessarily that branches should be established, for while not infrequently an organization is so widespread that de-centralization is essential for sales supervision and the performance of other functions, a firm may adopt a distribution policy which will increase the size of the sales force to a point necessary to perform the marketing function which it has assumed. One firm manufacturing a certain product, for instance, might choose to market that article through a manufacturer's agent and maintain practically no sales force. On the other hand, another concern making the same kind of product might seek to sell through retailers and provide an organization for making shipments quickly, and a large sales

No Smoker
 Can Be
 Satisfied
 Before
 He Has
 Smoked
 A

Charles
 the
 Eighth
 10c
 Cigar

A Cigar
 Of Real
 Merit

All Live
 Dealers
 Sell Them
 Mfd. By

Vanden Berge Cigar Co.
 GRAND RAPIDS, MICH.



Make
 This
 Cigar
 The
 Next One

Citz. Phone
 22905
 Bell, M 1821

Ramona

Spend a day
 "by the Lake"

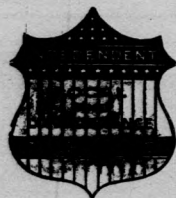
Come on out to the FUN FESTIVAL land—the coolest spot in town—where there's something doing every minute.

CONTINUOUS FUN
 'TIL THE SETTING SUN

Dance in the beautiful Casino on a floor "smooth as glass," speed around on the fun rides, or rest in the cool picnic grove.

"Grand
 Rapids'
 Coney
 Island"

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

Jennings'

POPULAR
 SELLING
 LINES

*Lady Alice
 Perfume*

Toilets

Face Powder
 Compacts
 Rouge
 Vanity Case
 Face Powder, Liquid
 Face Powder, Cream
 Greasless Cream
 Cold Cream
 Lip Sticks
 Eyebrow Pencils
 Toilet Water
 Vegetale
 Shampoo
 Almond Cream
 Lemon Cream
 Glossine
 Talcum
 Sachet
 Smelling Salts

*Dorothy Vernon
 Perfume*
 and Toilet
 Preparations

JENNINGS'
 Shaving Cream and
 Dental Cream

The Jennings Company

PERFUMES

GRAND RAPIDS, MICH.

Street Car Feed	---	39 00
No. 1 Corn & Oat Fd		39 00
Cracked Corn	-----	39 00
Coarse Corn Meal		39 00

FRUIT JARS

Mason, pts., per gross	7 85
Mason, qts., per gross	9 10
Mason, 1/2 gal., gross	12 10
Ideal Glass Top, pts.	9 35
Ideal Glass Top, qts.	11 10
Ideal Glass Top, 1/2	
gallon	15 60

GELATINE

Jello-O, 3 doz.	3 45
Knox's Sparkling, doz.	2 25
Knox's Acidu'd, doz.	2 25
Minute, 3 doz.	4 05
Plymouth, White	1 85
Quaker, 3 doz.	2 70

HORSE RADISH

Per doz., 6 oz.	1 10
-----------------	------

JELLY AND PRESERVES

Pure, 30 lb. pails	3 80
Imitation, 30 lb. pails	1 85
Pure 7 oz. Asst., doz.	1 20
Buckeye, 22 oz., doz.	2 10

JELLY GLASSES

8 oz., per doz.	35
-----------------	----

MARGARINE



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

MATCHES.

Diamond, 144 box	8 00
Blue Ribbon, 144 box	7 55
Searchlight, 144 box	8 00
Red Stick, 720 1c box	5 50
Red Diamond, 144 bx	6 00
Safety Matches.	
Quaker, 5 gro. case	4 75

MINCE MEAT.

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

MOLASSES.

Gold Brer Rabbit	
No. 10, 6 cans to case	5 35
No. 5, 12 cans to case	5 60
No. 2 1/2, 24 cans to cs.	5 85
No. 1 1/2, 36 cans to cs.	4 85
Green Brer Rabbit	
No. 10, 6 cans to case	3 90
No. 5, 12 cans to case	4 15
No. 2 1/2, 24 cans to cs.	4 40
No. 1 1/2, 36 cans to cs.	3 75
Aunt Dinah Brand.	
No. 10, 6 cans to case	2 85
No. 5, 12 cans to case	3 10
No. 2 1/2, 24 cans to cs.	3 35
No. 1 1/2, 36 cans to cs.	2 90
New Orleans	
Fancy Open Kettle	55
Choice	42
Fair	28
Half barrels 5c extra	
Molasses in Cans.	
Red Hen, 24, 2 lb.	2 70
Red Hen, 24, 2 1/2 lb.	3 25
Red Hen, 12, 5 lb.	3 00
Red Hen, 6, 10 lb.	3 00
Ginger Cake, 24, 2 lb.	3 00
Ginger Cake, 24, 2 1/2 lb.	3 90
Ginger Cake, 12, 5 lb.	3 60
Ginger Cake, 6, 10 lb.	3 35
O. & L. 24-2 lb.	4 30
O. & L. 24-2 1/2 lb.	5 75
O. & L. 12-5 lb.	5 00
O. & L. 6-10 lb.	4 75
Dove, 36, 2 lb. Wh. L.	5 60
Dove, 36, 2 1/2 lb. Wh. L.	5 20
Dove, 36, 3 lb. Black	4 30
Dove, 24, 2 1/2 lb. Black	3 90
Dove, 6, 10 lb. Blue L	4 45
Palmetto, 24, 2 1/2 lb.	4 15
NUTS.	
Whole	
Almonds, Terregona	19
Brazil, Large	14
Fancy mixed	20
Filberts, Sicily	15
Peanuts, Virginia, raw	11
Peanuts, Vir. roasted	13
Peanuts, Jumbo raw	13 1/2
Peanuts, Jumbo, rstd	15 1/2
Pecans, 3 star	22
Pecans, Jumbo	80
Walnuts, California	28
Salted Peanuts	
Fancy, No. 1	17 1/2
Jumbo	20

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

OLIVES.

Bulk, 2 gal. keg	4 25
Bulk, 3 gal. keg	6 00
Bulk, 5 gal. keg	9 50
Quart. Jars, dozen	6 25
Pint Jars, dozen	3 75
4 oz. Jar, plain, doz.	1 45
5 1/2 oz. Jar, pl., doz.	1 60
9 oz. Jar, plain, doz.	2 80
16 1/2 oz. Jar, Pl. doz.	4 50
4 oz. Jar, stuffed	1 90
8 oz. Jar, Stu., doz.	3 40
9 oz. Jar, Stuffed, doz.	4 00
12 oz. Jar, Stuffed, dz.	5 00

PEANUT BUTTER.



Bel Car-Mo Brand	
8 oz. 2 doz. in case	3 30
24 1 lb. pails	5 75
12 2 lb. pails	5 60
5 lb. pails 6 in crate	6 10
14 lb. pails	19
25 lb. pails	13 1/2
50 lb. tins	18

PETROLEUM PRODUCTS

Iron Barrels	
Perfection Kerosine	12 6
Red Crown Gasoline	21 3
Tank Wagon	38 8
Gas Machine Gasoline	25 2
V. M. & P. Naphtha	25 2
Capitol Cylinder	42 2
Atlantic Red Engine	23 2
Winter Black	13 7



Iron Barrels.	
Medium Light	59 2
Medium heavy	61 2
Heavy	64 2
Extra heavy	69 2
Transmission Oil	59 2
Finol, 4 oz. cans, doz.	1 40
Finol, 8 oz. cans, doz.	1 90
Parowax, 100, 1 lb.	6 7
Parowax, 40, 1 lb.	6 9
Parowax, 20, 1 lb.	7 1



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

PICKLES

Barrel, 1,200 count	16 00
Half bbls., 600 count	9 00
10 gallon kegs	6 75
Sweet Small	
30 gallon, 3000	37 50
5 gallon, 500	7 50
10 gallon, 1000	14 50
Dill Pickles.	
600 Size, 15 gal.	9 00
PIPER	
Cob, 3 doz. in bx	00@1 20
PLAYING CARDS	
Broadway, per doz.	2 40
Blue Ribbon	4 00
Bicycle	4 25
POTASH	
Babbitt's 2 doz.	2 75

FRESH MEATS

Beef.	
Top Steers & Heif.	16@17
Good Steers & Heif.	15@16
Med. Steers & Heif.	13@14
Com. Steers & Heif.	10@12
Cows.	
Top	13
Good	12
Medium	09
Common	08
Veal.	
Top	16
Good	15
Medium	13
Lamb.	
Good	32
Medium	30
Poor	22
Mutton.	
Good	15
Medium	13
Poor	09

Heavy hogs	08
Medium hogs	10
Light hogs	10
Loins	18
Butts	13
Shoulders	12
Hams	13
Spareribs	08
Neck bones	04

PROVISIONS

Barreled Pork	
Clear Back	23 00@24 00
Short Cut Clear	22 00@23 00
Clear Family	27 00@28 00
Dry Salt Meats	
S P Bellies	16 00@13 00

Lard

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

Sausages

Bologna	12 1/2
Liver	12
Frankfort	16
Pork	18@20
Veal	11
Tongue	11
Headcheese	14

Smoked Meats

Hams, 14-16, lb.	21@26
Hams, 16-18, lb.	21@26
Ham, dried beef	38 @39
sets	30 @32
Boiled Hams	34 @37
Minced Hams	14 @15
Bacon	22 @24

Beef

Boneless	23 00@24 00
Rump, new	23 00@24 00
Condensed No. 1 car.	2 60
Condensed Bakers brick	3 1
Moist in glass	3 00

Pig's Feet

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

Tripe

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

Casings

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

RICE

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

ROLLED OATS

Steel Cut, 100 lb. sks.	4 75
Silver Flake, 10 Fam.	1 90
Quaker, 18 Regular	1 80
Quaker, 12s Family	2 65
Mothers, 12s, 11 num	3 25
Silver Flake, 18 Reg.	1 45
Sacks, 90 lb. Jute	3 00
Sacks, 90 lb. Cotton	3 00

SALERATUS

Arm and Hammer	3 75
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SAL SODA

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

COD FISH

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

Holland Herring

Milkers, kegs	1 15
Y. M. Half bbls.	1 00
Y. M. Half bbls.	8 50
Y. M. bbls.	16 50

Herring

K K K K, Norway	20 00
8 lb. pails	1 40
Cut Lunch	1 00
Boned, 10 lb. boxes	16

Lake Herring

1/2 bbl., 100 lbs.	6 50
--------------------	------

Mackerel

Tubs, 100 lb. fancy fat11	25
Tubs, 60 count	5 00

White Fish

Med. Fancy, 100 lb.	13 00
SHOE BLACKENING.	
2 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 35
Dri-Foot, doz.	2 00
Bixbys, Doz.	1 35
Shinola, doz.	90

STOVE POLISH.

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

SALT

Colonial 24, 2 lb.	90
Med. No. 1, Bbls.	2 80
Med. No. 1, 100 lb. bg.	95
Farmer Spec., 70 lb.	95
Packers Meat, 56 lb.	63
Packers for ice cream	
100 lb., each	95
Blocks, 50 lb.	47
Butter Salt, 280 lb. bbl.	4 50
Baker Salt, 280 lb. bbl.	4 25
100, 5 lb. Table	6 07
60, 5 lb. Table	5 57
30, 10 lb. Table	5 30
28 lb. bags, butter	48



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

SOAP

Am. Family, 100 box	6 00
Export, 120 box	5 00
Flake White, 100 box	4 55
Fels Naptha, 700 box	5 50
Grdma White Na. 100s	5 00
Rub No More White	
Naptha, 100 box	5 00
Swift Classic, 100 box	5 25
20 Mule Borax, 100 bx	7 55
Wool, 100 box	6 50
Fairy, 100 box	5 50
Jap Rose, 100 box	7 85
Palm Olive, 144 box	11 00
Lava, 100 box	4 90
Fummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 00
Grandpa Tar, 50 lb.	3 35
Fairbank Tar, 100 bx	4 00
Trilby, 100, 12c	8 00
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48
Proctor & Gamble.	
5 box lots, assorted	6 40
Chippo, 30, 12s	6 40
Chippo, 30, 32s	6 00
Ivory, 100, 8 oz.	6 50
Ivory, 100, 10 oz.	10 85
Ivory, 50, 10 oz.	5 50
Ivory Soap Flks., 100s	8 00
Ivory Soap Flks., 50s	4 10
Lenox, 100 cakes	3 65
Luna, 100 cakes	3 75
P. & G. White Naptha	4 50
Star, 100 No. 13 cakes	5 50
Star Nap. Pow. 60-16s	3 65
Star Nap. Pw., 100-12s	3 85
Star Nap. Pw., 24-60s	4 85

CLEANSERS.

KITCHEN KLENZER



80 can cases, \$1.80 per case

WASHING POWDERS.

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



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

Old Dutch Clean, 4 dz	4 00
Queen Ann, 60 oz.	2 40
Rinsol, 100 oz.	6 40
Rub No More, 100, 10	
es.	3 85

Rub No More, 18 Lg.	4 25
Spotless Cleanser, 48,	
20 oz. -----	3 85
Sani Flush, 1 doz. --	2 25
Sapolio, 3 doz. -----	3 15
Soapine, 100, 12 oz. --	6 40
Snowboy, 100, 10 oz. --	4 00
Snowboy, 24 Large -----	4 80
Speedee, 3 doz. -----	7 20
Sunbrite, 72 doz. -----	4 00
Wyandotte, 48 -----	4 75

Foods Which Can be Used in Tasty Souffle.

Only a French chef can make a souffle. I never would dare attempt one. They sound so hard."

It was an old housekeeper who said this to me. I have found many skillful and experienced cooks who shrink from the souffle but think nothing of puff paste and other really hard things in the cooks' repertoire.

Nothing hard about a souffle; all it requires is a bit of care. And the dish is so useful, so palatable, and so convenient to 'dress up' an otherwise commonplace meal, that the home-maker ought to have it at her command—at her finger tips.

All that the magical French chef requires of his souffle is that it shall be as light and fluffy as his beaten whites-of-eggs can make it. You can do that too.

There is no mystery about cooking of anything. The trouble with many cooks is that they imagine an ingredient of a mysterious kind beyond their control. Generally they call it "luck." If something they are cooking turns out badly, they say they "never have any luck" with that particular thing. But "luck" is one thing that doesn't belong in cooking. Given the same materials, the same treatment, the same temperature, and the result is absolutely inevitable. That is true of the souffle.

Cheese souffle is now quite common for luncheon and supper; served hot, puffy, and brown in a baking-dish or small ramekins. Always bake souffles in a moderate oven, with the dish set in a pan of hot water while baking. Here is one with tomato in it, and no mystery:

Cheese and tomato souffle—Melt two tablespoonfuls of butter, add two tablespoonfuls of flour, one-quarter tablespoonful of salt, soda, and payrika, one-half cupful of strained tomato juice.

Boil five minutes, then add one cupful of grated cheese, and, very gradually the beaten yolks of three eggs.

When well mixed fold in stiffly-beaten whites of the eggs and turn in a buttered dish to bake from 20 to twenty-five minutes. (This is simply a modification of my old recipe, which called for milk in place of tomato juice. No mystery—just substituting a different liquid.)

Hominy Souffle—Mix one and one-half cups cooked hominy with the yolks of two eggs, one cup of milk, half teaspoonful of salt and one tablespoonful of melted butter. Fold in the whites of eggs beaten. Pour into buttered pan, bake for about thirty minutes. Try other cereals as well as hominy—why not?

Sweetbread Souffle—Make a white sauce, by melting one tablespoonful of butter, one tablespoonful of flour, and one cupful of milk; salt and pepper. Cook and add one-quarter cupful of bread crumbs, one cupful of cold cooked and chopped sweetbreads; the yolk of one egg and celery salt to taste. Mix well fold in the beaten white of egg, and bake in a moderate oven about 25 minutes.

Rice souffle makes a pleasant change from boiled rice as a vegetable plain, Easy enough:

Cook one-quarter cupful of rice in two cupfuls boiling salted water for 15 minutes. Drain. Add one cupful of milk, one-half teaspoonful of salt, one tablespoonful of chopped celery. Cook 10 minutes in a double boiler. Remove from fire, add one tablespoonful of butter, yolks of two eggs. Fold in the beaten whites of eggs carefully. Bake about 20 minutes.

Lentils make a very good souffle. We do not eat enough lentils—the French use them much. They are full of nutriment. I use them often for a soup, soaking them overnight, and after boiling slowly and straining and making a puree, the pulp can be made the foundation for a souffle.

Lentil souffle—Start with a cupful of lentils; soak overnight, cook and strain and have your puree. Then for the souffle, add to the pulp ¼ cupful of milk, one teaspoonful salt, one-quarter teaspoonful of pepper, one tablespoonful of butter and the yolks of two eggs. Beat and fold in the whites of the eggs. Pour into buttered dish and bake about 30 minutes.

Almost any kind of a bit of meat left over and ground up, if about a cupful, will make the base of a good souffle. Chicken, minced beef, lamb tongue or ham—no limit to the possible variety. The seasoning will vary, as a matter of common sense—onion juice, chopped parsley, as you like. With salt meats, a cupful of bread crumbs is desirable. Mix your cupful of meat with your white sauce as in other souffles, add yolk of eggs beaten whites folded in, and bake carefully.

Rice, lentils, hominy, are not the only vegetables that can be used; almost any sort can be disguised in a souffle. Onions, turnips, squash, spinach, once cooked and soft can be made into souffle with the aid of white sauce as above.

Not only these—you can use fruits try a cherry souffle, or peaches, or berries. The only unusual ingredient is a laugh and a little ingenuity and initiative.

Cherry souffle—Melt two tablespoonfuls of butter. Add four tablespoonfuls of flour. One-quarter teaspoonful of salt. Cook until frothy. Add three-quarter cupful of milk, one-quarter cupful of cream. Cook ten minutes, then add one-half cupful of bread crumbs, the grated rind of one-quarter of a lemon, yolk of two eggs well beaten with one-quarter cupful of sugar. Add lastly one-half cupful of stoned cherries. Fold in the whites of eggs. This may be baked in oven or steamed. Steaming takes one and one-half hours; baking takes half that time or less.

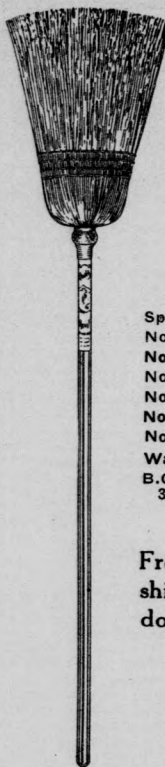
The main thing in cooking is not to be afraid of it and to realize that, like chemistry, it is an exact science. If it doesn't come right, you didn't do it right. Prudence Bradish.

(Copyrighted, 1923.)

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

Just North of the Tradesman Office

R. & F. Brooms



THE
DANDY
LINE

Also
B. O. E. LINE

Prices

Special	-----	\$ 8.00
No. 24 Good Value	-----	8.75
No. 25, Velvet	-----	10.00
No. 25, Special	-----	9.50
No. 27, Quality	-----	11.00
No. 22 Miss Dandy	-----	11.00
No. B-2 B. O. E.	-----	10.50
Warehouse, 36 lb.	-----	11.00
B.O.E. W'house,	-----	
32 lb.	-----	10.50

Freight allowed on
shipments of five
dozen or more.

All Brooms
Guaranteed

Rich & France

607-9 W. 12th Place

CHICAGO, ILLINOIS

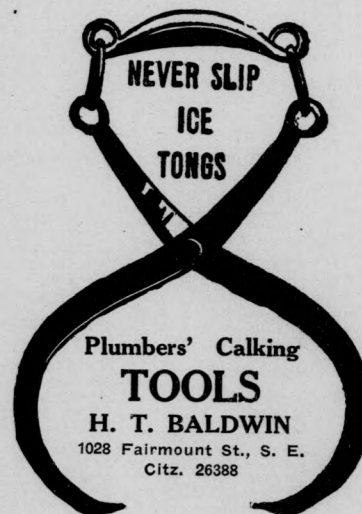
MCCRAY REFRIGERATORS for ALL PURPOSES

Send for Catalogue

No. 95 for Residences
No. 53 for Hotels, Clubs,
Hospitals, Etc.
No. 22 for Grocery Stores
No. 24 for Meat Markets
No. 75 for Florist Shops

MCCRAY REFRIGERATOR CO.

2344 Lake St., Kendallville, Ind.



SCHOOL SUPPLIES

Pencils

Tablets

Paints

Ruled Papers, etc.

WRITE US FOR SAMPLES

The Dudley Paper Co.
LANSING, MICH.

Fieglers

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

HEKMAN'S

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

GROCERS—Your profits come from
what you sell, not from what you buy.
Hekman baked goods bring profitable
sales.



Hekman Biscuit Co.
Grand Rapids, Mich.

BUSINESS WANTS DEPARTMENT

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

Wanted—To hear from owner of good business for sale. State cash price, full particulars. D. F. Bush, Minneapolis, Minn. 233

Large progressive Detroit wholesale dry goods house can use some experienced young men for notion department. Splendid opportunity for live wires. Others need not apply. Address No. 1000 care Michigan Tradesman. 1000

FOR SALE—Shoe store and electric repair outfit in connection handling all kinds of shoes. Established for twenty-six years. A very lively town. Good reasons for selling. Wish to sell at once. A very good place for anyone. This store has been a big success. Address No. 271, c-o Michigan Tradesman. 271

FOR SALE—A good clean stock of groceries and fixtures in a good town of 10,000. A good business established. Write Lock Box 29, Iola, Kansas. 272

FOR SALE—General store in best farming section in state. Town 600. \$33,000 business with \$3,000 stock. Dry goods, groceries, shoes, hardware, specialties. Stock very clean. \$50 month rents double store. Can combine in one store, \$25 month. Reason selling. health. Must change climate. Address No. 273, care Michigan Tradesman. 273

DISPLAY MAN AND CARD WRITER—With three years' experience in addition to special training. Will accept position at once. Can put out artistic also business-getting windows. A hustler with a clean record and references, at a moderate salary. Walter Van Stett, Box 31, Milan, Wisconsin. 274

Wanted—General merchandise or grocery stock in exchange for resort property and farm of fifty acres, clay loam soil and some fruit. Eighty rods frontage. Two five-room cottages. Large boat livery on one of Michigan's most beautiful lakes of 2,000 acres. Gravel roads. Deal with owner. Address No. 275, care Michigan Tradesman. 275

We conduct stock-reduction or complete closing-out sales for retail merchants anywhere. Terms reasonable. Greene Sales Co., 216 E. Main, Jackson, Michigan. 276

WOULD LIKE TO GET IN TOUCH with young man or middle aged man who is able to take half interest in \$10,000 stock general merchandise and have full management. Must be reliable and competent. In a small town, fine farming country. Twenty miles from Oklahoma City. On account of rheumatism I would like to be out most of the time. If interested, write me for full particulars. Wm. McMullen, Jones, Oklahoma. 277

WANTED—DRY GOODS SALESMAN, DEPARTMENT manager and buyer for large country department store. Must have had considerable experience in dry goods lines in good stores and come well recommended. Splendid opening for an energetic, ambitious, clean-cut young man who can produce results. Give full particulars, age, references, salary desired to start in first letter, stating when change could be made. J. G. Zimmerman & Sons Co., Nielsville, Wisconsin. 278

SILVER Black Fox—\$300 gets pedigreed pair or \$1,000 in fur farm, or both. Kotke Farms, Rodney, Mich. 279

FOR RENT—New, up-to-date store room with steam heat and water furnished. Choice location for city and country trade. Reasonable rent, to reliable party. Enquire of Meyer M. Levy, 216 N. Mechanic St., Jackson, Mich. 280

How would you like a grocery business doing from \$450 to \$650 a week in a wide awake business town? Address No. 281, c-o Michigan Tradesman. 281

FOR SALE—Grocery stock and fixtures in good location with lease of building, \$1,500. 701 Hoyt St., Muskegon Heights, Michigan. 282

Meat Market—Must sell by Aug. 21. Town of 1,000 in Southern Michigan. Sales \$60 to \$70 daily. Selling seventy to ninety quarts of milk daily. Fixtures \$1,500. Address No. 283, c-o Michigan Tradesman. 283

SALESMAN WANTED—The Richardson Garment Co., Kalamazoo, Mich., wants a real salesman familiar with the better grade ladies ready-to-wear: one with established trade through the Eastern part of Michigan. Commission basis. 285

For Sale—Grocery fixtures, including cash register, located at Wayland. Address J. W. Kraft, Administrator, Caledonia, Mich. 284

For Sale—One of the best grocery and meat markets in the State. Average yearly sales for past five years, \$121,133. Up-to-date equipment, ice machine, refrigerator counters, latest scales, etc. Under same management past twenty-two years. Best of reasons for selling. If interested, address No. 259, c-o Michigan Tradesman. 259

For Sale—Good, going, fully-equipped restaurant, town of 35,000, located in down town district. Gets best class of trade. Good lease on building. Write A. G. Niles, 211½ Huron Ave., Port Huron, Mich. 260

For Sale—Wholesale and retail flour, grain and feed business, large warehouses, office and tracks, and stock of goods on hand. Will pay to investigate. A. G. Niles, 211½ Huron Ave., Port Huron, Mich. 261

For Sale To Close An Estate—800 acres of muck land adapted for hay or pasture land, at the source of Maple river in Emmet county, Michigan, \$5,000. Liberal terms if desired. G. N. Gould, Administrator, Harbor Springs, Mich. 143

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

CASH For Your Merchandise!

Will buy your entire stock or part of stock of shoes, dry goods, clothing, furnishings, bazaar novelties, furniture, etc. LOUIS LEVINSON, Saginaw, Mich.

For Sale—87 foot frontage on main street, 130 foot frontage on side street. Fine maple shade on side street. Store building 22x100 feet occupied as feed store. Small store building on corner which is used for millinery store. Large horse shed, room for four teams. This is the best location in the city. Price \$7,000. Stock in store consists of flour, feed, hay and groceries. Will invoice \$2,000 to \$3,000. Address No. 208, c-o Michigan Tradesman. 208

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

For Sale—Restaurant and ice cream parlor. Everything new, \$800 profit last month. Reasons for selling. Address No. 255, c-o Michigan Tradesman. 255

EXCHANGE—I have 120-acre farm, good soil and buildings, close to Jackson, Mich., which I wish to trade for merchandise. A. Imerman, 4716 W. Warren Ave., Detroit, Mich. 256

Will sell complete stock of general merchandise, located in one of the best small towns in Southern Michigan. Owner wishes to retire. Doing an excellent business. Address No. 262, c-o Michigan Tradesman. 262

For Sale—By owner, grocery store, stock, and residence in Dowagiac. Good business. Good reason for selling. Address No. 264, c-o Michigan Tradesman. 264

Fixtures Wanted—What have you in good store fixtures for sale. A. L. Redman, Olney, Ill. 265

Wanted To Buy—Saginaw auto camp trailer. T. R. Graham, Cadillac, Mich. 267

MICHIGAN DRUG STORE FOR SALE—Established forty years. Reputation the highest. Excellent business, in a fine village, fifteen miles from Jackson. No opposition within radius of ten miles. Owner just died. Stock invoices \$5,000. Doing \$12,000 business a year. Two-story building and stock for sale at \$4,000. Address Mrs. Edna L. Tenney, Hanover, Mich. 269

FOR SALE—CLEAN STOCK of dry goods and furnishings in manufacturing town of 50,000. First class location. An UNUSUAL opportunity. Take about \$12,000. Address No. 253, c-o Michigan Tradesman. 253

The Old Reliable

Over 25,000 Patients in West Michigan

New System Dentists

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

41 Ionia Ave. in G. R. Just a Step South of Monroe Ave. One Flight Up; Write for Information.

Sand Lime Brick

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

Brick is Everlasting

Grande Brick Co., Grand Rapids

Saginaw Brick Co., Saginaw
Jackson-Lansing Brick Co.,
Rives Junction

Signs of the Times Are

Electric Signs

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

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

THE POWER CO.

Bell M 797

Citizens 4261

THE SIGN
For Your



OF QUALITY
Protection

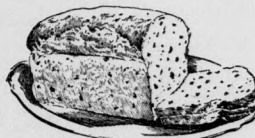
Famous for Flavor

Poor bread for dinner won't help out Friend Husband's disposition after a hard day at the office. Neither will medium good bread. But an excellent bread, a bread that is delicious to the taste, good to eat, and satisfying all the way through brings forth a smile where only a frown grew before.

Lily White is the finest flour you can buy. It is made from superior wheat and milled by a most careful and extensive process. It is clean. It has wonderful flavor. It will please you better. You'll be delighted with your baking triumphs and you'll please the whole family. Just see!

Lily White

"The Flour the Best Cooks Use"



A GOOD RECIPE FOR NUT BREAD

1 egg, 1 cup sugar, 1 cup sweet milk, 1 teaspoon salt, 1 cup nuts, 4½ cups Lily White Flour, 4 level teaspoons baking powder. Mix well and let stand twenty minutes in two pans nine inches long, four and three-quarters inches wide, three inches deep. This amount just fills these two pans. Grease pans and over top of loaves with melted butter; bake in moderate oven until done. (Use one-half cup of flour to knead in soft dough.)

OUR GUARANTEE

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

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

Have Lily White in your Flour Bin

VALLEY CITY MILLING COMPANY

GRAND RAPIDS, MICHIGAN

"Millers for Sixty Years"

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

DIFFERENCE IN HARD TIMES.

The disappointed wheat grower of 1923, who was recently driving over the good roads of Minnesota in his automobile to applaud the speeches of Magnus Johnson and register his resentment over the low price of his product, would scarcely be recognized by his grandfather who settled there in a day when dollar wheat meant millennium, while crop failure or very low prices often resulted in prompt foreclosure of a mortgage. Without attempting in any way to minimize the importance of a profitable price for farm products or to question the farmer's good faith in stating his grievances, it is none the less worthy of note that the present-day farmer will not suffer the utter ruin which so often sent the earlier pioneers pouring back out of the West, broken spirited.

Most of the mortgages on Middle Western farms to-day provide long periods for payment, at comparatively low rates of interest. One bad crop year will not rob the farmer of his invested principal nor turn him out a landless wanderer. It will probably not even result in the loss of his automobile. Nor should it, for the automobile is a necessity on the farm. The farmer of to-day is more nearly in the position of the merchant who has had an unprofitable season. He quite naturally doesn't feel cheerful as he contemplates his position, but he is still a going concern.

This fact speaks eloquently of the changes—however slow and insuf-

ficient—in the economic condition of this country, as compared, let us say, to 1893. Wheat may be unfairly and unfortunately cheap, but there is some sort of a market, and the same thing may be said of corn and hogs, sheep and cattle. Within the memory of many living men there were times when there was no market at all. Not infrequently cattle were slaughtered on the ranches for the hides, the carcasses being left for wolves. In the romantic fiction of our West we seldom read of the dashing cowboy receiving no wages for nine months or a year at a time because the whole ranching country was broke. But that happened.

It is, therefore, a matter for consolation that in spite of conditions both beyond and within the control of men that weigh heavily upon agriculture to-day, disappointment is a more accurate word than tragedy to describe what has befallen the producer.

LAST HOME OF MARK TWAIN.

Our greatest humorist lived only two years in the villa which he had built, in 1908, at Redding, Conn., and which went up in flames last week. Though he wrote part of his autobiography and some essays there, it is not connected with any of his best literary work. Most of that came from Hartford, where he lived seventeen years a near neighbor to Harriet Beacher Stowe. But the house was port after storm for Mark Twain—his first and last settled home after the ten years of travel that followed the breakdown

of his publishing venture and the several years of temporary residence in New York. A costly structure, with wide grounds, it was a symbol of the return of prosperity after his disasters, and he took pride in it as such. One of the pleasantest portraits in Paine's biography shows him settled comfortably, with his pipe in the glow of the fireplace of his library there. A sadder interest attached to it as the house where his daughter, Jean, died and he wrote his fine exequy in his first grief. It was the house to which he was himself brought, dying, from Bermuda the following year. Florida, Hannibal, Elmira, Hartford, Redding,—it is too bad to lose any of the homes with which Mark Twain was associated.

Flour Good Property at Present Values.

Written for the Tradesman.

During the past three or four weeks the trade has assumed an attitude of expectancy, anticipating lower prices on flour than have prevailed during the past five or six years, and flour to-day is selling at the lowest point since 1917.

While it is possible there may be an additional slight decline, it is very doubtful if flour goes much lower.

Mill feed is \$5@6 per ton higher than a year ago and undoubtedly will decline. This is equivalent to an advance in flour of 15@20c per barrel on an even wheat market.

Farmers are grinding up a great deal of wheat for feed on account of the high price dairy and mill feeds,

and this is another bullish factor on the long pull.

We are firmly convinced flour will bring more money in ninety days than is being asked for it to-day and the trade will do well to watch markets closely; in fact, it appears advisable to protect part of your requirements for the next ninety days at present prices leaving a portion to be protected within the next thirty days, during which period, if there are to be lower prices, they, undoubtedly, will appear.

All in all, flour to us appears good property at present values. We believe values will be higher during the next ninety days.

Lloyd E. Smith.

100% Pure Wool Blankets

Dark Colors
Size 66 in. x 84 in.
Weight 4 lbs.

Fine and warm for camping and other outdoor uses.

Very low price on quantities.

Columbiaville Woolen Mills
Columbiaville, Michigan

THE WOODHOUSE Co.

GRAND RAPIDS, MICHIGAN

The Only

Exclusive Wholesale Tobacconists
In Western Michigan

WE CARRY A COMPLETE LINE AT ALL TIMES OF

Cigars, Cigarettes, Smoking and Chewing Tobaccos, Snuffs, Pipes
and all Smokers' Articles.

OUR LINE OF BAR CANDIES ARE UNEXCELLED.

Try Our "Romance Chocolates"

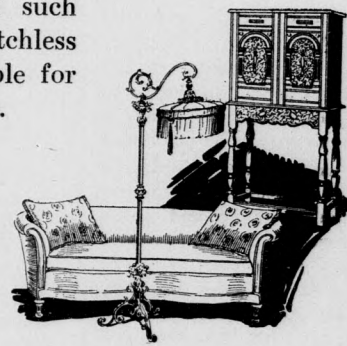
We feature El Roi-Tan, Chancellor, La Preferencia, Geo. W. Childs,
Hemmeter Detrouiter, Miss Detroit Cigars.



A GLIMPSE OF THE LIVING ROOM COLLECTIONS

Klingman Furniture Gives a Lifetime of Happiness

THOSE who take pride in fine possessions find in Klingman Furniture unending satisfaction. Grand Rapids designers, the ablest of the modern school, and Grand Rapids craftsmen, unexcelled in carving and cabinet-making, blend their talents in creations of rare beauty and exquisite workmanship. From such rich sources come the matchless Klingman Collections, available for the enrichment of your home.



LOVELY CREATIONS FOR THE LIVING ROOM

A Visit to this Nationally Known Furniture Store Promises Many Delights

THE beauty and culture of all the ages is found in Klingman furniture. Just to have a single household article from these Collections is to possess a source of constant pride and joy. A superb Renaissance living room table, a stately Old English carved chair, a dainty Sheraton sofa—such pieces excite the admiration of your friends, and pay tribute to your good taste.



FOR THE QUIET RESTFULNESS OF THE LIBRARY

Visitors Are Warmly Welcomed

YOU will find a cordial welcome awaiting you, any time you visit Klingmans' and you need not feel the slightest obligation to purchase. You will certainly be surprised at the moderate prices you find plainly marked on all pieces. This is because Klingman's is permitted to buy, after the semi-annual exposition of the furniture manufacturers, the cream of these exhibition pieces at notable reductions.

KLINGMAN FURNITURE COMPANY
GRAND RAPIDS

"One of the Show Places of Michigan"

Tempting Vistas of Mahogany Creations on Every Hand

FLOOR after floor of this great store lures the visitor on to new delights. Wherever the eye roams there is something charming to engage the interest. Here is an ornate Renaissance table whose counterpart still reposes in some ancient Italian palazzo. And over there an old-fashioned Queen Anne secretary with fretted glass doors, for all the world like the one in grandfather's home forty years ago.



UPHOLSTERED GROUPS THAT INVITE REPOSE

REPUBLIC OF BRAZIL.

Some Facts About Our Big Southern Sister.

The republic of Brazil is the largest country in South America, embracing 46 per cent. of the area and slightly more than half the population of that Continent. The area of Brazil is 3,280,905 square miles, and the population of Brazil, according to the census of 1920, is 30,553,509. Few people realize in the United States that as many people speak Portuguese in South America as speak Spanish, since Brazil contains as many people as do all the Spanish-speaking republics put together. All correspondence, catalogues and advertising matter sent to Brazil should be in Portuguese clearly and idiomatically written.

Naturally it is impossible to describe in a short article all the varied wealth and resources of Brazil, so only a few of them will be mentioned.

Although we are apt to think of Brazil as an agricultural country, producing chiefly coffee and cocoa, her mineral wealth is fully as great as that in any other country of the world, her iron ore deposits being said to be the greatest undeveloped ones anywhere. They have been subjected to careful analysis by many competent engineers, and there seems every reason to believe that when they are properly developed that they will greatly contribute to the world's available supply of iron. She also has mines of platinum, zinc, wolfram, antimony, tin, silver, mica, graphite, monazite sand and manganese. Brazil also possesses large and valuable copper mines, as well as almost every kind of precious stones. From about 1735 until 1869 Brazil was the chief source of supply of diamonds, and many other beautiful stones are found there.

In Brazil we find almost every variety of climate. Large parts of the country are in the tropics. A considerable portion comprises high table lands, and the Southern part of Brazil has much the climate of Virginia and Kentucky. Brazil's coast line is very long, and intercommunication between the Brazilian states is still largely by water, although there are 16,000 miles of railroad in Brazil, as well as about 27,000 miles of navigable rivers.

Brazil was the first country in the world in which rubber was scientifically raised, and the use of rubber as an eraser was first invented by a Philadelphian, Dr. Joseph Priestley, over 100 years ago, who used Brazilian rubber for this purpose. With the placing of export taxes by the British government on rubber from the Straits settlements, the world's attention has again been focused on Brazilian rubber, and Secretary Hoover has sent a number of experts to Brazil to study the situation very carefully.

The United States leads in exports to and imports from Brazil. We sell to Brazil on the average of about \$110,000,000 annually, and buy from her on the average almost exactly twice that amount. Over three-fourths of the coffee raised in this

world is grown in Brazil for export to the United States.

There is a good market in Brazil for iron and steel, and for almost everything manufactured therefrom, especially hardware tools of all kinds. There is a comparatively small market, however, for cotton piece goods, since these are protected by the high Brazilian tariff.

After having been a Portuguese colony from 1500 to 1808, with the arrival of the Portuguese royal family in Rio de Janeiro in that year, the capital of the Kingdom of Portugal was transferred to Rio de Janeiro. Portugal and her colonies in Africa and Asia were governed from Rio until September 7, 1822, when Brazil became an independent Empire. Her first Emperor, Dom Pedro I., abdicated in 1831, and was succeeded by his son, Dom Pedro II., who reigned until November 15, 1889, having visited the Centennial Exposition in Philadelphia in 1876. The republic was then proclaimed, and the development of Brazil under a republican form of government has been very rapid.

During the last thirty years the Southern part of Brazil, which is more temperate in climate, has grown at the expense of the more tropical North. The city of Sao Paulo, which had about 30,000 inhabitants in 1890, has now over 600,000, and is the third city in South America in size. The State of Rio Grande do Sul has also greatly developed, and has received considerable immigration of a high type.

The floor wax with which our floors are cleaned is largely composed of Carnauba Wax derived from a species of palm tree that comes from Northeastern Brazil. Brazil also produces great quantities of beans, tapioca, arrow root, mandioca flour and yerba mate, sometimes erroneously called Paraguayan Tea, which is now being imported into this country. Brazil produces almost every variety of tropical fruit. From many of these delicious jellies are made, which are now on sale in this country.

No description of Brazil would be complete without some mention of her resources in hides and skins, especially goat skins, which have been exported to America for over 120 years. Particularly good goat skins come from Ceara and Pernambuco in the North. Glazed kid made from these goat skins is in the shoes of many readers of this article.

The Brazilian Government has honored Philadelphia by establishing here a permanent Brazilian Consulate of Career, to which office Dr. Eduardo de Aguiar Vallim has been appointed. His office is in the Chamber of Commerce building at Twelfth and Walnut streets.

The Corn Exchange National Bank has on its staff a gentleman who spent four years in Brazil, who is particularly familiar with the trade and resources of that country. This bank cordially invites communications from all those interested in developing trade with Brazil, both in imports and exports.

How to Reckon Turnover.

The necessity for frequent turnover of the stock is being stressed more and more by writers on merchandising. But some are a little vague as to how this should be reckoned. As a matter of fact any rough and ready method of determining turnover would be subject to many inaccuracies for many items in stock are not turned over more than once a year whereas other items are turned over so frequently that the stock as a whole makes a good showing.

The nearest approach to accuracy that is practicable can be obtained by dividing the stock into classes. For instance, pharmaceuticals will constitute one class; second, proprietaries; third, cigars; fourth, confectionary; fifth, rubber goods; sixth, miscellaneous sundries; seventh, stationery; eighth, soda water, ice cream etc. The necessity for such a classification becomes readily apparent when we consider the fact that the stock at the soda fountain turns over from one to four times a week. The ice cream investment is turned over daily. In contrast to this there are many pharmaceuticals which are not turned over oftener than once or twice a year. Where such classification of investments and receipts can be kept it is much easier to determine the relative profitableness of the different departments, and the proprietor is also enabled to see where he can cut down his volume of stock carried in order to increase the turnover in some particular department.

Some writers on merchandising have said that the stock turnover can be determined by dividing the amount shown by the inventory into the gross annual sales. This is erroneous since the inventory is based upon the cost of the goods while the gross sales include the profits. In order to get the two factors on a correct basis the gross profits should be deducted from the annual sales. This would give the cost of the stock sold during the year. Divide this by the inventory and we have the aggregate turnover. For instance, if the annual inventory shows a stock of ten thousand dollars, and there have been gross sales during the year amounting to sixty thousand dollars and the gross profit is thirty-five per cent., this gross profit, amounting to, nineteen thousand dollars, should be deducted from the sixty thousand dollars. Divide this by ten thousand and we find that the stock has turned over four and one-tenth times during the year. Of course, this will not be true of all the stock for the reason cited above, but it will give a general summary which is approximately correct, and which can be used as an index of the success or failure of the business. In the retail drug business, for instance, a turnover of four times a year is considered an indication of success, provided the net profit is adequate, and a net profit of ten per cent. is generally considered to be a fair return.

You are the sum total of your experiences. Seek the right kind of experiences.



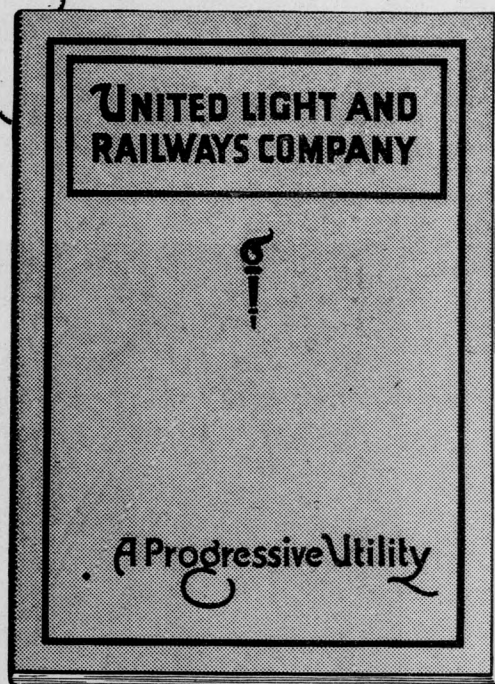
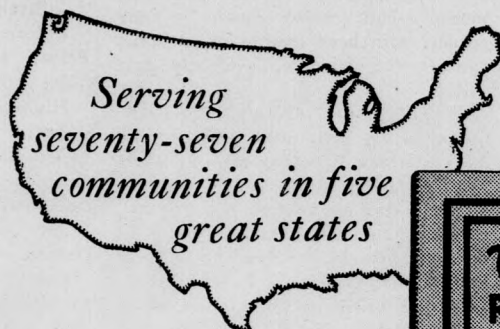
5¢

*Judge It
By the
Quality*

*Not By
the Price*

**LITTLE
ODIN**

Lubetky Bros. Co., Grand Rapids, Mfrs.
National Grocer Co., State Distributors.



The story of the United Light and Railways Company Send for it-

A COMPLETE history of the organization and operation of this progressive Public Service Company, picturing the growth of the prosperous communities served by the subsidiary operating companies and the part which this organization has had in fostering this growth.

This is not a book of statistics, but a finely-illustrated story of industrial and community progress. It shows how, through co-operation of the companies serving these communities with the vital community necessities of Gas, Electric Power, Transportation, and Central Station Heat, the prosperity of seventy-seven communities has been made possible.

The Annual Report and Year Book of United Light and Railways Company for the calendar year ended December 31, 1922, is ready for distribution. The Year Book is a resume of the most successful year's operations in the history of the Company, and is full of interest to the investor who desires accurate financial information

in respect to the present condition and future prospects of this prosperous Public Service Company.

Community Ownership in this Company has grown from a few hundred investors in 1920 to a number of more than FIVE THOUSAND at date, and the sale of its 7% Prior Preferred Stock to the customers of its services continues as a fixed policy of the management. The average holding of the Customer-Owners has increased from slightly more than three shares in 1920, to almost five shares each at March 1st, 1923.

Customer Ownership has made active partisans of more than five thousand patrons of our services, who before were at best but passive friends.

This is a tremendous force for the upbuilding of good will. It appeals to the modest investor and is most effective as a promoter of thrift and in the development of interest in home industry.

Copies of either or both the publications above described will be mailed postage free to any address, on request to

United Light and Railways Company

"Owned by the Public"

701 MICHIGAN TRUST BUILDING
Grand Rapids, Michigan

Operators of Public Service Companies in

ILLINOIS

INDIANA

IOWA

MICHIGAN

TENNESSEE

PUT DIGNITY IN DISCARD.

We Should Always Act on Our Better Impulses.

Written for the Tradesman.

Sitting beside a bright open fire on this dark evening of a wet, raw and rainy day in the middle of May, nineteen hundred and twenty three, I read over a letter from my friend of many years, E. A. Stowe, in which he asks me to send to him a contribution for his forty year anniversary issue of that sterling trade journal, the Michigan Tradesman.

Forty years is some length of time to devote to the steady grind of playing the part of editor and of building up the business of such a journal: but had not his part been well played, friend Stowe in all probability would not be celebrating the fortieth anniversary of the starting of this big part of his life's work to-day.

In his request he, no doubt, thought to make it more easy for me when he stated that "the subject of my article is to be of my own selection."

Now why did he not tell me what he wanted?

I believe it would have been really easier for me. However, I should not grumble, neither should friend Stowe if I choose a subject from my own life's experience and which does not especially have to do with either business or Grand Rapids, two topics in which I know friend Stowe is steeped. But this will be just a little story about a Bunch of Pinks and will begin with the question, Why do we not oftener perform the many little acts of kindness we have chances to do almost every day of our lives?

My home is just outside a busy city and often mornings, from choice, I walk the pleasant mile to the city limits, along a country path, until I board a street car at the start of its run and so reach my business in the city.

One morning before leaving home, I picked a bunch of old fashioned pinks, the kind that used to grow along the walks in your grandmother's garden, with the sweet, faint odor of cloves clinging to them.

I picked them with the thought that they would help to brighten up my city office.

As I stepped up into the car, I stood aside a moment to allow a solitary passenger to alight. He was a solidly built man of perhaps sixty years and carried a dinner pail, evidently a laboring man returning home from his regular job of night work.

As he passed me he stood for a moment on the car step, looking back, as I remembered afterwards, rather wistfully, at the little bunch of flowers in my hand and said with a smile:

"Old fashioned pinks, eh? I haven't seen any in years."

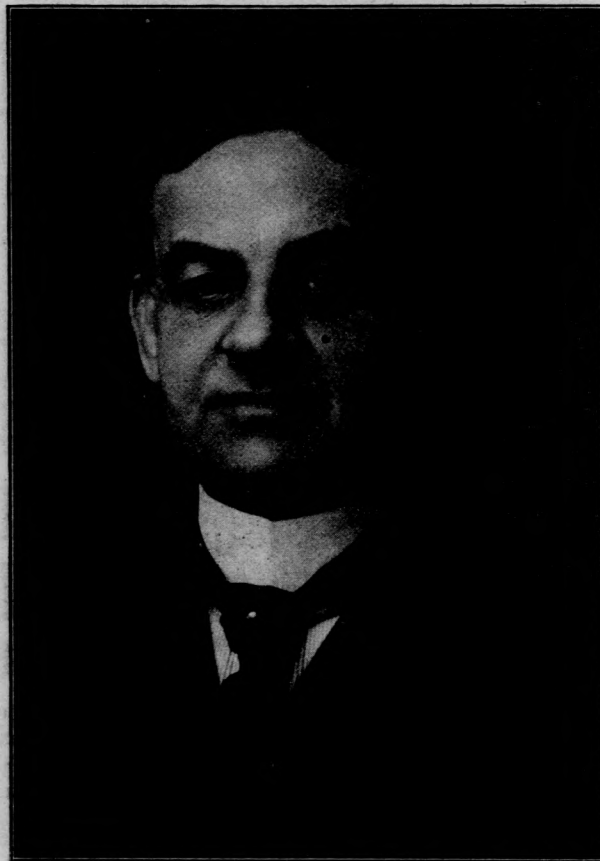
What chance for me to begin the day right!

Why did I not act on that first impulse? No, I merely answered, civilly no doubt, "yes, they are scarcer nowadays," and passed on into the car.

And somehow the little pink flowers, as I looked at them, seemed to reproach me. Every time I think of it I want some one to kick me. Just suppose there had been a sick wife waiting at home. How those few little pinks might have brightened a whole day for her. Suppose I had offered a few of the flowers to the old man, would he have taken them?

As I remember, he was somewhat roughly dressed, perhaps not a person whom you would expect to be interested in flowers, but I'll wager he would have taken some of those old fashioned pinks eagerly and he would have remembered me with a kindly feeling for years, for those little acts stay by one a long time.

Just see what I missed in the deal, much more than he!



John B. Barlow.

Only a few days ago I told to a friend my story of the bunch of pinks and in return she gave me an experience of her own which happened to her while on a railway trip.

A few seats in front of her sat a little woman with a crying baby. "Instead of it being an annoyance," said my friend, "I soon reached a point of pity. The mother had evidently traveled far and was weary, while the babe, from the same cause, was fretful and tired and would not be quieted."

"At length I stepped forward and asked the woman to let me take the child and perhaps the change would quiet it. The mother passed the child to me without a word, but with thankfulness in every line of her face."

"For all of half an hour I tramped back and forth the length of the car, but long before that time had passed the baby had ceased to cry

and at length it slept in my arms, when I slid gently into my seat and the babe still slept."

"I had not taken half a dozen turns in my march when, as I passed her seat, I noticed the little mother had curled down in the corner, with head resting on a shawl against the window, evidently fast asleep."

"For an hour I sat with the sleeping child; in fact, until I neared the station where I had to get off, when I carried the baby to its mother, whom I had to awaken."

"She thanked me earnestly. 'You don't know, Miss, how much you have done for me. I was pretty near the breaking point,' and as I laid the still sleeping child in her arms, she added, 'I will get along

sion that we would all be happier in our trip through life if we would put a lot of our dignity in the discard and act out our better impulses."

John B. Barlow.

Straight From the Shoulder.

Before you can be 100 per cent. efficient, you must be 100 per cent. loyal; both go hand in hand.

High class thinking, like high class goods, bring a high class price.

A polite man is a great missionary; I never meet a polite man that I do not resolve to be more like him.

Any man who has a job has a chance.

Genuine co-operation is so rare as to be noteworthy.

If you hesitate you are not only lost, but last.

If you want work well done, select a busy man—the other kind has no time.

It is not easy to apologize, but it pays.

A fellow can keep his own batting average and make the world a little more cheerful by laying down an occasional sacrifice hit.

Atlas could never have carried the world had he fixed his thoughts on the size of it.

F. W. Dold.

The Tribulations of an Attorney.

While conducting a case, tried in a town in Northern Michigan counsel found themselves questioning a peculiar witness. This chap was strangely reserved, and the lawyers had a time with him.

"What do you do?" asked the cross-examiner, when the witness was handed over to him.

"I am quite well," was the unexpected reply.

"I am not enquiring as to your health. What I want to know is, What do you do?"

"I work."

"And where do you work?"

"In a factory."

"May I," the lawyer continued, with a fine show of sarcasm, "so far presume as to ask what kind of a factory?"

"Rather a large factory."

"See here, you are too facetious. What do you make in the factory?"

"You want to know what I make in the factory?"

"Precisely, and without any further circumlocution."

"I make \$25 a week."

The Basis of Human Progress.

The progress of the world depends upon the men who walk in the fresh furrows and through the rustling corn; upon those who sow and reap; upon those whose faces are radiant with the glare of furnace fires; upon the delvers in mines and the workers in shops; upon those who give to the winter air the ringing music of the axe; upon those who battle with the boisterous billows of the sea; upon the investors and discoverers; upon the brave thinkers.

Robert G. Ingersoll.

When you want to discover the source of a leak in the store funds, don't nose around in the dark. Go to the one who ought to know most about it.

Putnam's

"Double A"

CANDY

MADE TO EAT

THE
SIGN OF



GOOD
CANDY

MADE BY PEOPLE WHO KNOW HOW

Our record of fifty-eight years of continuous growing business not only in Michigan
but all over the United States, speaks for itself.

Service and Quality Counts

MADE IN GRAND RAPIDS BY

NATIONAL CANDY CO., Inc.

PUTNAM FACTORY

LET US SEND YOU A COPY OF OUR LATEST PRICE LIST

THE MAN YOU CANNOT SELL.

The Best Method To Win the Man of Adamant.

No salesman can be out on the road very long without running up against the man he can't sell. After he has taken over an old territory or laid out new for himself, he finds a number of prospects he thinks he will never be able to sell, but slowly, one by one, he brings them around to his way of thinking. However, sooner or later he runs up against the man he cannot sell. It makes no difference how much persuasive power he uses, how craftily he employs every trick known to the selling game, the man is adamant. He is stocking an inferior line at more money; the salesman knows in his heart of hearts that the man is convinced that he ought to have his line, but still he holds out. And he holds out month after month and year after year. There are such men, and a good many of them, too—and there is a way to sell them.

Nine times out of ten; even more than that, forty-nine times out of fifty, it is not a matter of business at all. Every salesman knows of this personal element; goods are goods and a line is a line; but that does not dispose of the personal proposition. It is this very thing of the personal equation that keeps the man you can't sell from taking your line.

Allen Stern was the crack man in an Eastern territory, carrying a line of count candy. He met his man. Time after time he went to call on him but without result; he could not sell him a penny's worth. In the candy line a certain day of the week or month, depending on the city, is set over for a certain district, so that the jobber may be in when the salesman call. All the salesmen come the day prescribed, so two or three, and sometimes more, men may be in the man's building at the same time. The man was always agreeable, but he simply would not buy. Stern decided to make a test case of this and went out of his way to be nice and to call regularly. Even when in the greatest hurry he never passed him up. The man just before Stern would write an order, and making a pretense of cranking up his car, Stern would wait to see how the man following him fared, and nearly always the salesman got an order. Stern could not understand it—could not understand why the man just ahead and the man just behind got something for his book, while he himself was turned away empty-handed. But Stern stuck it out, waiting, watching. Then one day a salesman came in, and while showing his line lighted a cigar and offered the jobber one. The jobber abruptly refused and stood looking at the salesman with his lips in a straight line. Stern noticed that the salesman did not book anything. This set him thinking, and after a little enquiry among the man's competitors found that the jobber was an ardent member of the Non-Smokers' League and that he had little use for a person who smoked, and especially in his store. Stern had thus offended him, and the jobber had made it a personal grievance and had been holding out all this

time on that account. Stern in the meantime had sworn off, and the next time he called he deftly took occasion to tell the dealer that he had forsworn smoking without seeming to make a point of the telling. The man was interested and gave a small order. He increased it gradually until he became quite a satisfactory customer. Stern's watchful waiting had won him back.

Dan Carnagey, a cigar salesman, was selling a satisfactory line to an Iowa dealer, when suddenly he was cut off. The man began to dodge him, and when cornered always found an excuse for not looking at his samples. Almost overnight a fair customer was turned into a non-buyer. Carnagey determined to investigate, and patiently he called on him trip after trip, but all to no avail. He began to get a line on him from the other dealers in the territory.

"He is all right if you don't get him started on religion," said one of his rivals. "If he gets to talking religion you can't hold him."

Carnagey began to think back over his career with the man, and at last remembered a story he had told reflecting on the stern Baptist belief in immersion. On enquiry he found that the man was an ardent Baptist and that he had taken the story to heart, although at the time Carnagey had not thought that anyone could take exception to it. But the man had, and dropped Carnagey's house as a result.

There was nothing to do but pass him up. But from that experience he learned two things—never discuss politics or religion. Neither of these beliefs is the result of intellectual conclusions! a man usually belongs to a certain church or to a party because his father belonged. Not once in ten times does a person reason either of these beliefs out. As a result they are a matter of prejudice, and there is nothing that makes a man quite so violent or bitter as to have his prejudices attacked. Carnagey is quite fluent on most topics, but when it comes to either of these he becomes suddenly reticent, for he has his past experiences to back him.

A salesman who was calling on the silk trade saved himself by a clever turn from making an enemy. In Des Moines he had called a number of times on the head of a house who was inimical to him, but by great tact he was working him around to where he was beginning to be more human. The salesman sent out his advance card and came in on the man one morning. In the office was a caller, whom the man introduced, while the salesman opened up his line. The buyer fingered through the line, and then, with a touch of superiority, said, "I'd take some of this if you didn't have it loaded with tin."

The salesman was quite naturally astonished, for it was pure dye.

"There isn't any tin in that," said the salesman. "It is the purest line we have."

"Don't tell me," returned the man. "I know."

The man felt of the cloth and held it up to the light. The salesman knew that no one could possibly detect tin weighting by such a test.

"All right, we'll burn it," returned the salesman, and got out a match to make the regulation test.

"You needn't come any of that on me," returned the man wrathfully. "I know that if it has tin it won't curl, and if it hasn't it will, but I can tell without all that palaver. I've been in the silk business twenty years."

The salesman knew that he had him, for no one in the world could tell tin weighting by feeling, but something about the man's tone made him pause for a moment. Then he understood. The man was trying to make an impression on his caller.

The salesman did a little quick thinking, then replied with an irony that was lost on the buyer: "Well, you're the first man I ever ran across who didn't have to have the ash test. How did you ever learn to tell it without a match?"

The man smiled. "Didn't I just say that I had been in the business for twenty years?"

The salesman booked his order and went away happy. By flattering the man and letting him keep a front before a caller on whom he wanted to make an impression he broke down the barrier and won the man over.

A salesman carrying a line of knit goods had as his customer a woman who was buying for a large Western store. He never called without carrying away an order, until one day she froze up and would hardly look at his samples. The next time he called she dismissed him with a few words and for a year still retained the same attitude toward him. He tried in every way possible to bring himself back to her good graces, but without avail. He tried to go over her head, but as she had been making the department pay the manager would not intercede. He still continued to call, trusting that some way he would be able to get himself on the old footing, when one day he happened to glance at her desk and saw on it a clipping from a newspaper scoring intoxicants, detailing the number of injuries inflicted by liquor to mankind. That set him thinking, and by a little enquiry he found that she was forced to earn her living for herself and son as the result of a husband who drank. In a craze, while under the influence of liquor, he had threatened to kill her, and she had fled with her baby, and had finally succeeded in getting a divorce. Since that time she had been liquor's mortal enemy. Thinking back, and by piecing odds and ends together, he knew that she must have smelt liquor on him when he had called, when her hostility toward him had begun. At that time he had been accustomed to drink, but since had

entirely forsworn it. By some adroit means he must let her know that he had reformed.

Cleverly he arranged with a friend to come to the office while he was calling on the lady buyer, and, in a tone loud enough for her to hear, to invite him out to have a drink.

"No thank you," replied the salesman, just loud enough for her benefit. "I've cut all that out, but I'll walk down the street with you."

When he went away he had the satisfaction of having her on his book.

It doesn't take a keen salesman long to tell, when a prospect is holding out, whether it is a matter of goods or personality. Forty-nine times out of fifty the steady persistence in a negative course is due simply and solely to something personal that has come up; some little thing has been said or done that has thrown the balance against the salesman. When this is determined upon it is then a matter of studying the man and hammering away. Sooner or later the colored gentleman in the woodpile will be discovered.

Curious Arithmetical Results.

As a sequel to the multiplication table by a Harvard professor, we publish the following, which was sent to us by Henry Tanenbaum, of Toledo, Ohio:

123456789 times 9 plus 10 equals 111111111
123456789 times 18 plus 20 equals 222222222
123456789 times 27 plus 30 equals 333333333
123456789 times 36 plus 40 equals 444444444
123456789 times 45 plus 50 equals 555555555
123456789 times 54 plus 60 equals 666666666
123456789 times 63 plus 70 equals 777777777
123456789 times 72 plus 80 equals 888888888
123456789 times 81 plus 90 equals 999999999

This table is still more interesting when it is noticed that each multiplier is divisible by 9, and that, when the figures of each answer are added together and the added number is subtracted, the answer is 0. For example, the sum of 1,111,111,111 is 10; 10 minus 10 is 0.

Mr. Tanenbaum also sends the following:

987654321 times 9 equals 888888889
987654321 times 18 equals 1777777778
987654321 times 27 equals 2666666667
987654321 times 36 equals 3555555556
987654321 times 45 equals 4444444445
987654321 times 54 equals 5333333334
987654321 times 63 equals 6222222223
987654321 times 72 equals 7111111112
987654321 times 81 equals 8000000001

In this table it will also be noticed that each multiplier is divisible by 9, and that, if the figures in each answer are added together, they will form a total which, if added together will equal 9. For example, take the second answer, 1777777778. These figures, added together, equal 72, and 7 plus 2 are 9.

Are you waiting in vain for your ship to come in when you have not sent out any ship, or made any plans that might lead to the return of a cargo for you?

Holland Crystal Creamery

Finest, Sweetest Butter Made
Guaranteed Highest Quality

C. J. Lokker, Mgr.

Wholesale Distributors

Holland, Michigan

The House of Quality



Rademaker-Dooge Grocer Co.
Wholesale Grocers
Grand Rapids



The House of Service

WHAT HIS CUSTOMERS THINK**What One Merchant Found Out By Enquiry.**

"The trouble with most of us retailers is that we don't know our customers," said a department store owner with whom I was discussing the retail business in general not long ago.

"I mean psychologically, not personally," he went on to explain. "We don't know what they think of our stores, our policies or our methods. We know only that if we drive hard enough we can keep a sufficient number of them coming to hold our volume or possibly to increase it a little each year. I've often thought that it would be much easier if we had a fairly accurate idea of what those whom we seek to attract think a retail store should be.

"I used to keep in fairly close touch with my trade when I had a twenty-five foot store way back in the nineties. I waited on more than half the people myself. But now it's different. I don't talk personally to one customer a month. I've drifted away from the selling end of my own business.

"My department managers spend so much thought and energy on the buying end that there is very little of either left for the proper direction of selling. They do nothing toward the controlling of what goes on between salesperson and customer. They leave it all to salespeople who are usually employed after a half-hour interview, given a salesbook and

rushed to the department. They are told to get the money—that's all."

My interest quickened as he proceeded, for I realized that there must be a story back of his remarks. I straightway angled for it.

"Yes, the point of contact is the vital spot," I ventured. "We read a lot about scientific selling these days, but it is not very much in evidence over the retail counters. As you say, the merchant of to-day is out of touch with his customers, sadly so; but what's the remedy? That's the question they're all asking."

"Yes, that's the question," he repeated thoughtfully. "But I know one thing; I'm going to shake off this easy-chair habit that has been growing on me in recent years. I'm going to spend at least half my time on the floor. I'm going to find out what some of our customers really think of us. It's got to be done. I made up my mind to that just six seconds after I read this letter. I'd like you to read it."

Here is the letter, which he told me I might use, omitting the name and shifting the geography:

To-day I visited your store in company with my daughter, who was in search of a dinner-gown. We were pleasantly received by the gentleman in charge and cordially approached by the saleswoman, whom I remember to have been an over-sized blonde. She gave us splendid attention; in fact, she almost hypnotized me with her studied suavity.

My daughter selected two garments

from which to make a final choice. The saleswoman looked at the price tickets. One was white and one red. She apparently made up her mind that my daughter must have the red-ticketed one; just why I cannot say. I was genuinely interested in the arguments she advanced until she began to address my daughter as "Dearie." At first I refused to believe my own ears. We of the South keep such expressions within our own families, and it so happens that my daughter was "Dearie" to her mother and me until she grew up and protested that it was time for us to call her by the name she was given at birth. In my thoughts as I look back over the years she is still "Dearie" to me.

You can imagine my feelings when I realized that this stranger, in an effort to make a paltry sale was stooping to such a despicable familiarity. To me it was a desecration—almost a sacrilege. Had the offender been a man the matter would have been settled then and there in a manner more satisfactory to me than letter writing. As it was, I interfered in a semi-gentlemanly manner and took my daughter away with as little fuss as possible. The young lady says that I shall gain nothing by writing this letter. She agrees that the "Dearie"-habit is repulsive to all women, but says there seems to be no way of stopping it.

"A rather interesting indictment," I commented. "How do you class him? Just a fussy old fellow—"

"No, I think he deserves credit for having the courage to put into words what appears to be the thought of a great many people," he broke in. "Anyhow, he's started something; I've begun a quiet investigation. My shoppers, the scouts I send out to check up on what my competitors are doing, are now concentrating on this one thing. They are checking up my own store first. I imagine I'll have something interesting to tell you in a week or so."

The promised developments held my interest and I made a personal canvass among my women friends. The more of them I interviewed the more sure I became that the man had written the common mind in his letter to the merchant. Without a single exception they expressed resentment at over-familiarity of the average saleswoman—particularly in the major departments, such as millinery, cloaks and suits.

I went so far as to take some of them shopping with me. Evidence accumulated with practically every test. If the "Dearie" method was not used, some other form of over-familiarity or over-insistence took its place. I concluded that I was dealing with a resentment against retailers in general that has a fixed abiding place in the back of the feminine public's head. Most people like to buy from salespeople who are ambitious enough to try to sell them something, and who know something about the merchandise they are trying to sell. They like to get the facts in a confident way. But they flare

C. J. Litscher Electric Co.

41-43 Market Ave., S. W.

Grand Rapids, Michigan



WHOLESALE ELECTRIC SUPPLIES

"Service Is What Counts"

up with resentment when a salesperson "gets fresh."

When business lags the usual cry from all departments is for more advertising, price drives and sales. The real trouble may be that too many sales are lost through the many evils that lurk in undirected, unschooled and thoughtless methods of selling. Singled out, this list of evils would include indifference, trickery, over-insistence, undue familiarity, attempts at substitution, ignorance of the merchandise and plain insolence.

This condition being admitted, a natural conclusion is that a portion of the average advertising appropriation might well be diverted to the proper training of salespeople and the proper direction of their efforts.

The above paragraphs may appeal as being unfair to those who sell merchandise the way it should be sold, and to them we gladly give due recognition. But the whole problem revolves around the rapid turnover in all classes of store help.

When the opportunity came for me to make my return call at the department store, the chief was ready for me.

"The man from the South was right," he began. "Most of the saleswomen in garments and millinery are guilty as charged. But the outstanding disclosure of my investigation is the fact that these departments have been selling only about four out of every ten people who enter them. A large percentage of these sales is lost because of offensive familiarity and over-insistence. I've started

something of a reform. Here's a copy of the bulletin I sent to those departments."

It was a definite command to cease using endearing terms of every nature, the reason for the order not being overlooked. Quite as vigorous was the paragraph on over-insistence in the sale of special commission merchandise. He had discovered in his investigation that it was often next to impossible for a customer to get even a glimpse of garments that were not on the p. m. list. In all, it was a forceful plea for an upward move in the character of the store's selling methods.

"How'd they take it?" I asked.

"Very much to heart—most of them—at first," he replied. "But even the old-timers have already begun to see the light. Some of them are actually enthusiastic over the new order of things."

"How about the customers?" I enquired.

"We are getting reaction—slow but unmistakable," he answered. "The atmosphere of the departments 'before and after' is as different as the climates of Kamchatka and Palm Beach. We've gone a step further since that bulletin was issued; we've stopped paying special commissions for the sale of slow-moving and undesirable merchandise. We cut the price to the customer just that much deeper, and we've raised the salary scale to make up for any loss that the salespeople might sustain."

"But what will you do if the undesirable stuff doesn't move?"

"If price and a reasonable aggressive sales effort won't sell the odds-and-ends we will call in a second-hand dealer. Better sell them to him at a fraction of their cost than to force them on our customers—or try to force them and lose our customers."

One untouched phase of the problem came into my mind and I put the question to him:

"How about letting the public know of these important changes in your policies? Seems to me there would be great possibilities in their exploitation."

"I was just waiting for you to bring up that subject," he said. "Here's the answer." He handed me the proof of a newspaper advertisement. "That goes in the paper tonight and tomorrow morning," he explained. "We waited until we were sure the new program would stick."

Here's the text of the advertisement:

GOOD BYE DEARIE

The attention of the management was recently called to an obnoxious practice which has been permitted for years in our own as well as other retail institutions. We refer to the habit of addressing the customer as "Dearie" and other offensive familiar terms.

It is now clear to us that this method of selling is offensive and not in keeping with the high ideals upon which this business was founded. We have therefore banished "Dearie" and all other endearing

terms from the vocabulary of our salespeople.

We have also discontinued the custom of paying extra commissions to salespeople as a reward for selling slowmoving and undesirable articles. We propose to offer our merchandise strictly on its merits, the firm being represented by amply paid salespeople who have been instructed and trained to avoid presumptuous familiarities and offensive overinsistence.

"So there you have something as tangible as the result of my determination to get in touch with the details of my business."

I surveyed this man's business a few weeks later. By that time the changes in his policies had been comprehended by the public. His business was holding steady and his department managers told me that they had very little trouble in keeping their stocks clean and that their dealings with the second-hand man were negligible.—Otis R. Tyson in Nation's Business.

Not Actuated by Religious Scruples.

Young Harold was late for Sunday school and the minister enquired the cause. "I was going fishing, but father wouldn't let me," answered the lad.

"That's the right kind of a father to have," replied the reverend gentleman. "Did he explain the reason why he would not let you go?"

"Yes, sir. He said there wasn't bait enough for two."

Barclay, Ayers & Bertsch Co.

321-323 Bond Avenue
Grand Rapids, Michigan

Jobbers in

**Pipes, Valves, Pumps, Sinks,
Roofing and Mill Supplies**



WINDOWS WHICH WIN.

Some Observations by a Successful Dealer.

In trimming windows and in writing attractive display cards, one must remember that he is providing the eyes of the store, and arranging a business-getter from the word "go." Window displays either attract or repel. There is no standing still in any line of work. One is either pressing forward or going backward. Show windows are looked upon as one of the best mediums of advertising and a customer is half won if he has his attention arrested by the attractiveness of the dealer's display. Newspaper advertisements announce to the public what the store is selling, but the show windows display it.

The success of the show window is measured by the number of people it attracts. If no particular interest is evidenced, then there is something wrong, and it is the dealer's duty to set about to discover just what it is. To attract customers, window displays must not only be frequently changed, but only the most up-to-date merchandise shown. This is an important feature of any trim—the quality of the goods shown. As fast as new goods come in, they should be advertised and then displayed. This keeps up the interest of prospective customers, and will have a persuasive effect upon them, even though they do not make their purchases at the time, or have any intention of buying at the time of the display. Many persons make a habit of inspecting show windows to see what is new, so that when they are ready to buy they will know exactly what to get and where to get it.

Simplicity must be the aim in window dressing, and the persons trimming a window should guard against a crowded window display. A crowded display, like an over-dressed woman, is bewildering to the eye. Too much goods in a window and too many jewels on a woman have much the same effect upon the average person. Simplicity is much preferred in either case. Treatment of the window's background is exceedingly important. All national holidays must be borne in mind. The seasons should be welcomed zealously and one's best efforts put forth, keeping in mind the novelties.

Many dealers now concede that show windows are the greatest creative force in the selling of shoes. Perhaps this might be explained and emphasized by stating that no profession has gained more prominence in the past 10 or 15 years than that of the display manager. He has studied conditions and has found that merchandise, arranged in proper environments, will produce direct results. Then, too, the show window has an advantage over other forms of publicity, inasmuch as the actual goods can be seen, and seeing a beautiful article or piece of merchandise artistically arranged causes a strong desire to possess it.

The show windows are a big factor in the success of any store and they should receive due consideration

in proportion to their importance. Shrewd dealers realize the value of window space, and spend liberal sums of money to make them attractive. It has been proved beyond doubt that money spent in such a way brings greater returns than any other form of publicity.

To get the best and most effective results from the show windows, they should be made modern in construction. The store front construction is the first consideration, and it must be built in a way that is best suited for the merchandise to be displayed. The window should be well and scientifically lighted. The fixtures, which are very important, should harmonize with the surroundings, as well as with the merchandise. These are the essential requirements to display merchandise effectively.

The advertising and the window displays should exploit the same idea at the same time. This can be carried even farther by having the sales people read the store's advertisements in order to be informed and also learn what is being displayed in the windows. The closest co-operation should exist between the advertising manager and the display man of every store because the success of one depends to a very great extent on the success of the other. Some of the larger establishments have placed both departments under one head.

Many persons confuse the tones and tints with colors. Color means hue, while tone means depth and tint means lightness. Color combinations are divided into two classes: the first is known as related or analogous color harmony; the second is known as contrasting or complementary color harmony. Another rule of a broader nature states that harmony of color is the absence of disagreeable contrasts.

For the successful display man it is first necessary to know the primary colors, which are yellow, red and blue. The secondary colors are green, orange and violet. The tertiary or third group of color combinations are secured by combining the primary and secondary colors in related color harmony.

Primary colors: red, yellow and blue.

Secondary colors: orange (red combined with yellow); green (yellow combined with blue); violet (blue combined with red).

Gray colors: yellow gray (orange combined with green); red-gray (orange combined with violet); blue-gray (violet combined with green).

All of the above colors are made darker by the addition of black and lighter by the addition of white. Any combination of two or three primaries, with or without the addition of black and white, takes the hue of the color or colors which predominate in the mixture, and all the colors of merchandise may be analyzed by the above rules and the deductions applied in the manner described.

The effect upon black when placed next to colors: yellow and orange make black blue; red makes black greener; blue, green and violet makes black dull and rusty.

Black is always satisfactory in association with two luminous colors and is preferable to white in the following arrangements; red with orange; red with yellow; orange with yellow; orange with green; yellow with green.

The effect upon white when placed next to colors: white next to red becomes tinged with green; next to orange, tinged with blue; next to yellow with blue and becomes whiter; next to violet with yellow and next to green with red.

White adds to the intensity of all colors and is preferable to black in the following combinations: red with blue, red with violet, orange with blue, orange with violet, yellow with blue, green with blue, green with violet. The effect upon gray when placed next to colors is the same as white, with the exception that it appears lighter when next to blue and violet. Gray is preferable to black in the following combinations: orange with violet, green with blue, green with violet.

Excellent: Normal red with blue, orange-red with blue, orange-yellow with violet, yellow with violet, greenish-yellow with violet.

Good: Scarlet with turquoise, scarlet with blue, orange-red with violet, orange-red with turquoise, orange with blue-green, orange-yellow with purple, orange-yellow with blue, yellow with purple, greenish-yellow with purple, greenish-yellow with normal blue, yellowish-green with blue, blue-green with violet.

Good, but strong: Normal red with blue-green, normal red with green, orange with blue.

Fair: Normal red with green-yellow, scarlet with green, orange-red with yellow-green, orange-red with purple, orange with green, orange-yellow with turquoise, greenish-yellow with orange-red, blue-green with purple.

Strong and hard: Greenish-yellow with scarlet, normal green with purple, normal green with orange-red.

Poor: Normal red with yellow, scarlet with yellow, orange-red with blue-green, orange-yellow with blue-green, yellow with normal red, yellow with turquoise, yellowish-green with purple, normal green with scarlet.

Bad: Normal red with violet, scarlet with violet, orange with purple, orange-yellow with green, yellow

with blue-green, yellow with green greenish-yellow with turquoise, normal green with turquoise, blue-green with blue, blue-green with green, blue-green with yellowish-green, blue-green with turquoise.

A choice in combinations of color which are not in accordance with the rules of harmony or contrast:

Red with yellow is better than red with orange.

Red with blue is better than red with orange.

Red with blue is better than red with violet.

Yellow with red is better than yellow with orange.

Yellow with blue is better than yellow with green.

Blue with red is better than blue with violet.

Red with violet is better than blue with green.

Blue with yellow is better than blue with violet.

Yellow with orange is better than red with orange.

Yellow with green is better than blue with green.

What Would You Have Done?

A very well dressed gentleman walked into my butcher shop one day, in a great hurry, and said he was just moving into the neighborhood. He ordered a large sirloin steak, a pair of the best and heaviest fowls for fricassee and a couple of pounds of loin lamb chops, and instructed me to send it right around as they were just moving in, and to send change of ten dollars along with it, which was promptly done. In about a half hour the delivery boy comes back without the meat and without the change. Now the delivery boys had always been strictly instructed never to put any change on the dumb-waiter but to get the money first and to send up the meat and change afterwards, on all C. O. D. orders.

It seems that this faker was up in an empty apartment waiting for the boy and as soon as the change had been put on the dumb waiter he beat it down the front stairs, while the boy waited down stairs for the ten-dollar bill.

A man who is honest, frank, truthful in all his dealings with his fellowmen is bound to establish a credit, a reputation that is everlasting.

Your Jobber Can
Supply you with

"Miss Grand Rapids"

Queen of All Brooms

Manufactured by

J. VAN DUREN & CO.

Grand Rapids, Michigan

Piles Cured Without the Knife



*The Largest Institution in the World for the Treatment of Piles, Fistula and
All Other Diseases of the Rectum (Except Cancer)*

WE CURE PILES, FISTULA and all other diseases of the rectum (except cancer) by an original painless dissolvent method of our own, WITHOUT CHLOROFORM or KNIFE and with no danger whatever to the patient. Our treatment has been so successful that we have built up the largest practice in the world in this line. Our treatment is no experiment but is the most successful method ever discovered for the treatment of diseases of the rectum. We have cured many cases where the knife failed and many desperate cases that had been given up to die.

***We Guarantee a Cure for Every Case We Accept or
Make No Charge For Our Services***

WE HAVE cured thousands and thousands from all parts of the United States and Canada. We are receiving letters every day from the grateful people whom we have cured, telling us how thankful they are for the wonderful relief. We have printed a book explaining our treatment and containing several hundred of these letters to show what those who have been cured by us think of our treatment. We would like to have you write us for this book as we know it will interest you and may be the means of RELIEVING YOUR AFFLICTION also. You may find the names of many of your friends in this book.

We are not extensive advertisers as we depend almost wholly upon the gratitude of the thousands we have cured for our advertising. You may never see our ad again, so you better write for our book to-day before you lose our address.

The Burleson Sanitarium

150 FULTON ST., S. E.

GRAND RAPIDS, MICHIGAN

SIDE LIGHTS ON TRADESMAN.

Some Accomplishments of the Past
Four Decades.

I can scarcely realize that forty years have elapsed since I sent out the first issue of the Michigan Tradesman with high hopes but many misgivings.

The Tradesman was not suddenly conceived undertaking. Its inception really dates back to 1873—ten years before the publication was finally launched—while I was employed in the general store of D. M. McClellan, at Reed City. In a shipment of goods which came in from New York one day there happened to be a copy of the American Grocer. It was not much of a trade journal fifty years ago, but it suggested to me the idea that a publication that would be more sectional and human and not so general in contents would be of great assistance to the merchants of my native state.

I realized that in order to produce such a publication as I gradually shaped up in my mind at that time it would be necessary for me to have an accurate knowledge of the printing business. In pursuance of this plan, which had already become an obsession with me, I sought an apprenticeship with the Big Rapids Magnet and devoted three years—1874, 1875 and 1876—to acquiring such a knowledge of the printing business as would enable me to know at a glance when I was getting what I paid for when forced to depend upon others for mechanical co-operation and assistance. Having mastered the rudiments of the composing and press rooms, I then turned my attention to acquiring a knowledge of the editorial and business departments, so that I could enter upon my life work fully equipped to undertake the duties which would devolve upon me as a trade paper publisher. For six and a half years I worked on the daily papers of Grand Rapids in various capacities ranging from reporter to business manager. Although the wages of newspaper workers were very low in those days—I relinquished a typesetting job in Big Rapids paying \$15 per week to start as newspaper reporter in Grand Rapids at \$6 per week—I managed to save \$1800 during the years 1877-1883, which comprised the total capital of the Tradesman when it was established in the early fall of the latter year. Within six months I had exhausted my own savings and borrowed \$3,100 from indulgent friends who believed—or pretended to—in my ability to make the undertaking a success. By the end of the first year I had succeeded in paying back the money I had borrowed from my friends, but in order to do this I was compelled to live on \$6 per week and work an average of 18 hours per day. The Tradesman dealt a little more generously with me from that time on, but for nearly thirty years I continued to give the Tradesman the best service of which I was capable for fifteen or sixteen hours per day. Much of the detail work which I felt impelled to perform in the early days of the Tradesman

is now handled by others quite as acceptably as though I did it myself.

The point I wish to emphasize in this recital is that the Tradesman could never have survived the dark days of 1883 and 1884 if I had not been a practical printer, which enabled me to perform much of the mechanical work involved in the publication of the Tradesman.

In the fall of 1910 I was stricken with typhoid fever and also suffered a relapse which caused an enforced retirement of four months. In order to regain my strength I was compelled to remain away from the office three months longer. This enforced absence is the only vacation of any length I have had since putting out the first issue of the Tradesman. Few men have been blessed by the remarkable health and vigor I have enjoyed during these forty years. Since the advent of the automobile, I have devoted nearly every Saturday to long trips to the country towns of Michigan, which have enabled me to keep in close touch with the patrons of the Tradesman in those towns and furnished me much material for subsequent discussion in the columns of the Tradesman.

Realizing how prone the average merchant is to be made the prey of cheats, frauds and swindlers, and how impotent he is to protect himself from the depredations of these sharks, I early established the practice of "going after" the crooks who infest the mercantile fraternity with all the energy I could command. This policy has involved the expenditure of countless thousands in the work of investigation, the employment of attorneys and other litigation costs, but it gives me great satisfaction to be able to record that I have never made a mistake in dealing with crooks who victimize merchants and that no permanent verdict has ever been rendered against me.

Most of the cases I have prosecuted have originated with merchants who were financially unable to follow the controversies to the court of last resort. It has given me much pleasure to furnish the necessary funds in such cases and—strange to say—I have never lost a case I have espoused when it reached the Michigan Supreme Court. I have a record in that tribunal that many of my legal friends regard as uncanny.

Perhaps the case which gave me most satisfaction of all was the one I prosecuted against the U. S. Express Co., because it enabled me to add to the organic law of the state a definite statement as to what constitutes delivery by a common carrier. A long-time friend—D. D. Alton, of Fremont—sent me a basket of peaches with his compliments. The driver of the express company delivered the shipment to a house where I had not lived for several years and forged my name to the receipt. The local agent refused to reimburse me for the value of the fruit, whereupon I started suit in justice court. The latter gave me a verdict, whereupon the express company took an appeal to the Cir-

A. E. Brooks & Co.

GRAND RAPIDS, MICHIGAN

Manufacturers of

Pure Candies and High
Grade ConfectioneryBrooks'
CHOCOLATES

Our Valeur Bitter Sweet Chocolates
are all that the name implies—value—
and good value at that.

THE WHOLE COUNTRY IS AROUSED
AGAINST

Fire Loss

Automatic Sprinklers solve the ques-
tion and provide a suitable and effi-
cient remedy. Get in touch with us.

Phoenix Sprinkler &
Heating Co.

Grand Rapids,

Michigan

Detroit Office, 909 Hammond Bldg.

cuit Court. Judge Perkins literally threw me out of court, but my appeal to the Michigan Supreme Court resulted in sponging Judge Perkins' decision off the slate and reversing the holdings of the trial judge on every essential point. I recovered the value of the peaches and all the costs involved in the litigation, which the express company wired its attorney to make as "expensive as possible." After the battle was over, the U. S. Express Co. sent its attorney a check for over \$700 to settle an original claim of \$1.50. This decision has been worth thousands of dollars to the shippers of Michigan because it has rendered it unnecessary to resort to legal measures to enforce the payment of many claims. All that claimants of this character have to do now is to quote the Supreme Court decision of Stowe vs. United States Express Company and the attorneys for common carriers recommend settlement at once. I would not have prosecuted this case to the court of last resort if it had not involved a vital principle of value to every shipper in Michigan.

While I have been attacked by many small men and inferior concerns, I have never "gone after" anything but big men and larger corporations. I distinctly recall two instances which are still fresh in my memory, involving Armour & Company and the Wm. M. Hoyt Company.

When Armour & Company began making soap, it engaged as manager

of that department of its business a man who conceived the idea of making one price to the regular dealer and a lower price to the department stores which could be induced to stock the Armour brands. I came into possession of an autographed letter of instructions from the manager to his salesman, giving them positive instructions along these lines. I caused a fac-simile reproduction of this letter to be made and reproduced it in the Tradesman, accompanied by the most strongly worded protest I knew how to write. Within three days I received a call from Armour & Company's attorney, who said he had come to Grand Rapids to demand a retraction in default of which he was instructed by the manager of the soap department to institute suit for \$100,000 damages. I told him that no retraction would be forthcoming and that he was at liberty to start his suit without further parley. Finding that his bluff would not work, he asked me what I would do to straighten things out. I replied:

"Under no circumstances will I have any conversation with you or with the soap manager. I knew (the late) P. D. Armour and do not believe Mr. Armour is in harmony with the action of his subordinate. Mr. Armour was once a retail butcher and I believe he has never ceased to believe that the regular retail dealer is the proper medium of distribution between the manufacturer, jobber and consumer. If Mr. Ar-

mour will write me a personal letter, promising that no advantage will be taken of my presence in Chicago to secure service in a damage suit, I will go to Chicago and discuss the matter with Mr. Armour personally, providing neither the soap manager nor yourself are present."

Two days later I received the letter from Mr. Armour and the next morning I called on him at his office, which was then on LaSalle street, he said:

"Mr. Stowe, you are everlastingly right in the position you have taken. I would not have had this happen for \$100,000. All my life I have fought to secure a square deal for the retailer. My soap man has put me in bad with the trade. What can you suggest to help me out of this dilemma?"

I told him that if he would give me a letter, stating that the soap manager had been fired; that the letter of instruction was sent out without his knowledge and consent and that the policy therein stated would be immediately reversed. I would publish same in the Tradesman at no cost to him and do all I could to combat the harm the original publication had done him. He complied with my request and immediately dictated a letter which he evidently deemed adequate. It did not meet my approval, however, so I frankly told him he must come clean or I would have to bid him good day. He then told me I might dictate the letter, which I did. It was pretty drastic and I

distinctly recall that the color came into Mr. Armour's very expressive face as he signed it. This done, he said to me:

"Now, Mr. Stowe, write out a contract for a full page for a year and I will sign it."

I frankly told him that I could not accept any advertising for at least a year from the Armour house because if I did so my action might be misconstrued by my readers. He then said he wanted to pay my expenses to Chicago and add \$100 to the amount for the assistance I had been to him in extricating him from a difficult position. I told him he could not pay me one penny; that I was in Chicago on my regular weekly visit; that I was glad to be of assistance in unraveling the tangle he had gotten into through the unfortunate act of his subordinate and that I felt fully recompensed because of the service I had been able to render the retail trade. Mr. Armour thereupon remarked:

"You are a freak. You are the only trade paper publisher I know who cannot be bought or bribed. Don't you ever come to Chicago without coming to see me."

I complied with Mr. Armour's request as long as he lived. I have never been able to get on a working basis with his son, who is now in the throes of financial reverses because he does not possess the shrewdness and far sighted vision of his eminent father.

The other case in point is the controversy I had with the wholesale

Citizens Telephone Company

GRAND RAPIDS EXCHANGE

Growth During the Year Unprecedented

From June 1, 1922 to June 1, 1923 there was a gain of 2,402 telephones in the Grand Rapids Exchange.

Additional underground and aerial cable has been installed in all parts of the City to take care of this growth and the increase in the Grand Rapids Exchange Investment from June 1, 1922 to June 1, 1923 was \$242,660.

On June 1, 1923 there were 22,162 telephones in the Grand Rapids Exchange.

CITIZENS TELEPHONE COMPANY.

grocery house of the Wm. Hoyt Co., recently absorbed by Austin, Nichols & Co. "Uncle Billy" Hoyt employed no traveling salesman. He depended on his quotations in his Grocer's Criterion to sell goods. As a rule, he sold goods at close margins, but many of his brands were of inferior quality. Retailers found fault with the Tradesman because our quotations were not so low as those put out by Hoyt. As a matter of self preservation and vindication, I had to do something to counteract this disaffection. I began on cream of tartar. I quoted pure cream tartar at 32c per pound. It cost the jobber in those days 28c per pound, plus freight from N. Y. Hoyt quoted strictly pure cream tartar at 18c. Instinct told me there was something wrong with the Hoyt goods, so I obtained sample packages from a half dozen different stores and sent them to the late Dr. Kedzie for analysis. Word came back to me that the sample contained no cream of tartar; that they were composed solely of gypsum and sulphuric acid, which combination could be put up for 1/4c per pound. I immediately published this analysis in the Tradesman, with appropriate comment, and in a few days the usual bluffing lawyer put in an appearance, threatening a damage suit unless I published a retraction. I told him, as usual, that he could not start his suit any too quickly; that I proposed to continue having analyses made of all Hoyt goods which were quoted below the cost of pure goods, with a view to putting the house out of business, so far as Michigan is concerned. He went back to his client, but returned a couple of days later with the proposition that if I would refrain from further exposures his client would underline every quotation over which I found fault with a line reading, "Not sold in Michigan." I accepted this compromise, but I never ceased to be sorry afterward that I did it, because I think I should have insisted that the arrant old crook who got immensely rich by imposing on the credulity of merchants should have been prohibited altogether from handling rotten goods. Death has since taken him from the scene of his swindling tactics. I hope the devil makes him biscuits raised with gypsum and sulphuric acid!

Another Chicago house secured a large volume of business in the extract line by quoting prices which were way below anything I had met with before in my business experience. I knew at once that there was something wrong with the goods and sent samples to Dr. Kedzie for analysis. His report was that the manufacturer was using wood alcohol instead of grain alcohol. As the State Food Commissioner happened to be my personal friend and I wanted to do something to justify his administration. I turned the analysis over to him and he made speedy work of cleaning up on the wretched stuff sent out by the Chicago house.

I could occupy a dozen pages of the Tradesman with repetitions of the work I have accomplished in

various lines in behalf of retail merchants, but I think I have cited enough instances to justify the statement that my efforts have always been of a constructive character, I have not always immediately succeeded in my undertakings, but I have an abiding faith in the ultimate triumph of right and justice and never despair over a temporary setback, because I have learned from long experience that defeat under certain combinations of circumstances will finally be supplanted by triumph.

One of the hardest battles the Tradesman has fought has been the contest with the stock fire insurance companies: first, to secure legislation permitting the organization of mutual companies on a proper basis; second, to abolish the iniquitous surcharge illegally and criminally levied by the stock companies during the war; third, to convince mercantile insurers that they should abandon stock fire insurance altogether and substitute mutual insurance therefor. The first two aims have long ago been accomplished. The third is rapidly becoming a fact. No publication in the United States has done as effective work in this direction as the Tradesman, probably because no other publication has the following the Tradesman has enjoyed—and hopes always to enjoy—with the trade. In many towns in Michigan there is not a single stock policy in existence. Many large concerns which carry from one to five millions insurance have long ago parted company with stock insurance, to their great satisfaction and profit. Before I let go the reins on the Tradesman—ten years hence, Providence permitting—I hope to see stock insurance relegated to the scrap heap, because of its avarice and meanness.

If I were asked to enumerate briefly some of the things I have been able to accomplish during the forty years I have directed the Tradesman, I could not do it more effectively than by quoting the following:

1. Organized 132 associations of retail merchants at his own expense, enabling the members to collect over five million dollars in poor accounts at comparatively small cost.

2. Brought about the uniform insurance policy form, which has been worth millions of dollars to Michigan merchants during the past thirty-five years.

3. Took thirteen cases to the Supreme Court which merchants were unable to do on account of their financial circumstances and secured a victory thirteen times. These cases involved vital principles affecting the well being of Michigan merchants.

4. Made large personal contribution to the fund used to defeat the machinations of the mail order houses when the parcel post law was enacted. But for Mr. Stowe this law would have been made much more favorable for mail order houses, thus working great hardship to retail dealers.

5. Forced stock insurance companies to abandon the wicked and unnecessary surcharge they saddled on the insuring public during the war.

6. Encouraged organization of mutual fire insurance companies which furnish the merchant valid insurance at 30 to 60 per cent. saving over stock company rates.

7. Induced merchants who signed

Coleman (BRAND) Extracts

High Class Vanilla
Terpeneless Lemon

The constantly increasing number of Grocers who sell these Quality Extracts exclusively warrants a trial in your store.

A complete assortment of sizes to choose from.

Write us—

FOOTE & JENKS

Expert Flavor Specialists

JACKSON,

MICHIGAN

C. W. Mills Paper Co.

204-206 Ellsworth Ave.

1 Block South and 1 Block West of Union Station

GRAND RAPIDS,

MICHIGAN

DISTRIBUTORS FOR

Certaineed and S. P. C. Co.'s Roofing,

Ohio Blue Tip Matches, Ohio Fabric Tires,

Mansfield Cord Tires, Coleman Lamps,

Magic Ice Cream Dishes,

Burts Drinking Cups

Reach Sporting Goods.

JOBBERS OF

Wrapping Paper, Paper Containers,

Crepe Paper, Toilet Paper,

Paper Napkins and Towels,

Woodenware, Cordage, Clothes Lines,

Brooms and Brushes, Printed Sales Books,

Gloves and Mittens, Hosiery, Pipes,

Purses, and many other specialties.

orders which turned out to be notes to repudiate the obligations thus obtained by fraud by the Peerless Talking Machine Co. The saving thus effected amounted to \$112,000.

8. Saved merchants millions of dollars by exposing frauds and cheats who prey upon the credulity of the mercantile fraternity.

I have not been able to bring about the millenium. I have not been able to make every merchant a millionaire or keep every business man from failure. I have done the best I know how to improve mercantile conditions; to lead the reading merchant into the realm of progress and success; to inspire him to be a better merchant, a better citizen and a better Christian. I have aimed to confine my efforts solely to the reading class—to the man who uses his head as well as his hands—because long experience has taught me that the merchant who fails to avail himself of the assistance afforded him by the trade journal because he has "no time to read" is headed directly for disaster and the bankruptcy court. I have long ceased to argue with men of this type, who constitute 95 per cent. of all the average in business, because the man who is so stubborn as to imagine that he is a law unto himself and that he can succeed by pursuing the tenets of the 95 per cent. class who fail will soon learn—when it is too late—that he has reached the dead level of mediocrity and disaster.

I have had the blessed privilege in my forty years' association with the retail trade to have hundreds of merchants tell me that the assistance I rendered them saved them from failing. Thousands of merchants who have reached secure positions on Easy street have assured me that their success was due in no small degree to the information and advice they received from the Tradesman. More than a dozen have acknowledged that when disaster overtook them they would have ended their lives but for the inspiration and encouragement they received at my hands. I think that any man who has received such voluntary assurances has every reason to cherish the belief that his lines have been cast in pleasant places and that he has justified his existence in the sight of his Maker. E. A. Stowe.

Another Plan for the Division of Profits.

Hibbard, Spencer, Bartlett & Co., of Chicago, has recently inaugurated a profit-sharing plan, which, although the employees have no representative voice in its management, we believe of interest because we think it will result in closer and more sincere co-operation on the part of the employees.

The company, after making an allowance of 8 per cent. of its invested capital for payment to its stockholders, divides the annual profits of the business equally between its stockholders and employees. (The profits divided under this plan are only those arising from the purchase and sale of merchandise and do not include profits accruing from the ownership of other assets, such as lands and buildings.)

All employees in continuous service for a year or more, including officers and stockholders, but excluding country traveling salesmen, share in the profits in proportion to the salaries paid to them. In calculating salaries, commissions, premiums and piece-rate bonuses are included, but payments for overtime are excluded.

If an employee leaves or is discharged during the year, or before the distribution of profits in the month of May, he forfeits any share

in the distribution, except that, if an employee is pensioned or dies, his share will be paid to him or his estate.

A temporary discontinuance of employment, through special leave of absence, sickness or accident disability, is not, for the purpose of this plan, considered a break in the continuous service of an employee.

The board of directors of the company has entire charge of the operation of the plan. It has power to in-

terpret the provisions of the plan and exercise such discretion and make such decisions as it deems necessary for the proper operation of the plan. All orders and decisions of the board are final, conclusive and binding upon the parties benefiting.

Whalebone brushes are now being made for household use; they are resilient to the end, and push the dust before them instead of raising it in a cloud.

When a Dealer Sells His Customer

an article bearing the name

Henkel's

**1923
Pack**

—Be it

Self Raising Pan Cake Flour,
Golden Valley Corn Meal,
Flour for Bread, Pastry, etc.,

Or—

Any Product of the Milling Industry—



He knows that he is delivering Quality. This feature is vital to the welfare of his business.

Henkel's Products Are Always Fair Priced Too!

Complete information on our package Line will be gladly furnished on request by mail.

Commercial Milling Company, - DETROIT

ROY BAKER

WHOLESALE

**Flour, Feed
Bags, Twine**



**Bakers' Supplies
Dry Milk
Powdered Egg**

Bakers' Machinery

Dough Mixers

Cake Machines

**All Steel
Sifting Outfits**

Hoppers and Tanks

Wm. Alden Smith Building

Grand Rapids, Michigan

WAS BILL RIGHT?

Where the Benefits of Increased Production Go.

Written for the Tradesman.

"Why should I do an honest day's work? The more I do the more the boss makes. If I waste anything why worry, it comes out of the pocket of the boss."

Bill said this to me one day. He thinks it's good horse sense. I wonder if Bill is right. Let's see.

Every year the boss pays interest, taxes, insurance premiums, wages and salaries. He buys fuel, machinery and raw materials. He pays salaries and commissions to salesmen, railroad fares and hotel bills. He allows for depreciation, that is for the wear and tear of machinery. He must constantly buy new machinery, repair old buildings and erect new ones. All these and other expenses are what we call overhead, the cost of production, the cost to sell goods.

Now if all these costs remain the same but the amount of production goes up or goes down, then the cost of producing each article goes up or goes down.

Now if Bill and his fellow workmen increase production and save what they used to waste there is, (1) more profit for the boss or, (2) the goods are cheaper to the consumer or, (3) Bill makes more money.

Bill says only one of these things happens, "The Boss makes more money."

Now I'm going to tell the truth and talk facts if I can. I'm not going to defend anybody or to twist facts to make a point.

There always have been and maybe there always will be employers who talk more production, but want the big end of the extra profit of more production. Let's admit that.

But Bill overlooks several things.

First, Bill is only one of millions and Bill is a consumer, a buyer as well as a maker of things.

Secondly, in industry as a whole, increased production in the long run, means more goods for everybody and under the law of competition, more and more goods, other things being equal, means lower and lower prices to the consumer.

Bill and all other Bills would find if everybody did a real, honest-to-goodness day's work, and wasted as little as possible, were careful and reliable, Bill would find that the cost of living would everywhere come down. Consumers would have a much larger supply of everything. The bosses, even if they wanted to, simply could not hog all the benefits of increased production. The law of business don't work that way.

"Ah," says Bill, "But wages would come down too!"

No, not necessarily and certainly not as much as the cost of living would come down; so the purchasing power of wages would not come down.

Nearly every employer in the country could afford to pay big wages if all the workers produced what they could and watched out how to save stuff. Some factories, but they are very few, are up near the limit of

production but you'll find these factories pay big wages.

So then even if, mark you, I say, "even if" no higher wages were paid, if increased production brought down prices for Bill, so it costs less to live he would be better off. In that case increased production would mean the consumer would get the benefit. If it is the building trades, honest work would mean Bill could build a home more cheaply. The contractor would not be the only one benefited by better work. And the carpenter, the mason, the plumber, would benefit by the better work of the shoemaker, the tailor, the textile worker.

I said above "even if" Bill did not get higher wages, everybody honestly

of high wages in the long run, aside from work.

Bosses need to learn things as well as the workmen, and they have learned—I know.

When they talk increased production they are beginning to see that it is only fair to divide with the men if they do better. And the wise ones are doing it.

So Bill is wrong. Honestly, he is wrong. Neither Bill nor Jim, nor Sam, nor Mike, nor anybody is just as well off whether we produce much or little. Waste doesn't come out of the boss, it comes out of consumers in the end and Bill pays his share.

When the workers get real busy, do a good day's work, are saving

duction and not give the workers part of the benefit.

We've all got to reform, Bill. That's an honest fact.

Alfred W. Wishart.

Little Oversights That Eat Up Profits.

1. Not figuring your salary as an expense. It is an expense, whether you take it from the till as you need it, or pay yourself a fixed sum per week.

2. Goods buried on shelves, and failure of stock record to show this. Consider the interest on your investments and figure what it costs you to have these goods lie idle.

3. Disregarding depreciation on goods and equipment. While it is hard to trace this expense it should be taken into consideration.

4. Failure to take discounts. When you fail to discount a bill, you add that much expense to your business. The discount represents an amount you can save.

5. Unsystematic book-keeping—a source of expense because it often hides other expenses.

6. Unsystematic deliveries, which waste the time and often result in dissatisfied customers.

7. Disregarding losses sustained by offering "mark-downs" or specials. Although they attract trade, "mark-downs" are real expenses, because their selling price may often be less than cost price.

8. Bad accounts not figured. Bills against customers from whom it is hard to collect, or which are never paid, are an expense often entirely overlooked.

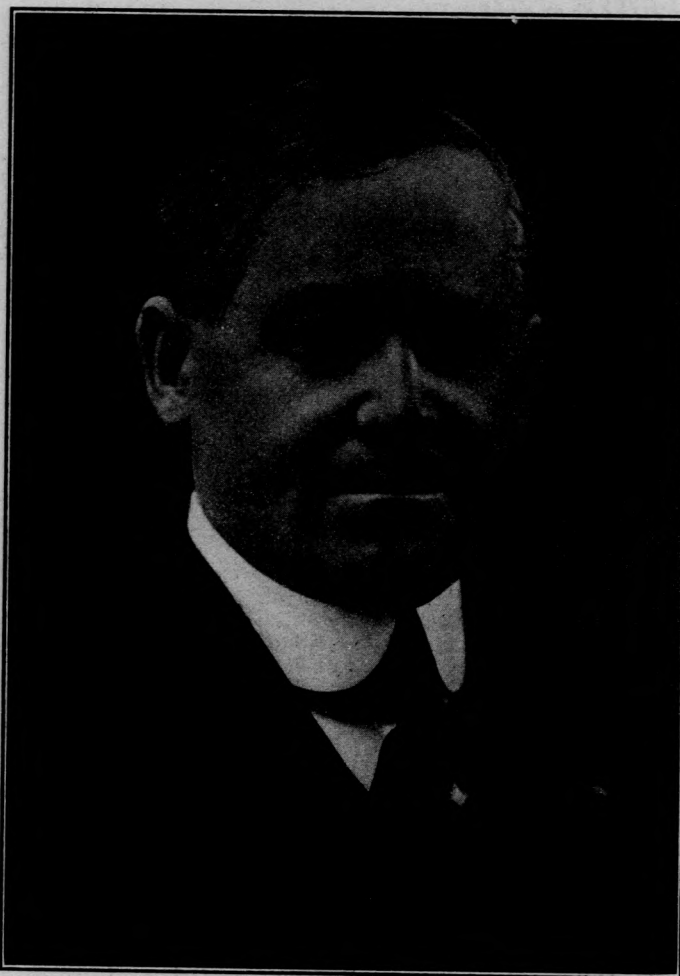
9. Lack of understanding or enthusiasm on the part of your sales people. When your sales force does not produce results in proportion to salaries, it is a real expense.

10. Loss of customers. Customers have a cash value, and if you lose one through indifferent service, this is an expense which should be figured.

Buyers Who Do Not Come Back.

The personal experience of a man living temporarily in a certain Pacific Coast city, in a section neither "high class nor cheap, and who has found cause to mark certain neighborhood stores off his list. Store No. 1 charged 40 cents a dozen for eggs, and 95 cents a quart for olive oil, when the neighborhood price was respectively 32 and 75 cents. Store No. 2 charged 15 cents a loaf for bread instead of 13. Store No. 3 waited on four old customers before attending to the writer, who had entered first. Store No. 4 asked 30 cents a pound for figs, when neighboring stores charged 20. Finally, the writer tried a chain store close by, and found the contrast "almost beyond belief." Not only were prices lower, but the fact that they were lower was emphasized. And the man in charge was "Johnny on the spot." How many grocers realize that it is the buyers who come back who keep them going, and the buyers who don't come back that eventually put them out of business?

A suspicious employer is never popular with the people who work for him. If you are suspicious, conceal the fact carefully.



Alfred W. Wishart.

on the job would lower the cost of living.

Now cut out the "ifs" and let's see what actually does happen when we all get real busy.

Three of us are benefited, the boss, the wage-earner and the consumer.

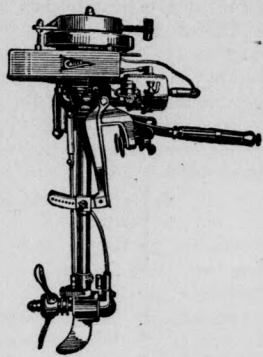
If Bill would investigate, observe and think a little Bill would find that bosses everywhere are more and more sharing the profits of increased production with the men. As a general fact the higher wages of the whole country as compared with pay twenty-five years ago are due to increased production, largely the result of better organization of industry, and invention of better machinery. That is the big cause

of material, careful of machinery, watchful and steady, the boss makes more, Bill makes more, and the consumer makes more, or in other words pays less for what he buys.

So, Bill, old boy, that's where the benefits of increased production go and that's where they don't go when you lay down on your job. The boss makes less, you make less, the consumer pays more.

Don't forget Bill, you're a consumer and the other fellow who shirks or wastes makes you pay more for what he makes. It's a losing game for both of you.

You get busy, Bill, and we'll all get after any employers who have not yet waked up to the fact that it is unfair to ask for more pro-

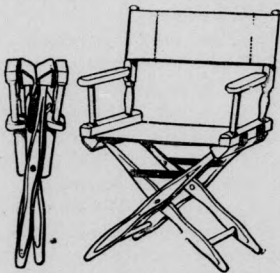
**"CAILLE" ROW BOAT MOTORS**

"Caille" Motors are made in two models, the "Five Speed" as illustrated, and

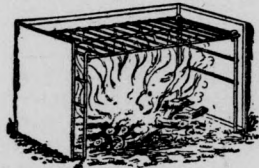
The "Liberty Drive" which projects outward from the stern of the boat and may be tilted entirely out of the water without detaching from the boat. It goes through weeds and will drive a boat wherever there is sufficient water for it to float.

Battery, \$85.00

Magneto, \$105.00



No. 35 ARM CHAIR—One of the best folding chairs made, both in construction and in comfort to the user. Exceptionally strong, only the best of materials being used. Canvas back and seat. An excellent lawn and porch chair. Weight 13 lbs. Price \$4.65.

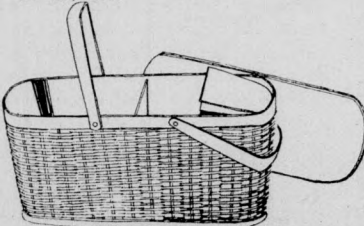


"SACKET" GRATES—Woven wire, tinned. Two sizes: 9 in. x 14 in. 75c; 14 in. x 18 in., \$1.00. The larger is really two grates joined and which when opened make a 14 in. x 18 in. cooking surface.

Another style is of extra heavy parallel wires welded to the outside frame and to a brace extending through the middle 10 in. x 14 in. 60c; 13½ in. x 21½ in. 90c.

WIND SHIELDS of galvanized iron in three hinged sections to fit these grates are \$1.25 and \$1.50.

CARRYING CASES of brown canvas 11½ in. x 16 in., 50c; 15 in. x 24 in., 65c.

**HAWKEYE REFRIGERATOR BASKET**

Made with nickeloid lining and insulated walls like a refrigerator, with an ice compartment (removable) in one end. The cover is also insulated and is held firmly in place by a strap.

Three Models

No. 1 Tonneau: 21 in. long; 10 in. wide; 12 in. deep. A deep narrow shape. Two piece cover hinged in the middle. Stained green, \$16.50.

No. 2: Much like the first except in shape. 20 in. long; 13 in. wide; 10 in. deep. Oval ends. Two piece cover. Green, \$13.50.

No. 1. Everybody's. A very serviceable basket but not so fine in weave as the others. Has a one piece cover entirely removable. Extra large ice compartment. Brown, \$7.25.

Foster, Stevens & Co.

— 85 Years on Campau Square —

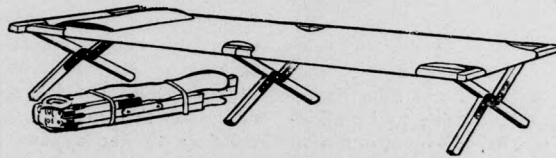
157-159 Monroe Ave.

151-163 Louis Street

Grand Rapids, Michigan

Campers, Tourists, Picnickers, Fishermen--

all who enjoy outdoor life--will find interest in the several things described on this page.

**GOLD MEDAL FOLDING CAMP FURNITURE**

There are various makes of folding furniture, some of them very similar in appearance to pieces bearing the Gold Medal stamp, but made of cheaper materials and of less substantial construction. The slightly higher prices asked for the genuine Gold Medal are fully justified by the better quality.

No. 1. COT—Very strong and durable and a fairly comfortable bed. Steel plates riveted on at all joints.

Opened: 6 ft. 6 in. long; 27 in. wide; 16¼ in. high. Price \$5.00.

Folded: 3 ft. 3 in. long; 4 in. thick; 6 in. wide; weighs 17 lbs.

No. 50 Cot is similar but is 9 in. wider and somewhat heavier. It is large enough and strong enough for two persons. Price \$7.35.

No. 6 CHAIR—This is made with canvas seat, with or without back. It is of the strong steel plate construction and is conveniently carried. Can be used in an automobile as an extra seat. Weight with back 4 lbs. without back 3¼ lbs. Prices \$1.20 and 95c.

LAWN CHAIR—When folded this makes a bundle 3 ft. long and 3 in. by 4 in. square. The back and seat are of one piece of striped duck. Price, \$3.00.



49 sq. ft. head room at eaves on 103 x 101 tent. No other square tent has over 25 sq. ft.

Continuous support around hips evenly distributes strain instead of throwing all strain on corners.

Jointed supports pass thru sleeves on outside of hip—insures quick and easy erection.

Stoll
PERFECTION TENT

Sets Up In Three Minutes

THE PERFECTION AUTO TENT

Compare this with the ordinary style of tourist tent and you will realize that it is worth more than is indicated by the slight difference in price. There is full standing room on all sides; the canvas floor is sewed in and has a raised threshold; screened door and screened bobinette window which can be opened and closed instantly from the inside; reversible combination door and side curtain, also waterproof awning.

Material

Sail drill thoroughly waterproof and mildew proof. A rich olive drab color which does not show soil and affords ample protection.

Erection

Very simple and easy. Only one upright center pole in three sections. Eave supports are inserted through sleeves while tent is flat on the ground.

Three Sizes

7 ft. x 9 ft., \$53.50 8 ft. x 10 ft., 6 in., \$59.00 10 ft. 6 in. x 10 ft. 6 in., \$67.50

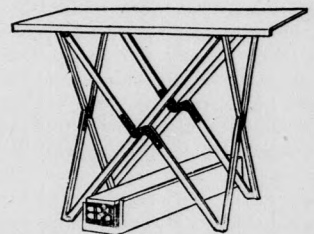
Another style of tent is called the "Ideal." It is made of the same material as the Perfection and also has sewed in floor, reversible door and awning. 7 ft. x 7 ft. Price, \$34.50.

**"STUBBY" ROD AND REEL**

"Stubby" is a rod and reel combined. It is two 12 inch sections with reel attached to the handle. Reel holds 50 yards of line and has heavy spring drag which may be thumbed. Can be used for trolling or casting and is a good piece to have in one's kit as an emergency rod. Will fit in any ordinary tackle box. Complete \$3.00.

**STANLEY UNBREAKABLE VACUUM BOTTLES**

There is nothing breakable about these bottles, no expensive repairs are ever necessary, because they are made entirely of steel. Guaranteed to keep liquids hot or cold. Dull black finish with nickel base and cap. Pint, \$6.75; Quart \$7.50; Two Qt. \$12.50. We have a complete line of Universal Vacuum Goods—Bottles, Jars, Pitchers, etc.



No. 7 TABLE—This hardwood table when folded for carrying measures only 5 in. by 7 in. by 3 ft. long and weighs 19 lbs. The top is made of narrow wood strips, firmly fastened to canvas bands, when opened the top is flat and rigid. It is 27 in. by 36 in. and stands 28 in. high. Price, \$5.75.

No. 13 Table has a similar top but is constructed in a different manner and is somewhat lighter. Price \$4.20.

**GASOLINE COOK STOVES**

These burn with a hot blue flame like a gas range. They fold flat about the size and shape of an ordinary suit case.

Prentiss-Wabbers Auto Kamp Kook Kit (illustrated)

1 burner stove, \$7.50; 2 burner stove \$13.50 and \$14.50; 3 burner stove \$22.50. Long legs may be had for the 3 burner size to make cooking convenient from a standing position. \$1.25 a set.

A coffee pot, fry pan and two food containers of a size and shape to pack inside may be had for \$2.00 extra.

**THERMALWARE JAR**

Keeps foods or liquids hot or cold for hours. A 3½ inch opening takes large pieces of food, permits the use of a large spoon for serving, and makes thorough cleaning easy. The lining is of thick white glazed earthenware almost unbreakable, and the silvered glass stopper is perfectly sanitary.

Excellent for picnic use for carrying lemonade, drinking water, creamed potatoes, etc., for a large number. Capacity 1 gallon. Outside metal case finished in green enamel. Price \$5.00.

TRADE RELATIONS.

Report of Chairman Berthiaume at St. Paul Convention.

A year has passed since we met in Cleveland. It has been my privilege to do more work for our National Association this year than in any previous year. The Committee of Trade Relations, of which our worthy President has honored me with the chairmanship, has brought me in contact with some of the most devoted workers of the country in Association work, looking towards our wants at all times, willing to co-operate and do all in their power to promote this work.

The past year was a good one for good grocers and I believe 1923 shows many signs of improvement in the retail field. What we need to-day is more common sense and good will and less suspicion. My experience has been, that wholesalers and jobbers are willing to co-operate at all times on any fair proposition. Most of the troubles between manufacturers and retailers are due to lack of understanding. The prosperity of the wholesale food distributor depends in the long run upon the prosperity of the regular retailer. The wholesaler is realizing more and more that the problems of the retailer are his problems also, and is a strong believer in the advantages of co-operating with retailers by helping them adopt better business methods.

When the Cleveland National Convention adopted the resolution providing for a committee, to work with a similar committee representing manufacturers and advertisers, for the purpose of determining the kind of "Dealer Helps" which are wanted or not wanted, a more important step was taken than is probably realized.

Unquestionably, there is the keenest desire on the part of the far-sighted manufacturer and wholesale distributor to supply his retail distributors with the kind of printed matter, displays and other store paraphernalia which will help him move his merchandise quickly and profitably.

This kind of material is usually very expensive and generally is of a character which will produce results if properly used.

On the other hand, there is no doubt a lot of it which is not at all in keeping with the retailer's ideas, and as a result he is not receptive to its use.

Consequently, when it is furnished and not used, it is a positive waste of money which imposes a tax on manufacturing and advertising costs.

The manufacturer realizes this. He also has, no desire or inclination to spend money for things which are not used, are wasted. Neither does he wish to antagonize his distributor by appearing to crowd upon him matter which the retailer does not want or which he does not believe in.

All of the foregoing is in explanation of Resolution No. 10. The way is now open for the retail grocer to make known his wants—his likes or his dislikes in this respect.

In the meantime, we cordially and earnestly request anyone who is in-

terested in this matter—manufacturers, wholesalers and retailers—to express their views to us on the subject of "Dealer Helps."

Tell us, please, just how you feel, and be assured your interest and co-operation will be appreciated.

It was my privilege and honor to represent our National Association in Milwaukee last April. After my talk at this meeting several discussions took place for hours on many subjects of importance to both the canners and retailers, such as packing of sub-standard goods, Kieffer pears, soaked dried vegetables, slackjacks, and the keeping of regular-size cans, asking them to discontinue packing fruits in water less than 10-lb. size cans.

The matter of swells was also taken up by many canners and they are trying to work out some satisfactory discount scheme to be allowed off the face of the invoice at time of purchase to cover the losses that may be incurred, on the swells and springers. We realize there is some basis for criticism on the part of some retailers who buy in large quantities, but we believe that when the right figures are gathered, they will satisfy all parties concerned. However, since the canners look to the retailers for aid in the disposal of their goods, they earnestly desire to have his hearty co-operation and good will at all times.

I assured the canners at this convention that they could feel assured that all our affiliated organizations were desirous of doing their full part in this most necessary undertaking. In my opinion the biggest difficulty connected with these subjects seems to be the fact that so few retail grocers are themselves sold upon what the canners really are trying to do for us.

The idea of research work was discussed by a Mr. Clendening of Chicago with the firm that put sauer kraut and its juice in the health-building want column of many homes.

I said to these different canners that the time was up for them to get busy and educate the people to the food values and their necessity for good health, which the canned products contained. I told them that they must do as other manufacturers are doing, i. e., demonstrating to the public of to-day that the food values in canned goods are better and more economical than the fresh goods at most times of the year. Let us name some of the manufacturers who, by means of interesting advertisements, have proven that foods put up (canned) right, are more healthful than some fresh foods picked green and shipped thousands of miles. A few of these manufacturers are the Bran packers—Eat More Wheat, sauerkraut, spinach, meat packers, etc. They realize that educational advertising is bound to increase their sales.

The matter of marking the degree of syrup on fruits was also taken up and on this subject I made the statement that I believed that no fruit should be packed with less than 20 to 30 degree syrup. They were anxious to hear this statement and said that this point alone would increase

the sales of canned fruits, if all grocers had this same idea. They were glad to hear that the up-to-date grocer wished to sell quality goods.

The Western canners, assembled at Milwaukee, certainly wanted to be remembered to this meeting in St. Paul, as a friend of the retailer at all times, looking upon him as the main channel of distributing to the consumer. And they asked us at all times to be free to express our wishes and they would be ready to help us in any way to promote the big work of increasing the sales of canned goods.

It will be recalled that our National Association last year at Cleveland proposed a conference with all manufacturers, and I was chosen to represent this association at the Detroit Meeting of National Advertisers held May 7, 8, 9. On the second day I addressed this meeting. It was my privilege to get as fine a reception as one could get. It goes to show that these men, as advertisers, spending millions of dollars to create and increase our sales are interested in knowing just how we want this money spent and what kind of advertising we prefer.

My talk to the National Advertisers was along the line of Dealers' Helps which all the manufacturers and National Advertisers are looking to with interest, for the reasons they want to spend their money intelligently and in such ways as will bring the best results for both the retailers and themselves. Some of the principal points discussed were, "Advertising retail prices." "Discontinuing the hanging of large, expensive signs in stores." "Educating the retailer not to use any breakfast food packages for shelf ornaments or display for too long a period." "Putting meat signs in cases, advocating dozen and half dozen prices, neat streamers, telling of new goods, and pamphlets to be mailed out with statements."

At the conclusion of this meeting I was assured that every one representing his respective line would do all in his power to promote this Dealers' Help work just started. Your committee wants suggestions on any matter. If you have any ideas as to how we should proceed with any particular matter, please let us hear from you. If you have any information which would facilitate the action proposed or recommended by them, let us have them. We must all understand and realize that our Resolutions are our program. The National office is simply the agency for handling details. The success of this matter depends upon the support and co-operation of all.

At the conclusion of my remarks a meeting of food manufacturers was called for Tuesday afternoon which was attended by twenty-two of the food representatives. We were in session all afternoon discussing these different questions which they believed interested in retail food dealers. One of these Manufacturers' Advertising representatives came to me and made the statement that our National Association could have \$100,000 of his advertising budget if we would tell him where were to be found the best channel for the best results.

I at once showed him our Bulletin, the gospel of every up-to-date grocer in the United States.

I want to say right here that our Association in Superior subscribes for every member and pays for it out of our treasury. The idea that our worthy Secretary Balsiger had to send out these pass-it-along slips opened my eyes to the possibilities of increasing our circulation. I got 100 subscribers by putting a little effort in doing my duty to help our officers with the good work.

Are we helping our National officers? Are we selling and organizing the work? Are you a salesman from top to bottom? It is a condensed program for upright and honest business methods. Any time a grocer does not give full value in service and merchandise for the dollar he takes into the cash register, he is hurting the entire National Association and tearing down the good work of our National officers and their co-workers.

Get on the band-wagon and do your share, especially at this meeting. Maybe your part of the program will be at the discussions on various topics and the question box. Bring along your problems and they will be threshed out for you.

In conclusion, I want to express my great appreciation of the faithful assistance rendered by my colleagues on the Trade Relations Committee. It has been interesting work; only regret the results have not been more apparent. I shall at all times be pleased to tender my services in any matter that may concern the interests of my fellow retailers and of this Association.

New Imported Cigarette Cases.

A line of new high-grade imported cigarette cases made of Spanish leather is being introduced to the trade. A novel feature is that the sewing which is done from American patterns by a small group of Moorish artisans in Granada, is done without needles. A fine steel needle, two pig bristles and a block of wood are described as the only tools used. The thread is spliced with the split pig bristle instead of being passed through the eye of a needle, which would cause the fine quality morocco or calf leather to rip. As a result the seams are said to have an extreme fineness and delicacy, the threads working out into a minute tracery pattern. The interior section of the case, which slides in and out of a pouch holder, has two divisions, each with a capacity of eleven cigarettes. Four different colored leathers are available. Some of the cases also have gold trimmings. Wholesale prices range from \$18 to \$42 per dozen.

The Turnover.

The slower that merchandise moves, the higher must be its price, in order that the merchant may sell at a fair profit; and, conversely, the more rapidly merchandise turns, the lower the selling price may be placed, without impairing a fair profit on the turnover.

Authority can be conferred on you; but not wisdom. It has to be earned.



Sportsmen Everywhere

No. 128 U. S.
Camp Grid.

Transcon-
tinental
UNION
Luggage
Carrier.

No. 8
Cold Pack
Canning
Rack.

ARE enthusiastic about the delicious flavor of real, genuine, out-of-doors cooking done to a "T" over a good, hot, wood camp-fire.

Oh Boy!—nothing beats it.

No more spilled coffee; no more dirt in the pan; but a hot bite any time o' day, anywhere there's wood, with a

UNION FOLDING CAMP GRID

With feet stuck in the ground, the UNION grid stands rigidly erect. It's of electric-welded steel as sturdy as a battleship. It boils, broils, fries, and toasts to the taste. On the hike, it folds up like a newspaper and takes almost no packroom at all.

Every sportsman is enthusiastic about it.

A most sensible and necessary addition to the outfit of every camping and tour-

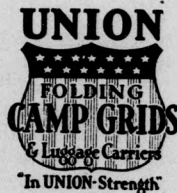
ist party. Six styles all the way from Boy Scout size to Hunters' Stove.

The season is here—are you supplied?

We also make the best line of high-grade luggage carriers ever seen at the price. Also a complete, practical, and up-to-date line of cold pack canning goods, kitchen helps, and rubbish burners. For sale by all leading jobbers.

No. 1060
Dish
Drainer

UNION
Safe-t
Rubbish
Burners
of heavy
steel wire.



A postal now brings our complete literature—mail it today

Union Steel Products Co., Ltd.

Dept. 56

Albion, Michigan, U. S. A.

HOLD UP THE STANDARD.

Measuring a Man by His Money is Shoddy.

I assure your readers my paper will be short, like a woman's dress, "long enough to cover the subject, and short enough to hold the attention." My subject is "Some Elements of Success." Yet no man can tell any other man how to succeed any more than he can tell him how to love, how to be happy though married, how to feel, how to think. You cannot think with another man's mind, you have to succeed or fail on your own merit or lack of merit.

I believe in the theory that every man, generally speaking, fails or succeeds as he ought to fail or succeed. I want you to bear that in mind. I know you can get plenty of suggestions about how to succeed but you cannot get much help. You can get all the good advice you want for nothing from men who never follow their own suggestions and I have not written this article for the Tradesman to give you good advice. What is good advice? That which old men give young men, when they can no longer set them a bad example. Don't go around asking advice so much and so long that you haven't any time to attend to your own business.

There are some elements that you have to put into your effort to achieve success. You ask a lot of busy men, absorbed in getting on, busy about making something and accumulating something, you ask them what success is and they want to measure it by the amount of money a man makes. That is shoddy.

I know a city where several men made a lot of money. They had no taste, no education, no culture, no refinement. They were great, colossal vulgarities. There happened to be an educated Englishman come to their city and he said to them—this was about the time Mona Lisa was stolen—"What do think of Mona Lisa?"

"Oh," said one of these fellows, "I like red wine better."

A friend got him by the coat sleeve and said, "You blamed idiot, don't you know you embarrassed us. Mona Lisa is the name of a new cheese."

You cannot make people refined because they have money and wear diamonds. You cannot make them refined because they can buy everything, although they possess nothing. There are plenty of people who have succeeded in making money and the only thing it has done for them is to make them evelastingly poor. It is un-American, shoddy and plutocratic to measure a man's success by money.

I would not have all the money that some men have made if it had to have the same effect on me that it has had on them. I can not afford to have it. Don't be yellow hearted or yellow minded. There is no disgrace in being the richest man in the world. No man who has failed thinks a man can make a hundred million dollars honestly. They are failures, that is why they think so. I do not dare measure success by money. There are plenty

of men who make a success in life who are making a failure of life. There are plenty of men who are making money galore, who are ending life with a bankrupt soul.

Now, there are things that go into life to make it a success: There is manhood, there is character, there is citizenship, there is respect for law, there is something you can leave when you leave your money. A wealthy man in New York died the other day, and somebody said, "How much did he leave?" And the answer was, "He left it all." I don't want your money, all of you put together, if, at the end, I have only got a bankrupt soul, or a bankrupt character or a bankrupt life.

I want my wife and my children to love me not for what I have got, not for what I have made, but for what I am; and what a man is, goes before all he has. You don't dare tell me a man is rich according to what he has.

I will tell you somebody who is rich: Your gambler is rich and the bootleggers are richer than a lot of you. Your speculator who would rob the widows and the orphans is rich; your miser's got it but what under heaven good does it do him!

Now, then what is a man worth? Not the money he has made. What is money? It is the universal provider of everything but happiness, and the universal passport to everywhere but heaven.

What is a man worth in your community who is the success of your community? Don't come to me and tell me he built up a big business, he is worth ten million dollars. Worth? No, he isn't worth it, he has only got it. All a man is worth in your community and mine is what he contributes to the city, the social, moral and spiritual uplift of his fellowmen.

In days like these, a man's character, a man's example and a man's influence are worth more to his community than all his possessions. His possessions may enable him to do the things for which his character stands. We do not need more money, we want more character.

In days like these when there is still left some greed, some graft and some grossness, the great common vice is a half humorous, good natured, indifference. Ask yourself if you are free from it.

In days like these, when we have every kind of "ism" and cult and propaganda, when there is disrespect for law on the part of the so-called good American, when there are plenty of men who think it is a huge joke to outwit Uncle Sam in buying of the bootlegger, such things constitute a pitiful and colossal caricature of American citizenship. I do not see, morally or criminally, any difference between the bootlegger and the so-called American who keeps him in business by buying of him.

In days like these, we want something that is bigger than shoddy money. We want something besides a golden calf. We want men and women whose souls will not be sucked dry by the hellish greed and love of money. We want men who are richer by what they refused to

have than anybody is rich by what he accumulates. We want men and women who stand firm and come out in the open for the good of the community in which they live. "God give us men, in times like these, of true faith, great hearts and willing hands; men whom the lust of office does not kill, men whom the spoils of office cannot buy; men who possess opinions and will; men who have honor, men who will love life, men who can stand before a demagogue and scorn his treacheries, his flatteries, without weakness; tall, splendid, sun crowned men, who live above the fog in public duty and in private thinking."

God give us men.
The man who never fails his brother.
The man who never shames his mother.
The man who stands for country, home and God.

Then there is another element in success, it is definiteness. Life is too precious to be indefinite, to be misspent, as the man who spent his youth pouring empty buckets into empty wells and then frittered away his old age drawing them up again. Life is too sacred for one to drift, just to become a wreck on some sea of greed, or aground on some reef of despair. It is too full of opportunity and challenge just to drift between two worlds, the one dead and the other powerless to be born. Don't be indefinite, for to be indefinite is too remain impossible. Don't be indefinite; pretty soon you will become a suicide in a tragedy of idleness, where a man loses his life before he dies.

Don't be indifferent, or you will end in pessimism. What is a pessimist? A pessimist is a man who blows out the light to see how dark it is. A pessimist is a man who Fletcherizes quinine. A pessimist is a man whose ill digested thoughts have given him a bad breath, and he insists on talking in your face. What is a cynic? A man who knows the price of everything and the value of nothing.

Pessimists are men who wreck cities, and you stamp yourself a pessimist by talking hard luck. There is no such thing as good or bad luck. There may be hardships or misfortune, but there is no good luck or bad luck. That is a gambler's chance with life. Don't depend upon somebody else, don't look for a pull. The man who gets a place by a pull can never fill the position.

Don't depend upon your father. Don't let your father do for you what you ought to do for yourself. Don't go around telling who your grandfather was. I have known people so busy hunting up their grandfathers that they have quit work. The world does not care who your grandfather was, it only asks, "Who are you?" and it is going to take good care that you do not trade on the reputation of your grandfather. That is all right, those of us who have ancestors are proud of them: but ancestors are no credit to a man who isn't a credit to his ancestors.

The world will not ask, "What do you know?" but, "What can you do?" It won't ask you, "What have you got?" but, "How did you get it, and

what under heaven are you going to do with it when you have it?"

So the world is asking you to come out and be definite and to translate your life, not into money, that may come later as a reward all right but first of all to translate your life into terms of character and of service. There is no such thing as a rich man or a successful man, on this earth, whose riches and successes do not lead to some kind of service. And there is no such thing as a true man, nor a good man, nor a great man on this earth whose life is not continuously give into some great cause.

Now then do something to justify your opportunity, justify your manhood and justify your creation, and then, if you have any (if it isn't all in your wife's name, to justify your Christianity.

Down near my home, a young boy came back from the war. A friend rushed up and embraced him (the boy was seated in a chair) and said "Tom, old boy, when did you get back? I am so glad to see you." And, looking down, he became aware that Tom's leg had been shot off between the knee and the hip. Breaking down, he threw both arms around the boy and when he could control his voice, said, "Tom I didn't know you had lost your leg. Oh, I am so sorry."

Tom looked up with a smile and said, "I didn't lose my leg."

"What do you mean, I don't understand."

"I gave my leg for a clean conscience."

There is no substitute, in the things that you make or multiply or hoard or invest, for the comfort and the consolation of a clean conscience.

We will never succeed in anything until we learn the success of failure.

If you are going to fulfill a career, then you have to put into it faith, courage and purpose. As you go out into life, what will you do without faith when you fail? You will be defeated but with faith there is no such thing under the sun as failure. What you call failure is only learning how. "Not failure," Emerson said, "but low aim is crime."

Ninety-six per cent. of the business men of America fail at least once in their career. But what we do not know and do not take the trouble to get the statistics on is that the great overwhelming majority of those men succeed before they get through. It is well when it changes your life into some higher and nobler and greater success. I do believe that as many men fail from stubbornness as lack of ability, and I have yet to discover that stubbornness is a virtue, even in a mule.

Bessemer was a perfect failure as a government clerk. Then he invented his converter and revolutionized the entire industry of the world. Phillip Brooks was a perfect failure as a school teacher, a giant, six feet, four, but could not control a class of little boys. The trustees said, "There is one comfort, no matter whom we get to succeed Brooks, he never can be as bad as Brooks." Then Brooks

OWEN-AMES-KIMBALL COMPANY

BUILDING CONTRACTORS

GRAND RAPIDS, MICH.

In every estimate—in every contract—there is incorporated in our dealings that mutual fairness to the owner, the worker and the builder that must obtain in all modern industrial relationships.

For more than a quarter of a century we have left our imprint upon the building of Western Michigan. We have built the humblest of social and industrial shelters and we have erected the largest and most enduring structures. And it has been our experience, through the years, that those who build when there is a lull in the industrial tempest, build wisely and well. They are prepared for the steady growth, the natural development which is sure to follow.

All signs point not to a boom but to a steady forward movement. The tremendous responsibilities, social and economic, which will fall upon the American people in the next few years, must include a consequent industrial expansion. This expansion will require room, housing. It will require better factories, better schools, better churches, better institutional quarters. It will require better homes, better roads, bridges and terminal facilities. Inventory your own relation to this development and let us discuss with you your building needs, no matter how large or how small they may be.

became the greatest preacher of this country.

There is no way of stopping a man who knows what he wants, who is in the right place at the right time. There is no way you can stop a determined man from succeeding. You can put obstacles in his way and he will use them for supports. You can pile up stumbling blocks and he will use them for stepping stones. You can imprison him and he writes the "Pilgrim's Progress" on the paper covers of milk bottles. You can make him a poor boy on the streets of Detroit, shivering in the winter's wind, clad in summer clothing, selling papers, and he will make a living and then you cannot go fast enough as you follow him as he keeps the step up when he goes to register his inventions, Thomas Edison.

You can make him poor, a boy without a chance, an orphan sleeping in a garret, picking his food like a stray dog, stuffing his little shoes with paper to keep his bare feet off the sidewalk, climbing the lamp post to study, and who do you have? Lestueureux, the greatest botanist of the world.

You can set him to splitting rails in Kentucky or driving mules on the towpath and then, like Lincoln or Garfield, he arrives at the White House. They knew what they wanted.

Now then, come up to life and see the whole; know what you want, then fit yourself into its largeness and its wholeness, cross the threshold, catch the meaning, enter the contest, sing the battle song, cheer on the victory, break the drum, if you will, but, God help you, hold up the standard.

Charles E. Woodcock.

Some Random Shots on Successful Salesmanship.

A young man canvassing for a publication in a southern town, decided that he had practically exhausted his field, and must move on to the next town. That night, however, he read something which so stimulated his ambition that he resolved to stay one more day and see what he could do. Prior to this, he used to go out mornings filled with doubt, but this last day he determined to take more subscriptions than he ever did before. The result was that he went home that night with twenty-nine subscriptions—more than he had previously taken in a week.

This young man had allowed his ambition to cool, the fire of his enthusiasm to die out, but the stimulus he had received added fuel to it, and fanned the ashes into a flame. His renewed confidence, enthusiasm, and dead-in-earnestness so impressed his prospects that they took it for granted that a publication which could so enthrall a man who sold it every day must have something very much worth while in it. Consequently, his canvassing that day, he said, was a walk-over.

We all need jacking up, frequent stock taking of ourselves to keep up to the high water mark of our efficiency.

"There are so many who think

that 'luck' counts for more than anything else in salesmanship," says Joseph F. MacGrail, instructor in salesmanship and efficiency, "that I would like to repeat the story of a 'lucky fisherman' I once heard in Philadelphia.

"A man came along to fish, and passed a number of men engaged in fishing who were catching nothing. He walked on about two miles farther until he came to a spot where he saw one catching plenty of fish. Observing that this man had a different kind of bait from that the others were using, he got some like it and went back to where the unsuccessful ones were. Getting on a raft far enough away so that they could not see his bait, he began fishing, and soon caught a fine string.

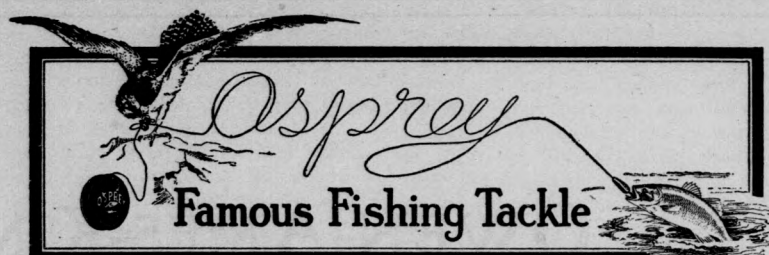
"The friend who told me this story claimed that this man's success was simply due to 'luck.' My point of view is, that 'luck' had nothing to do with it. First, it was a matter of observation. The 'lucky fisherman' used his eyes, and saw what kind of bait to use. Second, it was a matter of energy—he walked two miles to find out what the best kind of bait was. The 'unlucky' fellows simply went along in the old, unsuccessful way, using any old kind of bait, whether or not they caught fish. If they had only had sense enough to wake up and find out what kind of bait to use, they would have had plenty of fish. If you are an 'unlucky' salesman wake up, and see what kind of bait your 'lucky' competitors are using."

A good salesman should be well read on general topics as well as in his special line, otherwise he cannot be a ready and interesting talker; and many a man otherwise well-trained and well-equipped fails as a salesman or remains a mediocre one, because he has never learned to express himself with ease and fluency. To hesitate and feel one's way for words in trying to make a sale is fatal. If you are not able to express yourself easily, clearly, and forcefully, without stumbling or hesitating, you will be placed at a terrific disadvantage. You must not only have your selling points clearly in mind, but you must be able to present them in good English, fluently and convincingly.

The salesman who is not armed at every point, to meet the tactics of the shrewd buyer, who, unfortunately, is sometimes unscrupulous, runs the risk of being imposed on. This class of buyer will, if possible, lead the salesman to think that competitors have given better prices or better terms, and that their goods are superior to his.

There are two very good rules for meeting arguments put forward by buyers of this sort. They are: first, "Know your goods;" second, "Know your competitors' good."

To meet the first of these rules read very carefully all the literature and advertisements put out by your house. Nothing will destroy a buyer's confidence more quickly than to find a salesman ignorant of the claims made by his own house, or of the specific qualities of the goods he is offering for sale.



Write for Details about

DARDEVLE

The Wonderful Casting and Trolling Lure

"NOTANGLE" CASTING SPINNER

A New One, Patented, and a Big Hit with Fishermen

"NOSTEALUM" LIVE BAIT HOOKS

Accurately Sized for Everything from a Housefly to a Shiner

Osprey Waterproofed Silk Line

A remarkable line—Lasts for Years—and Sells Fast

FOUR COLOR CATALOG FREE

Write for it. Shows Dardevle patterns in actual colors, and illustrates all Osprey Specialties—good sellers every one.

Lou F. Eppinger

310-312 Congress St. East., Dept. W. X.
DETROIT, MICH.

CHAS. W. GARFIELD, Pres. G. VAN SLEDRIGHT, Vice-Pres.

J. S. GARFIELD G. J. BROUWER, Sec.-Treas. N. FRED AVERY

Grand Rapids Calendar Co.

Calendar Publishers

ALL KINDS OF
ADVERTISING SPECIALTIES

572-584 DIVISION AVE., SOUTH

GRAND RAPIDS, MICH.

To meet the second rule be familiar with the quality and uses of the goods of competitors in your line. Also know all you can about the reputation of the manufacturers and their selling agents, as well as the class of trade to which competitors cater, the class of salesmen they employ, and the ethics they observe in doing business.

No one can do anything great while he is constantly tying up his faculties by self-limitations, self-made handicaps. No man can get beyond his convictions. As long as he is convinced that he cannot do a thing he cannot. He can who thinks he can. Whenever you approach a customer let your mental attitude be tuned to "I can" instead of "I can't." "I can" invites success; "I can't" invites failure.

It was said that in his law practice Lincoln's power with the court lay largely in the fact that he gave the impression of the principle of justice back of him; people felt that it stood behind his words and gave them force. In selling things it is the ideal that animates your selling talk that gives it pulling power or makes it weak and ineffective. If your whole thought is for yourself; if you have no idea of benefiting your customer, of doing him a real service, but only of the commission your sale will bring you, your words will come back to you empty. You will not make a success either as a man or a salesman. The successful salesman doesn't leave the welfare of the man at the other end of the bargain out of consideration. He

wants both parties to the sales transaction to be benefited.

Taking hold of a thing with a vigorous determination to put it through, grappling the situation with the feeling of a vigorous "must" back of it, robs it of half its terrors. Many people go about their work just as though they were not quite sure whether they would put it through or not, but they would make a try at it. Now this is not the spirit which puts things through, not the spirit which does things.

No branch of salesmanship compares in educative value with book salesmanship.

Every human being who sells the product of his brain, whether he is a stenographer, a clergyman, a lawyer, and artist or an author, is really a salesman; each aims to be, or is, an expert in his line.

You are trading your brain power in selling things. And remember that a great salesman is an expert against the layman. You are supposed to know all of the arts, the fascinations, influences and suggestions which can influence the buyer, so that you are really in a superior position to your customer. You have the advantage as a professional in your line. This should increase your self-confidence and make you the master in every buying and selling transaction.

Writing in the New York Globe, Herbert Corey said: "One of the big corporations conducts a school for salesmen downtown. An iron-faced old demon is the pedagogue. He teaches the young idea how to

shoot in orders by making it as unpleasant as possible for the pupil. A gentle, shrinking, two-legged violet teeters in, blushing.

"I—I—I beg your pardon," says the raw material of a good drummer, running a finger around his collar. "I—I pardon me."

"No," bellows the iron-faced man. "No. Ten thousand gospels, no. When you apologize to a man for wasting time you are wasting his time—and he knows it."

Why Some Capable Buyers Fail.

Many buyers fail to make good in their jobs not because of a lack of business ability, but because they are not good mixers with the travelling men, their own people, and particularly with the members of their own firm. Too often they are wanting in the fighting instinct.

"You can't get too close to your firm on important matters, but, on the other hand, some buyers actually annoy the firm by taking every trivial matter to them. Many a time I have sat at my desk with an argument for an additional appropriation and, knowing that the firm were busy men and had no time to read long stories, I scanned it closely to see how I could reduce it to fewer words. Then, when I did go to the firm, I went with a fighting spirit.

"Mr. Thompson," I would say, "I want \$22,000 more appropriation."

"But you can't have it; if you want more money to spend, get it out of your stock—reduce it, liquidate. You have already gone the limit!"

"I know it," I would reply. "That is why I am here. I would not come to you if it were a question of spending my own money, but I come to you for money to buy something that I can turn over quick and make a good profit on. I have got a chance to buy \$22,000 worth of goods that I can turn in ten days." And I would stick it out because I was right, and I discovered years ago that the firm frequently says "No" to a buyer simply to see if he has a fighting spirit.

A buyer should always work in co-operation with the heads of departments, and frequently with the co-operation of the salesmen themselves. Know your public well, and do not depend on the advice of the salespeople alone, but consult the other buyers.

Eliminating One Season.

The manner in which the Spring retail clothing business has shaped up has again given support to the idea that one season is in process of elimination from the sale of men's clothing. Factors in the piece-goods market, as well as in the manufacturing and retail trades, have remarked that there is a growing tendency for sports wear and tropicals to absorb practically the entire Spring and Summer, leaving only a small time margin for consumer demand for regular lines in this period. This, in a measure, confines the latter to the Fall and Winter months. Added impetus is given this trend, it is pointed out, by the gradual disappearance of the difference between light and heavy weight suitings.

Edson, Moore & Company

Wholesale Dry Goods

DETROIT

STANDARD LINES OF
DEPENDABLE WANTED MERCHANDISE
AT CORRECT PRICES ALWAYS



Grand Rapids Office, No. 212 Lindquist Building
Mr. M. W. Whims

Mr. Louis J. Pylman

REPORT OF SECRETARY.

To the National Retail Grocers at St. Paul.

Being first of all deeply conscious of the great honor and grave responsibilities of being engaged in your service, I want to assure you that this report is submitted with the earnest hope that it may give you the clearest understanding of our activities so that you may determine whether or not that which has been done, and that which is proposed to be done, is conducive of developing the service which your National Association should render.

I think it can be safely said that material headway has been made during the past year in several important directions and undoubtedly prospects are most encouraging for a successful culmination of plans which are in contemplation. Thus, we find ourselves at a milestone in our march of progress which presages great possibilities.

In addition to the things which have been done on current matters, a great deal has been done along the lines of planning on setting up such agencies as will make it possible to more effectively help the retail grocers of the United States meet their problems—in order to render to the public the efficient service which they should and procure for them in turn that consideration and full measure of success to which they are entitled.

Fortunately, we have had no new serious specific differences to contend with, and those which came to our attention, and were of a character demanding the attention of a committee, were handled by the Trade Relations Committee, whose report will properly inform you of their nature and disposition. Others were disposed of through the efforts of the National Office.

It must not be assumed, on account of the foregoing statement, that we are lulling ourselves into a feeling of false security, for our business is still most seriously suffering from the malignant abuses of long standing all of which have received such consideration as has been possible—and they will no doubt be the subject of many a wordy encounter in the sessions which are to follow.

Undoubtedly, the matter of preferential prices given by both wholesalers and manufacturers to favored customers the so-called free deal and gift schemes of all kinds, the matter of futures so far as the retail grocers are concerned, the too liberal extension of credit by the wholesaler to the retailer and other similar and equally harmful practices which are and have been sources of great detriment to the retail grocer will be brought before you in resolutions by some of our local associations who have been waging aggressive campaigns for a correction of some of these evils.

Before leaving this subject, it is not amiss to observe that if more retail grocers made it their business to attend their local association meetings more regularly—and, through their exchange of experiences and discussion, learn just what wholesalers and

manufacturers were or were not dealing with them fairly and then went back to their stores and exercised their logical and perfectly natural prerogatives when they did their buying—they would undoubtedly put a quick stop to many an unsatisfactory situation.

If retail grocers would do less kicking and complaining—and more straight thinking, together with a little occasional drastic action—they could, without a doubt, solve the most of their problems in short order.

In my opinion, the retail grocer, behind his counter, is a monarch in a kingdom of his own, if he will only stick out his backbone instead of his wishbone more frequently.

It has been said that a man's value to his community is through his ability to think individually and to act collectively. For application to the situation I have been discussing, let us reverse this by saying: A man's value to himself and his industry depends upon his acting individually, after he has been thinking individually and collectively.

We have been particularly interested in and concerned over the bills which were presented by the retail druggists with which the trade is quite generally familiar. These proposals took various forms in different states, but on the whole our friends in the retail drug business did not accomplish what they set out to do.

The more we see and study the freak proposals which are constantly being presented by those who would legislate our people into being 100 per cent. dominated by laws of "thou shalt not," the more we are convinced that any association can render its greatest service to its membership by defensive activity in the way of stopping unnecessary and freak laws, rather than by introducing proposals of its own.

As an answer to the ills of the retail grocery business and particularly to meet the much discussed question of "too many retailers" the matter of "licensing the retail grocer" has received considerable attention throughout the past year. As a matter of fact, a bill of this kind was introduced in the Washington State Legislature, and several others are considering similar proposals.

Throughout the year there has been an improvement in the manner in which our affiliated bodies have co-operated with the matters which were placed before them, and upon which their definite expression or support was desired or needed.

That the constructive program of your National Association is bearing fruit is evidenced by the fact that in this year's roster of per capita paying members will be found newly organized Local Associations from Little Rock, Arkansas, to Baltimore, Maryland, both of which movements are but the forerunners of efforts which are to extend into the formation of State Associations in these states.

As is well known, the larger grocers of the country, as a general proposition, are not actively connected with the Association movement. We do not consider that is as it should be,



Send for this display card

Lead this advertising to your counter

THE STEADY all-year-round advertising of Beech-Nut Peanut Butter will strike its high mark in July and August. Then the leading women's magazines—the Ladies' Home Journal, the Woman's Home Companion and the People's Home Journal—will carry smashing color pages that are sure to sharpen demand.

Lead that advertising to your counter. Send to the Beech-Nut Packing Company for attractive window displays that will suggest Beech-Nut Peanut Butter to the customer on entering. And as a final reminder, show this product prominently in your store. In this way you can make sure that the sales—started in the magazine advertising—will be completed by you and not by your competitor.

Beech-Nut Peanut Butter is a product of unusual quality—and a famous seller. Stock now for the summer trade.

BEECH-NUT PACKING COMPANY
Canajoharie, N. Y.

Beech-Nut Peanut Butter

"Foods and Confections of Finest Flavor"

for the reason that we need them in this work and they may need us probably more than they may be willing to admit—or at least possibly more than they realize.

Be that as it may, we feel we should have their interest and we have determined to secure it if it is possible to do so.

Through the agency of the National Food Shows, and the plan of publicity being employed by their operation, a degree of a favorable and helpful so-called propaganda has been carried on for the benefit of the individually operating retail grocer which is certain to prove of cumulative value to the endeavors of our affiliated bodies. In addition to this, pamphlets and articles, which have been issued from time to time and suggested for distribution, if used by those to whom they were submitted and ordered have been of further service in this direction.

In every manner which presented itself bulletins of information were sent to the grocery trade press on the important situations connected with our work, and it gives us pleasure to state that earnest and whole-hearted co-operation has been liberally given by practically all publications to whom the same were issued.

Interest in standard price legislation has undoubtedly extended during the past year. Probably on account of the activities of the Federal Trade Commission and the subsequent decisions and rulings of the courts on their conclusions; or possibly because the manufacturer is beginning to see that something must be done to curb the trade pirate who destroys and blights the best interests of all by the nefarious practices of reckless price-cutting and selling below cost.

Two bills—the Stephens-Kelly and the Merritt—were before Congress, and, as effectively as possible, we placed before the members of the House Committees the views of the retail grocers and requested a careful study of the issues involved as well as the fullest consideration of the merits of this legislation for the protection of the public and the honest merchant.

Feeling that first-hand information on this important subject was necessary, an invitation was extended to and accepted by Hon. Clyde M. Kelly, Congressman from Pennsylvania, proponent of the Stephens-Kelly bill, who will address this convention on Wednesday.

With the exception of much propaganda as was possible, without incurring any material outlay, nothing in particular has been done on the proposed bill by Congress to make it possible to garnishee the salary of a Federal employee.

However, we have succeeded in getting the matter before the Board of Directors of the Chamber of Commerce of the United States, with the expectation of obtaining an expression from them on the matter which we considered helpful to have. Their action is being awaited and further developments will depend upon circumstances. If it is your desire to keep this issue alive the bill will have

to be re-introduced at the next session of Congress.

In the operation of National food shows an avenue has been created which is rendering a real service to all concerned.

Since our last convention exhibitions have been held in Providence, New York, Grand Rapids, Cleveland, Chattanooga, Atlanta and Minneapolis, all of which have been uniformly successful.

Not only has this department been the means of rendering a distinctly helpful service, but the surplus earnings have contributed to the treasury to such an extent that it has been possible to carry on, and plan, other work without the constant handicap of insufficient funds to properly step into any situation presenting itself in which we should participate.

While it is fully appreciated that these exhibitions are not 100 per cent. perfect in all details of operation, it can be safely said they are a manifest improvement on many efforts of the past.

A new and improved plan of operation and co-operation has been developed from our experiences and will soon be put into effect. When the same is in readiness and under way the service of the National Food Shows will be even more effective than in the past.

To the manager of this department our loyal and sincere friend and fellow grocer, J. P. Langan, and his capable and energetic assistant, Miss Ethyl Clarke, I wish to express appreciation, for myself personally and in behalf of the National Association for their efficient, faithful and painstaking service.

The attitude of your organization, and what has been done on these famous cases, is almost too well known to need comment. A report will be made by our General Counsel, Williard P. McBain, of Norfolk, Virginia. It is therefore not necessary to cover the subject in detail in this summary.

However, it is proper that we should state—in our co-operating with the Federal Trade Commission on these issues—we have persistently, and aggressively, done everything possible to help them get the necessary facts into the records to get before the Commissioners.

While our motives have been questioned, while the justification of our contentions has been assailed and the economic soundness of our position has been criticized, we have gone ahead with confidence. We have met every development and emergency with dignity and with a full appreciation of the points at issue. Quite naturally, we have had some differences of opinion with some of our worthy contemporaries, but do not consider that up to this time that we have the worst of the argument in our exchange of views on the matter.

The justification of our contentions that there is a discrimination in the application of the cracker companies' discount plan, in favor of the chain stores, is being substantiated by the evidence—and one of our most stalwart critics is beginning to see, in the present trend, a danger to the advan-



Your customers do!

You may not read any of the following magazines, but the big majority of the women in your neighborhood read several of these:

The Ladies Home Journal	Designer
Good Housekeeping	Pictorial Review
McCall's	Woman's Home
Modern Priscilla	Companion
People's Home Journal	Needlecraft
Farm Journal	Cosmopolitan
Farmer's Wife	Canadian Home Journal
Child Life	Western Home Monthly
Every Woman's World	MacLean's
Delineator	

A full page advertisement of Fels-Naptha Soap appears in every issue of every magazine above, reaching over 15,000,000 homes each month.

The most powerful and consistent selling force ever put behind a laundry soap.

Are you well-stocked to take full advantage of it?

FELS & CO., Philadelphia

FELS-NAPTHA

THE GOLDEN BAR WITH THE CLEAN NAPTHA ODOR

tages enjoyed by the chain stores and is seemingly ready to admit that if the retailers' contentions are substantiated there are some "dangers that the chains may not continue to flourish."

Many helpful contacts have been made and much work has been done throughout the past year which is not in any report, and will probably not be mentioned in the course of this meeting.

On all matters coming before us every effort was made to capitalize every opportunity which would make it possible to be of greater service to our membership and advance the work of the organization.

To President Kamper we are indebted for a devoted leadership, the character and influence of which cannot be fully realized or appreciated except by one who has been working with him constantly, as has been my fortunate privilege. To his colleagues on the Executive Board we are indebted for timely counsel and supervision which has demonstrated the great worth and sterling qualities of the men comprising that body.

To the officials of allied food trade organizations we are grateful for a receptive interest which has been most encouraging.

To the members of our affiliated associations we are truly appreciative for their support and their co-operation—as well as for their friendly criticism without which we could not serve them best.

To the grocery trade press we owe a great deal for their exceptional interest and hearty support.

To those who will participate in the sessions which are to follow—speakers, delegates and visitors—and to all who have made it possible to offer the constructive program of the convention, we hope your reward will be realized from the satisfaction which will be yours through contributing to a great cause.

To all who have been interested in our activities and whose receptiveness to our overtures has been a great encouragement to us, we hope our efforts will measure up to your expectations.

We have striven to be of service and have been happy in doing so.

If our endeavors meet with approval we will be very glad. If they do not, we shall be pleased to receive your honest criticism on those matters wherein we have not functioned in accordance with your desires or expectations, directing attention, in a cordial manner, to those matters which are necessary and vital to the greatest success of your organization.

In the operation of any organization there are usually two courses of procedure open to the officer. One is to follow the line of least resistance and the other is to take a firm hold of every opportunity which presents itself through which the membership's interests may be most efficiently served.

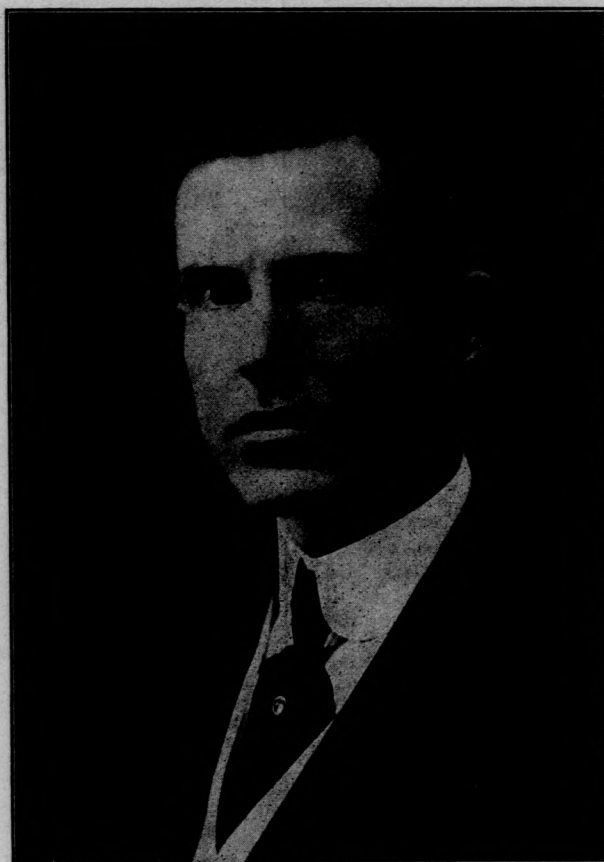
We have taken the latter course in all situations and capitalized every contact to best advantage.

If such a policy is in accord with your ideas, you will get behind the constructive suggestions which will be submitted to you at this meeting

and you will authorize your executive officers to go ahead and put their suggested plans into effect so that we may really build and operate a real organization for effectively serving our great industry.

Then, if you mean business, you will go back home after this convention with a determination to do your part; and out of our mutual and united efforts a better grocery business for all concerned will be the result.

While forty years is but a molecule in the cycle of time, yet what wonderful changes have occurred during that short period. Glance back forty years and note the progress, especially along electrical lines. Sense the change that the automobile has wrought in travel and industry throughout the world. Even the Michigan Tradesman has undergone wonderful changes. From a four page newspaper forty years ago to a 36 page journal of reliable information on current events, in addition to being a business man's guide and protector.



Douglas Malloch.

THE THINGS WORTH DOING.

To make our goods a little better,
To write a little neater letter,
To drive a nail a little straighter,
To make our worth a little greater,
To do whatever is our duty
And give it strength and give it beauty—
To be to men more nearly brothers,
To be a bit more help to others,
To speak to men a little kinder,
To little faults a little blinder,
To fill our place, if high or lowly,
With something that will make it holy—
To make the load a little lighter,
The world around a little brighter,
To make the way a little clearer,
And heaven bring a little nearer—
These are the matters worth the doing.
To win a fortune is not vital,
To wear a crown, to wear a title;
To have men hate us, children fear us,
Will never bring our neighbors near us—
No, we shall make life worth the living
Not by our getting but our giving!

Douglas Malloch.

From Pioneer Merchant and Banker of Emmet County.

Harbor Springs, July 11.—The fortieth anniversary of the publication of the Michigan Tradesman brings to mind the many changes which have occurred in the social, business and political life of the people of this country during that period.

The writer feels honored in being a subscriber to the first issue of the Michigan Tradesman and during the forty years of its publication has always felt its helpful presence on the desk.

But few, if any, of the journals published in the United States can boast of forty years' continuous ser-

vice under the same ownership and management. The strong personality of its principal owner and editor is expressed from cover to cover in every issue of the Michigan Tradesman.

Success has not spoiled Mr. Stowe but rather spurred him on to greater achievements. The truly great man is always humble, always charitable, always companionable. When he gets away from these traits, he gets away from greatness, regardless of the fact that he may be called great. Mr. Stowe has always given freely to his friends and humanity in general of the best that is in him, without seeking to convey the impression that they are his debtors. Fearless in denunciation of wrong doing, even to the extent of severing friendship's ties and financial gain, he has hewed straight to the line, letting the chips fall where they may. The merchants of Michigan are enormously indebted to Mr. Stowe for his persistent and untiring efforts in exposing and driving from Michigan the many fraudulent concerns whose sole aim was to fleece them.

In maintaining the high standard of the editorial end of the Michigan Tradesman, Mr. Stowe has not neglected the mechanical end. Its clear and attractive appearance places it in a class far above the ordinary trade journal and makes it compare favorably with the best magazines of the day.

While a limitation is placed on life's span and we must all, sooner or later, cease our earthly activities, yet the good that we have done and the things we have accomplished are monuments pointing the way to generations yet to come. So it is with the Michigan Tradesman. Although publication might cease, its good work done in the past will be a lasting benefit to Michigan merchants. It is the desire of the writer, however, that the Tradesman will round out another forty years of publication, with Mr. Stowe as its editor and owner, retaining the strong mental and physical qualities he now possesses.

William J. Clarke.

Things That Have Blasted Promising Careers.

A soft snap.

Being somebody's pet.

Being held in a position by influence, instead of earning it.

Being pushed, leaning upon others, depending upon others for influence, waiting for something favorable to turn up, trying to get the most without trying honestly to earn it.

Depending upon luck or a pull.

Trying to be somebody else.

Getting into a position which he could not honestly fill, which he didn't have the training, the education, the preparation to fill.

Getting a job does not always mean that one is able to fill it, and has ruined many a career.

A Rule of Three.

Three things to govern—temper, tongue and conduct.

Three things to cultivate—courage, affection and gentleness.

Three things to commend—thrift, industry and promptness.

Three things to despise—cruelty, arrogance and ingratitude.

Three things to wish for—health, friends and contentment.

Three things to admire—dignity, gracefulness and intellectual power.

Three things to give—alms to the needy, comfort to the sad and appreciation to the worthy.

Staple as Gold



ROYAL BAKING POWDER is made from pure cream of tartar, which is derived from grapes. It perfectly leavens the food, making it appetizing, delicious and healthful, and its superiority in all the qualities that make the perfect baking powder is never questioned.

*Royal Contains No Alum —
Leaves No Bitter Taste*

Royal Baking Powder Company, New York

FROM JOBBER TO RETAILER.

Greetings of President McLaurin at St. Paul Convention.

It gives me much pleasure to respond to your gracious yearly invitations to meet with you in your great annual gatherings.

You have indicated upon this occasion that I am to discuss the past, present and future of the food business, a stupendous task which, frankly, I am approaching with hesitancy and foreboding. It is not a difficult matter to discuss the past of any subject because the history has already been written and it is only necessary to turn the pages and read what you already know. As the present exists only in a state of momentary transition, one finds in a discussion thereof that he involuntarily reviews the past or attempts to foretell the future.

Therefore the real task confronting me now is the obligation to draw some picture of the future of the food trade of this country. For the present purpose I assume it is to be understood that the discussion concerns more especially the work of distribution, its methods, manner and the channel through which America's food shall be passed from the producer to the consumer.

We are vitally concerned with the present methods of food distribution only that we may out of the experiences of the past acquire that knowledge needed to be applied and utilized in the great work of the future. No subject has demanded more attention or more careful study than that of food distribution. No question is of more vital import to every human being, from the cradle to the grave.

A discussion of science, art, literature, politics, religion, questions of commercial, industrial and financial interests each in its turn finds some who are interested, and others lacking interest. Food always, everywhere, with every living human being is at once a matter of highest importance and an interesting theme for discussion. I sometimes wonder if we, who are the self-appointed distributors of food, realize in its fullest sense the great obligations and responsibilities which we have assumed in undertaking so vital a work.

The history of food distribution in the United States covering the period of the past ten years, is an interesting one, replete with changes and what we are pleased at times to call innovations. Especially is this true of the retail grocery business. If I were to direct only one criticism at this time to the wholesale or jobbing business it would be to say that unfortunately those in that business have not been keenly alive to many of these changed methods. However, I am justified in saying that the last two years have evidenced a very considerable change of attitude of the wholesale grocer with respect not merely to the importance but the necessity of giving careful consideration and study to conditions as they exist in the food life of America. One of the great weaknesses that you and I, as retailer and wholesaler,

experience in the conduct of our business is that fallacious idea that because of the fact the food business has been operated under certain conditions and upon certain lines for the past fifty years that improvement is impossible.

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

The individual must have and insistently demands food frequently and in sufficient quantity. He is going to insist that food shall reach him and his dependents in the most wholesome possible condition and at the lowest possible price. Theorize about it all you may, waste all the time you please in decrying conditions that appear to affect your business or interests, you are merely beating the air, moving around in a circle, and getting nowhere.

Once we comprehend that fact, once we reach the point where we cease to delude ourselves with the idea that the legislatures and courts of this country have been created for the purpose of enacting or executing laws to stem the movement of public thought and ingenuity, then we will have come to the place where we can look out and with some degree of intelligence and profit give consideration to what is before us in the work of food distribution in this country.

I have no fear that the wholesale

grocer and retail grocer will in the future become the victims of the illegal operations of other interests. I want to be very sure that retail grocers and wholesale grocers are not themselves unwisely led into operations by which they shall, even though unconsciously, violate the law. I am perfectly content to believe that our Government, through its various departments, will jealously guard the laws of this country as they apply to the operation of any and all of those new methods, plans

and schemes of food distribution that have been and will continue to be tried out in this country. What we need to-day more than anything else, is to take a calm, sane, dispassionate view of our business in its relation to the welfare and interests of the American people. We are but stalking around in the dark and putting shackles on the business in which we are engaged if we fail to do this.

Let's bear in mind that it has been during the recollection of most of us



We make Gun Cut Leather Palm Gloves for the jobbing trade only. Calf-skin palm sewed with heavy shoe thread; no seams in the back to rip; no seams in the front to wear out.

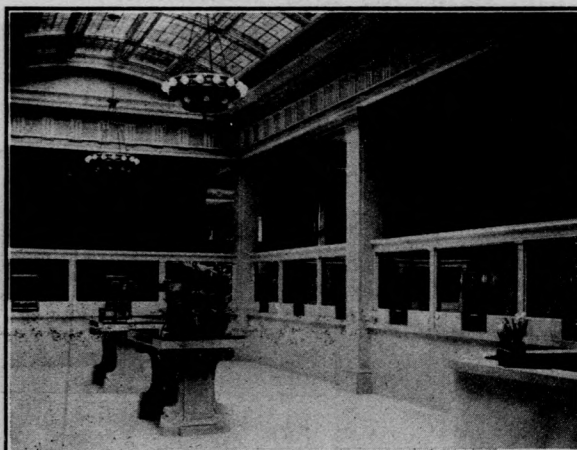
Some are protected with tips and patches as cuts illustrate. Some are made plain.

We also make Leather Palm Gun Cut Jerseys. Be sure to write us for catalog before buying.

Peerless Glove Company

Grand Haven

Michigan



First State Bank, Royal Oak, Mich.

Nachtegall Manufacturing Co.

Grand Rapids, Michigan

Store, Office and Bank
Fixtures

that electric lights, telephones, automobiles, aeroplanes and radio have become established facts. I have never heard yet the telegraphic companies seeking to combat or enjoin the telephone system, the railroads despairing of their existence because of the advent of the automobile, the gas companies bewailing the development of Mr. Edison's inventions, nor the telegraph, cable and telephone companies attacking the radio system. I say to you here, and publicly, God speed any method of food distribution that will promote the welfare, comfort and happiness of the consumers of America. When the organization which it is my honor to represent, or any other food agency of this country accepts any different view on that subject, just at that moment that organization is headed for the destruction which it justly deserves.

Merchants, and especially is this true of retail merchants, have cause to congratulate themselves on the changed attitude of the public towards their business. The unfavorable opinion formerly held of merchants is shown by many writers. Two illustrative statements are given.

In Ecclesiasticus it is said:

"As a nail sticketh fast beneath the joinings of the stone, so doth sin stick close between buying and selling."

Some twenty centuries later Adam Smith, an unusually accurate thinker and the founder of scientific political economy, believed that merchants had little interests in common with the general public, and said:

"The interest of the dealers, however, in any particular branch of trade or manufacture, is always in some respects different from, and even opposite to, that of the public."

While there lingers among those who do not think for themselves but accept old notions merely because they are old, traces of this animosity against what is frequently, with an uncomplimentary implication, called middleman, thoughtful and observant students have come to recognize and appreciate the value and need of merchants. Political economists now regard the merchant as a producer, the producer of time and place utility. That is, he gives a value not otherwise available by bringing commodities to the place where and at the time when they are needed. This is a service that is necessary. Students of the ethics of business now speak of traders as men engaged in a profession where service is as much the aim as profit taking.

While it is true that there is now no opposition to the business of merchandising and a general recognition of the dignity and usefulness of the business of buying and selling, there is yet frequent criticism directed at the inefficiency of our distribution system. The criticism is not always unjust. In proportion that ours is a service is the obligation to serve fairly and efficiently. We should not object to honest criticism of our system of distribution but rather should such criticism be welcomed and used to direct our attention to means for improving the system.

At the recent meeting of the

American Wholesale Grocers' Association your splendid and thinking president, Francis E. Kamper, kindly and appropriately called attention to some practices of wholesale grocers which tend to make less efficient that part of the service of distribution which wholesale grocers perform. He justly criticised the practice of some wholesalers of putting new and inexperienced retailers in a field already occupied by men who were efficiently performing the needed service. He showed that the wholesaler could better serve the public by a sympathetic co-operation with the retailer who had already occupied the field. This discussion, criticism if you wish so to call it, was helpful and I know the wholesale grocery trade. I speak with knowledge when I tell you as I now do that practically all wholesale grocers are earnestly striving so to operate their business as most efficiently in co-operation with you to serve the public. In the great business of distributing food you and they are partners each with a distinct duty, for each, when he has the proper conception of that duty, sincerely and fairly joining the other in seeing that the public gets efficient service at the lowest cost compatible with a fair compensation to him who furnishes such service.

There are many merchants, more retailers than wholesalers, probably because of the greater number of retailers, who do not efficiently serve. They have so little knowledge of their business as to sell goods at such prices as will not pay the cost of

the goods and the service. Many merchants do not know and do not keep such books as will enable them to know, what it costs to do business. They guess at a selling price which may be too high or too low, they do not know. They may lose on one service and get too much for the next, thus making one man pay for a service to another.

The failure rate among merchants is high, some say as high as 90 to 95 per cent. Perhaps these figures are above the correct ones, accurate statistics are not available, but there are accurate figures showing the causes of failure.

Let us look at these. Bradstreet and Dun give figures not widely different. Frequently we hear the claim that the competition of this or that system of stores makes it impossible for the independent retail grocer to succeed. According to Bradstreet the failures caused by competition are only 1.9 per cent of all failures; others give the percentage as only 1.4, while both Bradstreet and other computers say that over 29 per cent of failures are caused by lack of capital, and lack of capital coupled with incompetency, including faults of character, account for about 80 per cent of all business failures. You need not fear competition if you are competent.

Men are not born competent, they must be educated. I do not mean education in the schools, that is advisable but not alone sufficient. Education comes only from association and co-operation. The teacher from whom you learn books is an

Choice Cut-Over Hardwood Lands

Especially adapted to grazing and general farming, located on trunk line railways, twelve hours from Chicago markets. For sale, in small or large lots, at reasonable prices; terms to suit purchasers.



For Particulars Write

The Northwestern Cooperage and Lumber Company
GLADSTONE, MICHIGAN

associate, others in your business teach you many things necessary to cure you of incompetence. Co-operation with these is essential to your education. Your competitor has little chance, less than 2 per cent., to cause your failure, but by learning from him, and by co-operating with him, you can lessen the danger from your incompetence, which danger is full 50 per cent. of the total of all dangers which threaten your success.

We may discuss in considering the wholesale grocer of the future, what I have referred to recently as "jungle competition" represented by those auctioneers calling themselves grocers who without regard to any sense of fairness or justice in the conduct of their business, sell commodities to a half dozen retail grocers in as many blocks at as many different prices, looking for volume and finding it, and all with an utter disregard to their obligation to the retail grocer.

We have the wholesaler who in order to outwit his competitor employs any tactics that will get the business, such as dividing the trade discount or at times giving it all away and looking to the manufacturers cash discount, coupled with what that wholesaler calls volume, to yield profits. This class of jobber represents nothing valuable for the preservation of the wholesale business, but like all destructive forces in the moral world, this class is in the minority and the reputation and perpetuity of the wholesale grocery business of to-day is safe in the hands of that great majority who are recognized as merchants, and not auctioneers.

Let the retail grocer among you who contributes to the jungle and auctioneering methods of some of the jobbers that call upon him to take note here of his own responsibility in tearing down the present system of selling groceries at retail and remove the beam from his own eye before looking after the mote in his neighbor's eye. To the extent that the retail grocer is encouraging honor, integrity and economic soundness in food distribution does he contribute to the preservation of his own established system of retailing.

In this great organization before whom it is my privilege to speak this morning there has been established in my opinion, a bureau that in its operations will more surely and definitely deal with the future of retailing groceries than any other influence of which I can conceive. I refer to your Better Business Bureau. I shall not attempt a detailed discussion of what that Bureau undertakes. I am very familiar with it and you have a more familiar understanding of it than I have. In a word, that Bureau contemplates the making of merchants and thereby better citizens. Your organization itself stands to-day as a factor second to none in creating high ideals in our business life and to enable the independent retail grocer to function properly and profitably, profitably not merely to himself, but because of the service that he renders, profitably to the public whom he serves. He profits most who serves best.

No organization with men like

President Kamper and Secretary Balsiger can stand still any more than it can go backwards. Under such leadership your organization has not the option of going forward or backward, it can move but in one direction. President Kamper has proven himself a leader in the eyes of the food trade life of this country and I need not tell you that in that leadership he has made an impress upon the trade of this country. A sound thinker, a logical reasoner, he is possessed to an unusual degree with the happy faculty of using words as the vehicle of his thought and you and I know that his ability as a thinker and a speaker, coupled with his gracious and attractive personality, has sent your organization forward in leaps and bounds to the front ranks of the food trade associations in this country. Policies, ideals and purposes are all very essential to any association work, but without an active man at the helm to direct those policies and give substance to those purposes association work must be in vain and, unquestionably, these must have been the conclusions of your Executive sure every member owe your as-Committee when they placed Secretary Balsiger at the executive helm of your organization. But for the consideration that we have had for your organization and our recognition that your interests and ours were one and that to rob you of power would not increase our efficiency I am going to say to you frankly the American Association would have long ago outbid you for Secretary Balsiger's services. In him you have a constructive and administrative power of which I am sure every member of your association is fully conscious. No, your organization must, perforce, go forward and develop in the accomplishment of great results when you place such men as these in authority.

Again let me remind you that in dealing with all of the questions involved in a consideration of this work of food distribution we must each one eliminate self in the matter and try honestly and sincerely to co-operate for the general good, and ourselves apply to the conduct of our own business methods that are fair and just. We should seek to discriminate between lasting advantages and temporary benefits. Unfortunately, many of you are facing the unfairness of some food manufacturers discriminating against you by compelling you to buy through a wholesaler while selling your competitors direct at lower prices. This, in my opinion, is wrong. I believe in fairness the manufacturer in determining as he does without the influence of outside agencies, his own selling policy, should not in dealing with the retail trade make fish of one and fowl of another. Such a practice is economically unsound and in its final effects subversive of the public good. Each manufacturer has the right, and properly so, to determine so long as there is no unfair discrimination, his own selling policy and to enjoy freedom in the selection of his customers.

A clear knowledge of the cost of

your merchandise, coupled with an accurate information of the costs to distribute would, I am confident, enable you in many cases to see not very wide difference between the prices at which you are able to sell the commodity and the price at which others are offering their goods. You are not to overlook the fact that there are many million people in this country and always will be who desire and will demand the very service that you are rendering and which the self-service and chain store decline to render. You will bear in mind that one of the greatest assets of the retail grocer is the personality of the owner behind the counter.

I do not assume to advise you how to run your business, but I may be permitted to tell you something of what I think the public demands of you. People want cleanliness, neatness, and attractiveness, and the store which furnishes these will not be overlooked. There is a demand for such equipment as will facilitate the service by giving speed and correctness in weights and measures. Appropriate and artistic fixtures give customers satisfaction. In a word the service you sell is equally as important as the goods you sell.

Good service, good goods and attractive surroundings, mean customers. Efficient management with adequate charges for goods and service mean success.

Resolutions Adopted by National Retailers at St. Paul.

The following resolutions were reported favorably by the committee and adopted:

Whereas—A chain store must necessarily be classified as a retail grocer in view of the fact that the chain stores sell to customers; and

Whereas—The Mennen decision says it is not unlawful to sell to retailers on the same scale of prices; now, therefore be it

Resolved—That we do request manufacturers to classify chain stores as retailers and adopt a scale of prices applicable to all retailers alike.

Whereas—The National Biscuit Company and the Loose-Wiles Biscuit Company's case has not been entirely settled; be it

Resolved—That every member of our association who could serve as a witness to strengthen our claim, to have himself sworn in the form of an affidavit and forward same to our national secretary. Be it further

Resolved—That we ask the National Wholesale Grocers and the American Wholesale Grocers' associations to co-operate with us and to bring it to a successful decision.

Whereas—Many wholesale grocers habitually sell to retail grocers who are considered to be big buyers at prices which place the independent retail grocer at a disadvantage of from 7 to 10 per cent. on practically every item of groceries that he buys, and

Whereas—In the face of this condition, no matter how industrious the independent grocer may be, no matter how clever a salesman he may be and no matter how much ex-

perience he may have had in the grocery business, this permanent disadvantage under which he labors means either one profit for him, as against two profits for the big buyer, or the difference between actual loss and actual gain, and

Whereas—This condition has been created by the wholesale grocer, because of his tendency to barter and dicker, instead of using a consistent and fair one price policy, such as the independent retailer employs, and

Whereas—This practice appears to be gaining in momentum as the chain stores grow in physical size and financial power, at the expense of both wholesaler and independent retailer, and

Whereas—These ruinous quantity prices made to the big buyer are admitted and openly advertised in many quarters as a justification of price cutting methods, and

Whereas—The differential in prices between the big buyer and the independent retailer is plainly unreasonable, unjust and based on no sound economic facts; therefore be it

Resolved—That we, the National Retail Grocers' Association, do condemn such practice and urge all wholesale grocers to adopt a consistent policy to all, and that we do pledge ourselves to co-operate with those wholesale grocers who operate under a policy which is in harmony with the fair purposes of this resolution.

Laid on the Table.

The following resolutions were laid upon the table without action:

Declaring all forms of redeemable coupons used by manufacturers to induce trade as a nuisance, and since the new declaration of principles condemns them as "detrimental to good merchandising and deceptive to the public," therefore, condemning all such forms of coupons and urging the officers to use all efforts to secure their discontinuance as soon as reasonably possible.

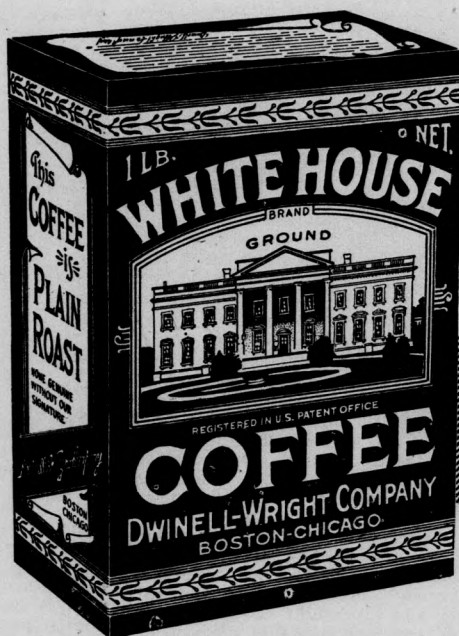
Condemning the practice of manufacturers of advertising a retail price which does not allow a retailer a fair margin over the cost of doing business and urging is discontinuance.

One of a Man's Best Friends.

A man's job is his best friend. It clothes and feeds his wife and children, pays the rent, and supplies them with the wherewithal to develop and become cultivated. The least a man can do in return is to love his job. A man's job is grateful. It is like a little garden that thrives on love. It will one day flower into fruit worth while, for him and his to enjoy. If you ask any successful man the reason for his making good, he will tell you that first and foremost it is because he likes his work; indeed, he loves it. His whole heart and soul are wrapped up in it. His whole physical and mental energies are focused on it. He walks his work, he talks his work; he is entirely inseparable from his work, and that is the way every man worth his salt ought to be if he wants to make of his work what it should be, and make of himself what he wants to be.

WHITE HOUSE

Coffee



Have YOUR clerks put it up to prospective coffee buyers just that way.

This intimate method inspires confidence and **MAKES SALES**; and the excellence of the coffee brings that purchaser back for **MORE**.

"Yes, Madam," Says the Grocer, "White House Coffee is Different—Very Different—"

—and that's just the real reason you will prefer it to any other brand. The 'promise of a good cup of coffee' you make to yourself when you put *White House* in your coffee pot is just as certain to be realized as that the daytime will follow the night. Users of *White House* invariably anticipate meal time for the keen enjoyment afforded by this splendid coffee, which always has the same delicious flavor that has made it the most talked-about and popular brand in the United States."

DOUBLE PACKAGE DOUBLE-SEALED

Absolutely Safe Protection to Contents

In 1, 3 and 5 Lbs. Only

DWINELL-WRIGHT CO. Boston - Chicago

Principal Coffee Roasters

THE COURT OF LAST RESORT.

Where Litigation Against the Tradesman Must Terminate.

As I review the events of the past forty years I cannot recall any single feature which has contributed more to the success of the Tradesman than the sturdy front it has presented to those who have sought the undoing of the publication by threats of legal proceedings—sometimes by the starting of damage suits in the evident belief that I would settle before the cases came to trial.

One of the first questions I decided in the early days of the Tradesman was that I would never settle any controversy after suit was started against me. My attitude on this subject is correctly described in a letter written by my first printer—Harry Royal, of Shelby—two years ago:

From the very first the Tradesman had a definite policy and expressed and maintained it forcefully and fearlessly. I recall the first libel suit threat, which had it been successfully instituted, would have wiped out the meager capital of the business, while, had the editor taken fright and receded from the position he had taken, he would have ended forever any chance for the usefulness and prestige which his paper has come to enjoy. I never knew a man to come to the office in those early days with a grievance—either real or fancied—that E. A. did not meet him more than half way. So long as the visitor was courteous and gentlemanly he was treated with the greatest possible respect; but if he threatened suit or intimated that he would "see his lawyer," E. A. abruptly terminated the interview with the remark that if the visitor started anything, he must be prepared to follow the matter to the court of last resort, because the Tradesman never considered any cause settled until it had been passed upon by the Supreme Court. There is certainly something uncanny in E. A.'s legal experiences, because he has never gone to the Supreme Court without coming home victor.

It took some years for the lawyers of Grand Rapids to come to understand that I meant what I said when I announced that no case started against me would ever be settled out of court. The lawyer who was hardest to convince that I meant business was Major L. Dunham, now one of the judges on the Kent Circuit bench. He had me arrested three times on a capias, but never went so far as to file a declaration. In all the cases the actions were stricken from the calendar because the complainant failed to file security for costs. Some years later I met Mr. Dunham on the street and asked him why he had not started any suit against me for a long time. (He replied:

"Damn you. You don't settle, as the daily papers do. You fight."

The conclusion of Mr. Dunham has since become common knowledge among the legal lights of the city, which accounts for the fact that I have been almost immune from libel suits for the past thirty years.

Many prospective litigants have been persuaded by friends not to rush precipitately into trouble. When "Puss" Palmer was state insurance commissioner I published a scathing rebuke of his action in passing on cases of violation of the law brought

to his attention by the Tradesman, instead of referring them to the attorney General as the statute provides.

Meeting a Grand Rapids man on the street at Lansing, Palmer said:

"I am going over to your town next week and start a libel suit against Stowe of the Tradesman."

"You will be a very busy man for the next three years if you do," remarked the Grand Rapids man.

"How so?" asked Palmer.

"Because Stowe never settles any case brought against him in the courts. He goes the limit and you will find you will have to travel clear around the ring and that Stowe will be there to meet you when you are through. Stowe is the fairest man in the world if you go to him like a gentleman and state your grievances like a man; but if you ever hire a lawyer you will find you are monkeying with a buzz saw."

Palmer evidently accepted the above advice as final, as I never heard from him in any way.

No man ever received more scathing condemnation at the hand of the Tradesman than the late Deacon Ellis. Many of my best friends were unable to understand how I could make the charges against him I did and keep out of jail. When they came to me in fear and trembling to warn me that I was treading on dangerous ground, I invariably dissipated their anxiety by telling them I "had something" on Ellis which would preclude his ever appearing in court against me.

Dozens of demands have been received from trades union crooks and grafters for retractions; but none of their demands ever got further than the waste basket.

One of the worst crooks I ever had to deal with was a man named Murphy, who did business under the style of Michigan Mercantile Agency. His cause was championed by Joseph Barton, of Big Rapids, now judge of the Mecosta Circuit Court. It cost me several hundred dollars to dig up his past record, which was very black. As soon as he learned of the evidence I had secured, he made himself scarce and has never paid his attorneys for their services in the case.

One of the most petiferous chaps I have ever bumped up against is Harrison Parker, who has filched millions of dollars from the pockets of poor people by his chimerical claims in behalf of what he calls co-operation, which in his care stands for grand larceny, multiplied thousands of times. He once sued me for \$50,000 in the United States Court. I joined issue with him and prepared to meet him in open court; but the day before the case was to be tried, Parker's attorney sneaked over from Chicago, paid my attorney his fee, reimbursed me for the money I had expended in working up evidence against the shark, paid the court costs and discontinued the case. If there ever was a yellow dog in this word, it is Harrison Parker, who has committed every crime on the calendar except murder.

In the early days of the Tradesman I employed as attorneys Hon.

T. J. O'Brien, the late J. H. Campbell, the late N. A. Earle and the late M. J. Smiley. For over thirty years—up to a year ago—Hon. Reuben Hatch was the constant legal advisor of the Tradesman. No man was ever more faithful to his task than Judge Hatch, who never faltered in the discharge of any duty devolving upon him. Since Judge Hatch was forced to retire from practice by ill health, the legal advisor of the Tradesman has been James T. McAllister.

E. A. Stowe.

Fifty Years in the Candy Manufacturing Business.

Grand Rapids, July 10.—Your request for a contribution to your anniversary number I cheerfully comply with, not because I feel that I can prepare and present anything remarkable or of great interest to the readers of the Tradesman, but because it is an event worthy of more than passing notice; and because of having been in business myself more than the number of years you are celebrating and have seen you climb the ladder of fame from the lowest to the topmost rung as editor of that intensely interesting journal. You have kept steadily enlarging, improving and progressing in size, quality and interest to such an extent that the trade voluntarily feel that the Tradesman is an absolute necessity to their own success.

To celebrate your fortieth anniversary is, therefore, a worthy object and I am glad to extend felicitation.

To begin any kind of business in early life unaided with but little capital, as I presume might have been your lot, and continue for forty years, passing through the business experiences and vicissitudes which one is sure to encounter, without a change in name, organization or management, reflects great credit on your part, and shows elements of character embracing intelligence, courage, perseverance and thrift to a marked degree and I might add without fear of contradiction the wisdom of a Solomon.

As regard the paper itself which you have edited so many years, let me say, I know of no trade paper or journal that has been more earnest in laboring for the welfare of its constituents than has the Tradesman.

I know of no periodical that has unearthed so many cheats and swindles and thus saved untold number from falling into the clutches of unprincipled men who present their claims to the unwary in person or through advertising, and for which subscribers are or should be truly grateful.

The many contributions of a high character from others which abound in excellent advice and great moral precepts which you so earnestly seek for and publish give not only pleasant and profitable reading but add force and value to the publication as a whole.

I often find in it sound advice for young men which may not reach the class for which it was intended, but which would be valuable to them if just entering upon a business career or looking for reading matter of this character. I am always glad to recommend good articles in any publication for their personal use and benefit.

I have great admiration for young men who take pride in such reading and are looking about for living examples to follow, in the building of characters, which they are quite sure to find in the authors of such articles as I have described.

I wish you and the Tradesman continued success and prosperity.

A. E. Brooks.

Been Cheerful and Easy to Approach

Grand Rapids, July 10.—I take this opportunity in offering a few felicitations on the occasion of your celebration of forty years as editor and publisher of the Tradesman.

It has been my good fortune to have known you thirty-eight years of that period.

It does not fall to the lot of many to remain in any one business for that long time, especially in journalism, without experiencing some change of ownership, or some reorganization, but as I understand the Tradesman is in the same hands to-day as it was in 1883.

The reason this is so is because brother Stowe is the same to-day as forty years ago, except older and with added experience and wisdom, and possessed of a little more of this world's goods.

There is one thing, however, I feel most strongly that in all these years of industry and close application, you have invariably been cheerful, easy of approach and have kept in close contact with your fellow men.

You have extended encouragement and financial help to many persons, and institutions. Some of them have made good, but some of them have gone by the board.

I presume to say that you could paper a good sized room with stock certificates in corporations to which you have been a contributor. In other words, you have been helpful in the establishment of new enterprises in Grand Rapids.

When you have had losses, they have not soured you or destroyed your faith in enterprises or in men.

When you have met with successes, you have not been boastful. In the conduct of your paper, you have been fearless and have presented the truth as you believed it to be. At no time in your long career as publisher could it be said that your columns were subsidized.

I am of the belief that you through your paper have exercised a potent influence for good in this community.

You have had the independence and nerve to point out wrongs to the public and have in many instances been instrumental in bringing about corrective measures.

In every community there are, and must be, leaders. You have been one of these. You have always stood four square for principles.

I trust, my dear Stowe, that you may live yet many years and be able to wield your fearless pen, which has never been vitriolic, but always fair, honest, unselfish, with the sole idea of furthering public interest, civic virtue and god citizenship.

Charles B. Kelsey, President Home State Bank for Savings.

First Three Subscribers to the Tradesman.

The first subscriber to the Michigan Tradesman forty years ago, was J. C. Benbow, who was then engaged in general trade at Cannonsburg. If Mr. Benbow is still living the Tradesman would like to get in touch with him.

The second subscriber was S. T. McLellan, general dealer at Denison. Mr. McLellan was murdered by burglars who invaded his store or dwelling more than twenty years ago.

The third subscriber was O. P. DeWitt, who was then engaged in the retail grocery business at St. Johns. About thirty years ago Mr. De Witt merged his business into a wholesale grocery house, which he has conducted with marked success, assisted by his sturdy and dependable sons.

An uphill journey early in life strengthens your staying power.

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At Lansing, Add Federal Tax



Dominates the Field of Commercial Haulage

Stripped of detail, here are the reasons why the Mighty Speed Wagon will out-perform any other commercial motor vehicle in the world, regardless of weight, size, capacity or price.

- Inner-frame suspension of power units.
- More engine power than any other vehicle in or near its class.
- Far more braking efficiency than any other.
- More equitable distribution of weight over wheels, insuring greater safety and roadability.
- Spiral bevel gear axle for fleetness and quietness, oversized for tremendous endurance.
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Upwards of 100,000 Speed Wagons are supplying faster, safer and cheaper haulage in nearly every line of business because of visible quality, demonstrable efficiency and known economy-factors.

Designed and Manufactured in the Big Reo Shops—not Assembled!

REO MOTOR CAR COMPANY

LANSING, MICH.



FIRE PREVENTION.

How the Public Schools can Impress the Youth.

In the instructions of the boys and girls in our public schools it is a teacher's duty to instruct them on the practice of carelessness, and by demonstrations or by bringing in our schools the newspaper and give talks on the carelessness, how different fires have occurred, they will get the idea to avoid such things even in their junior years. When such habits are impressed in the mind in youth they will remain and in growing up to manhood and womanhood such persons will prevent many a fire.

In the schools of the town from where I came we have almost weekly talks on fire prevention and I know that is has met with some good results. Even I know of several occasions that some of the elder members of a family have lit a match to light a cigar, on the outside of the house, and then threw it away still burning when some of the small children told them that it was wrong to do so, that a fire to the building might originate through such carelessness. In one instance I know that the father asked his ten year old son, how do you know that such a thing might be the cause of a fire, and the lad explained to him and said "it is so because my teacher told me."

We all know that to have a tree grow up to be straight and a beauty it has to be cared for when it is small. If the be true, the same will be true with our boys and girls, and by teaching them the principles of fire prevention when in their youth, they will grow up to be good citizens and will try in every way to prevent fires. And the best place I know for them to be instructed in this subject is by teachers who have the community close to heart, and instill into the hearts and minds the principles how to use matches, gasoline, kerosene and such dangerous fluids, and many a fire will be prevented.

It is said that a school building is destroyed by fire every day in the year. So it is a wise plan for every teacher to teach these things, as nearly every child feels that a schoolhouse is his building, because we hear many a time the expression from the children, it is my school, or I go to my school, and by the proper instructions and care from every one in and around the schoolhouse I can see no necessary reason why a schoolhouse should be destroyed by fire every day. But overheated stoves or furnaces need much to be impressed upon the minds of the youth—what danger may result from it, or burning brush or rubbish near a building, which are most causes of the destruction of a schoolhouse. And to have it very instructive teach them the saving of life if such a thing should happen and the number of pupils who were caught in the fires and lost their lives. So fire drills are necessary, to avoid the jamming of the doors or exits.

Some people still object against the instruction of what is called physiol-

ogy. I do, too, as it is sometimes taught. But the prevention that a child is instructed with in such a branch I claim is a great benefit, and good results come from the instructions; for instance, the use of cigarettes, which I claim is one of the chief causes of many a fire. Children in our schools should especially receive an abundance of lectures on the use of cigarettes, and the danger by throwing a lighted cigarette away. It sometimes seems to me that not only children should have such lectures, but also some insurance men, as I think it is a bad policy for an insurance man to go to adjust a fire loss, especially where the cigarette is blamed to be the cause of the fire, and have a cigarette in his mouth nearly the

lives, and their children are ready to patronize such entertainments regardless what the fare is, unless too unreasonable, as I wrote this from experience in this line of work.

So I claim our schools can aid more in the line of fire losses than anything else; because what is planted in a young mind will not be so soon forgotten, and there is the place to teach how to avoid fire, and if a fire should happen what to do to save life and property.

Fireworks is another thing where careful instruction should be given to the children. Some may say why should these things be taught in our schools, to which my idea is at present that the parents seem too busy to give such instruction to their children, as we find by travel-

THE FOURTH OF JULY IN HEAVEN.

The Fourth of July up there in the sky
Must be to the memories bright
Of the colonists who dared the fates to be true
And thus to them still a delight
As they gather again, those illustrious men;
On America street as the place,
And to celebrate there as their special affair
The greatest day known to the race.

If what we are told of the "city of gold"
As something that's really concrete,
It means that they may still remember the day
And recall the old times as they meet.
And as there is no night for the fireworks bright
They may linger for long on the way
And in visits sublime with those of our time
Thus beguile a bit of its day.

With Washington there still ruddy and fair
And most of our presidents, too,
We may think of them all in this special day call
Of the land of the stars in the blue.
And the Dixies may meet in the cooler retreat
Of the signers who now will be blest
By knowing that still we are free to our will
To do what we can for the best.

Of course we don't know—we mortals below—
How duration with them may be spent,
But if mem'ry lives on with the colony throng
There'll be none that can be more content
With what has been done since Freedom was won
For the land the world's fairest and best
So the Fourth of July up there in the sky
May be their one day the more blest.

And the Pilgrims may meet somewhere on the street
And watch the procession go by
With Gabriel's band marching on to the stand
To a programme the finest, O my!
What a day full of cheer with no powder to fear,
No weather man's will to obey,
So I'll leave it with you, what Americans do
"Over there" on the Nation's birthday.

L. B. Mitchell.

whole time through the adjustment of the loss, which I have seen that it so happened. I am glad to learn that some schoolboards hire a kind of policeman in some towns to be on the lookout to see a pupil smoke a cigarette to have the person punished by law who was the cause of such a child having a cigarette. But I claim the cigarette manufacturers should all be punished to pay heavy fines, and I believe our fire losses would be much less.

Fire fighting apparatus is a great aid to insurance companies, and the public schools can do a great deal towards raising money to procure the same, and are most willing also to do some extra work in the line of entertainments and collecting funds, etc. And a community interested in the welfare of their buildings, their

ing a little that the children are too much neglected by the grown-up ones they have them too much out on the streets and are at work in a factory or some other place and when the day's work is over some trip has to be taken in their auto to some place where a jollification is going on. And to that effect our members of the Legislature in 1919 found it necessary to pass a bill and made it mandatory to be taught in our schools almost as a branch in our curriculum of our school studies. When the act was signed by our Governor, I heard an expression from a teacher now we have to teach Fire. But I claim it is our duty as Fire Insurance men to visit our schools and see what instructions are given on the different subjects like fire prevention, etc.

Electricity is another thing to be taught in the schools. Sometimes the light bulbs are misused, by using them to warm beds or for drying clothing. The dangers that might result from such a thing should be impressed on our young element. The electric flatiron, wiring of buildings, etc., should be explained in our schools, as well as the dangers when people are careless in that line of work; also should stress be laid on the danger of the beautifully decorated and lighted Christmas tree. The danger of the rubbish in our cellars or some other place in a building. The danger of the soot, especially in our chimneys and flues, which costs the people of the United States over \$12,000,000 a year; danger to dry the wood in the oven in a stove; hanging wet clothing too near a stove; and many such things should be taught to the boys and girls where the parents neglect to give heed and warning.

Cyrus P. Klopp.

Not Too Many Retail Stores.

In the report of the Joint Congressional Committee of Agricultural Inquiry, a great deal of the spread in price between producer and consumer was properly ascribed to the cost of distribution with its accompanying service. This was taken by some to carry the implication that there was an excess of retailers over the country and that prices might be lowered if many of these retailers were eliminated. A few large stores, it was contended, could take the place of many and overhead could thus be lowered. Opinion, in this respect, is not unanimous. The neighborhood store, by reason of its conveniences, seems to make a place for itself, and the competition created by it has some tendency to lower prices. In some instances, also, the saving of time and carfare are an added inducement for patronizing the nearby stores. Considerations of a similar kind not infrequently enter into the competition between small-town stores and the big mail order houses and the chain stores, respectively. Whether a small store, either in a big city or a little town, succeeds or not depends on how efficiently it is managed, thereby justifying its right to exist. F. S. Cunningham, President of Butler Brothers, which deals with about 200,000 merchants all over the country, recently said that "the average small dealer is not as good a merchant as he should be. He needs the competition of retail mail houses and syndicate stores to change him from a storekeeper into a merchant." He believes there is no surplus of retail stores, or they would not be here, and that the law of evolution can be trusted to work out the problem. He is also of the opinion that there will be as many of these stores twenty years hence as now.

In Everyone's Mouth.

"I hear the boss is having his name stamped on thousands of tooth-picks to send out to all the names on our mailing list."

"Yes, he wants his name in everyone's mouth."

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These savings have never fallen below
25% of the initial premium.

We write Fire and Tornado Insurance
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ROBERT HENKEL, President

A. D. BAKER, Secretary-Treasurer

LANSING, MICH.

EVERY DAY CONVENIENCES.

What They Cost and Who Must Pay for Them.

"Measured in terms of human effort, the average individual has more things—more necessities, more comforts and more luxuries—and possesses them by working fewer hours than he would have had twenty-five years ago or fifty years ago. A century ago the average man worked from sunrise to sunset to secure the bare necessities of life. To-day about half of the average man's labors, four or five hours a day, is required to produce his bare necessities, and the other half goes to produce his comforts and luxuries, and to enable him to put aside money for his old age."

It is probable that there is no subject upon which there is more written and spoken than upon the cost of living at the present time. Involved in this question are the following parties: the manufacturer, or producer, wholesale distributor, retailer and consumer.

It is fair for us to say at the beginning that the American purchaser, be that purchaser man or woman, wants what he or she wants, when they want it, how they want it, and where they want it. There is much talked and written about our going back in the mercantile world to the values and prices which existed before the European war and to the old-fashioned methods and practices in living. This is not only a waste of time, but is foolish in every regard.

We are inclined to believe that the consumer is the party in the forementioned who marks time for the other three as well as himself. We can remember distinctly when even fifteen or twenty years ago people were more modest in their desires, and were more frugal in their methods of living. Inflation, whether it is by local conditions or by World war, or in whatever way it is produced, always brings a false basis and standard of values, and, in fact, they usually reach the extreme limits. However, during the last ten or twelve years in this country, we have experienced things which have produced certain conditions and certain mental conclusions whereby we know there is no such thing as going back to the old-fashioned ways.

For a moment we will consider the household as the basic consumer. The matter of going to market with a basket is a thing of the past. Our people either ride in an automobile to the store or take down the receiver of the telephone and order the goods delivered at once. Just as soon as the process of telephoning and the necessity of delivery are started, the high cost of living has taken on a valuable assistant. The telephone rent must be paid, the gasoline for the car must be bought and paid for and the delivery wagon from the grocery store, meat market or department store must have its compensation. It is a known fact and has been demonstrated that in cities even the size of Grand Rapids deliveries cost all the way from 5 to

6c to 12 to 15c per stop, and it does not require a sharp pencil to conclude that if these things were not taken care of in the price, that the dealer would be out of business in a short space of time.

This reflects upon the housewife to a certain extent, but should be no reflection, because these inventions and these conveniences are the product of men's minds and are introduced to save labor and time, and to serve as conveniences; but they must be paid for.

We will now pass to the matter of men's attire, and at once we realize that a man who is fastidious about his clothes is unwilling to purchase a suit if he thinks one or more of his personal friends will

average from the millionaire, the banker, the manufacturer, the wholesaler, the retailer, the man who works with his hands, the farmer, to the lowest order of citizenship, there is no avoiding the fact that every one of these divisions has an influence upon the other, and in fact, there is no escaping the fact. After this is stated, we all realize that every element of society is a consumer, and that every one of these elements have within the last ten or fifteen years departed to a large extent and far from the old time methods of life. Many of the things which were luxuries a few years ago are now by all classes of people regarded as necessities, and some of them are nothing more than con-

college, and are prevalent among all these institutions.

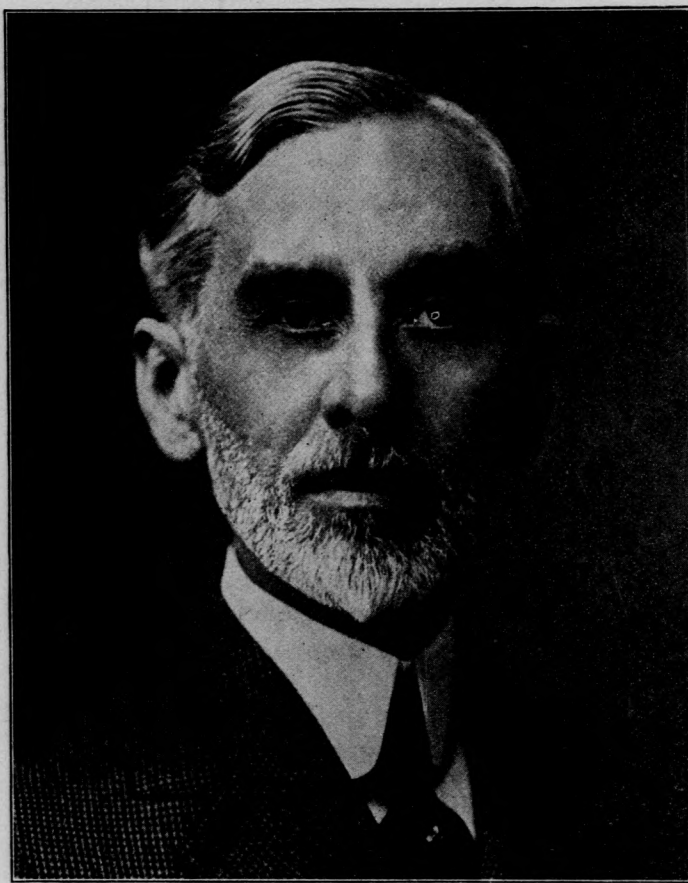
Therefore, we repeat again that when we expect for the sake of harmony, readjustment, etc., that the consumer will in the near future proceed to relinquish what he has during the last few years obtained, we are wasting our time. During the last few years, the farmer, as we all know, has received the short end of the deal, but we also know that production from the fields is not short, and when we say that something must be done whereby the farmer can have a fair compensation for his labors and his investment, we are obliged at the same time to say that the framers who make a business of farming with the idea of the proper costs and returns, as well as increasing the turnovers, are not finding any more fault with the times than the average merchant and manufacturer.

The next thought which is put out is that the jobber or the retailer who stands between the consumer and the manufacturer must go out of business, forgetting the fact that if they both go out of business, the manufacturer will be obliged to build up in a day just what the jobbers and retailers are doing now, and thereby, increase the expense of the manufacturer to organize for this distribution to such an extent that the cost to the consumer will be the same.

The question naturally arises how this conclusion can be reached, and the answer is as follows: The manufacturer creates a certain line of merchandise, and he is obliged to create it in advance of the demand or the season which the jobber and the retailer are obliged to observe. If the retailer and the consumer relied upon the manufacturer for distribution in the heavy commodities covering the necessities of life, food products, etc., the manufacturer would be obliged not only to have the system referred to above, but the retailer and the consumer would be obliged to carry much larger stocks and buy goods as the jobber does, in many instances, a considerable time in advance of the demand by the consumer. This would result in extra expense and capital and the abolition of the small store, or in other words, two thirds of our business men would be put out of business.

The facts are that the system of distribution by the wholesale and retail distributor to-day has been proven to be the cheapest process of distribution that the world knows. To-day the wholesaler and the retailer in such lines as food, clothing, drugs, hardware, etc., are operating upon a lower net percentage of net profit than they ever did in their history. In fact, only a large volume in the way of distribution allows them a fair return.

A well ordered wholesale house whether in groceries, clothing, hardware, drugs or any other line must in order to meet the requirements of the retailer and in turn the consumer, carry in stores doing a business of \$2,000,000 to \$5,000,000, upwards of \$100,000 of merchandise all



Lee M. Hutchins.

have a suit of clothes off from the same piece of goods. The time was when we went to the clothier and bought cloth by having it cut off a large bolt of cloth and if the other fellow had a suit like ours we took no exception.

In fact, the principle as intimated above as regards the household, men's attire, and equally so with women's attire, if not more so, are products of the age in which we live. Considering the conveniences by which these things are brought to serve people, not only as to their necessities, but as to their luxuries, we must expect them to cost money. We should not expect the consumer to retire from this position. The result is that the cost of living is higher, it must be taken care of by the earning power of the man or woman who works.

In what we term society, which we all know is made up of the general

conveniences, and we think this statement is true to a large extent. The farmer, the laboring man, the skilled mechanic, and many such classes only a few years ago were entirely without telephones, automobiles, and the ordinary conveniences of the individual home, which are now regarded as very essential, not only as conveniences, but from sanitary standpoints.

Society at large would not ask these people to depart from these things, and in fact, instead of there being any tendency toward the elimination of any one or more of the conveniences, which to-day are really necessities, the tendency every day and every hour is to increase them, and to afford to people in all the walks of life, the conditions for better living. These statements need not be confined to the account with the grocer and the clothier, but reach as far as the school, church and

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the time, waiting the proper time for distribution. This is equally true of our retail stores, and these are some of the things which that unit of the trade is obliged to take care of. First the retailer, himself, buys goods, in many instances, sometimes previous to the demand by the consumer. If he did not do this, and the jobber back of him did not do the same in very large quantities, the retailer would necessarily take on a larger task, which means increased capital and a larger force to help and incurring of extra expense.

The retailer bridges the distance in part from the manufacturer to the consumer. The jobber buys in what is called "Quantity purchases" the retailer buys goods for the consumer in what is called "Breaking down quantities," and this is a special function of the retailer. If the retailer would at all times sell a complete unit, the cost to the consumer would be decreased. And again, the manufacturer makes certain goods in different grades, and the retailer as well as the jobber puts himself in a position to meet the requirements of the consumer from all of these standpoints.

We have no desire to impugn the motives or the capabilities of any one of the four mentioned in the beginning of this article, but if the people of our country expect a lowering of prices and reduced cost of living, it must begin with the consumer, for all of these conveniences whether in the household, in the store, in the factory, or wherever it may be, have been arranged for the final convenience of the consumer. And this leads us to the conclusion that when the consumer makes up his mind that the cost of living will be lower, and puts on a campaign of retrenchment, every other line of endeavor will be obliged to take notice.

Lee M. Hutchins.

Big Competitors Teach a Lesson.

The chain store systems and the large mail-order houses come in for a good deal of hard feeling on the part of the retailer who does business in a small way, but they have taught us a lot and the thoughtful dealer is not tardy in taking full advantage of the lesson. It should be remembered that the methods and means employed by some of these successful concerns represent research, costly investment in brains and experience, and a far wider knowledge of trading than comes to the average merchant—the natural growth and development which is putting our industry steadily ahead in the path of progress. In simplified form, their successful systems may readily be adapted to meet the needs of the small store—if the merchant is shrewd enough to regard these moguls of the trade as teachers, rather than competitors. See for yourself what is best in their routine of service, in their method of merchandising—and get by observation and study what it has cost them money and time to perfect. The independent dealer is still on top, and will know how to remain.

WHAT IS PROFIT?

Erroneous Conception of Margins Made by Retailers.

I believe if my question were asked of the first twenty-five business men you would meet there would not be entire harmony in their replies for the manner in which they conduct their business suggests a radical difference of opinion as to many of the factors which success demands.

One Noah Webster, a man possessed of more or less general information and whom a high school graduate on examination credited with being the author of the Psalms, ventured the statement some years ago that profit was the excess of value for producing, keeping, or selling over cost, as a profit on the sale of goods.



C. L. Glasgow.

The failure to understand what constitutes cost forms the basis for divergent and erroneous ideas as to profit, and notwithstanding the findings of trade organizations and the general government as to the average cost of conducting a retail business, men of limited means and less experience are assuming to contradict it every day; in fact, they have such confidence in their own judgment that they have to fail in business before being convinced of their error.

I have in mind a business man in my own town who has failed not less than a dozen times, who said to me following one of his unfortunate experiences, "I can buy the goods all right and I can sell 'em, too, but what becomes of that little difference between what they cost and what I sell them for is what gets me."

I believe Webster's definition of profit good enough for a dictionary but it convinces me that he never ran a retail store.

The question of profit is so closely related to and determined by cost and particularly that portion in excess of the invoice price, that it is quite difficult to treat them separately, and this will be especially true in the future if the suggestion that manufacturers name the re-sale price, be adopted.

There appears to be little difference of opinion as to the items

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DOUBLE SEAT
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properly chargeable to cost but there is a wide range of difference as to the amount of such items. Take, for instance, rent, salary, insurance, taxes, heat, light, advertising, donations, etc., and if no stated salary for proprietor is allowed, living expenses also must of necessity be reflected in the price charged for goods sold, if a profit is to be realized. Therefore in view of the difference in overhead due to local conditions, it cannot be said that profit is any definite per cent. added to invoice price.

Profit is largely determined by cost because competition locally or in near-by towns will fix the selling price (except on specialties); therefore with the selling price established it is up to each dealer to decide for himself how much overhead or incidental expenses he will ask his sales to carry in excess of invoice price, and these are made up mostly of the elastic items just referred to.

Some business men are very methodical and possess an analytical mind that enables them to make a careful study of every item of expense classed as sales helps, sifting out and using only those which have proven most remunerative, while others go along apparently without any definite plans, adopting such methods and incurring such expenses as from time to time appeal to their best judgment, and we are forced to admit that both classes are found among our successful business men, though possibly not to the same extent.

There is a slack, go-easy, indifferent manner of conducting business and a clean cut, careful, nifty way and the difference between the two often spells success or failure.

There appears to be a difference of opinion as to whether or not the proprietor's salary should be treated the same as that of employees or be paid from profits, some contending that the proprietor, if he gives his time to the business, should be considered as an employee of that business and his salary charged up before the question of profit is considered. Others think whatever amount the proprietor receives, whether it be for service rendered or capital furnished, should be paid from profits or balance on hand after every other legitimate expense has been cared for. In other words that he being manager must depend on the results of his management for whatever revenue he may require to meet those claims.

To my mind it is quite unimportant where the business is owned and managed by an individual, from what fund he receives either his salary or return on investment; the really important thing being that he have the fund, for other than this it is merely a matter of bookkeeping to enable one to make out the income tax report required by the government on the simple form which they prescribe.

Where the business is a partnership or corporation, I am of the opinion that the question of profit and its disposition will not be considered till after all overhead and other legitimate expenses have been paid, including salaries to the re-

spective partners or officers of the corporation rendering service, also a reasonable return upon the investment, whether it was furnished or borrowed. This latter, however, appears to be more a discussion relative to the disposition of the profits rather than a definition.

Personally I look upon the whole thing as quite immaterial as the individual owner of a business, having sole jurisdiction of its funds and being personally responsible for their disposition, will allow us to determine and name net results as we choose so long as he has the amount to check against. As to a partnership or corporations the partners, or officers, as the case may be, will agree among themselves as to the manner of determining and distributing profits or, in the event of disagreement, the courts will care for the matter, regardless of what definition we may agree upon. It is interesting, however, to review the different definitions of profit given by different people.

I asked this question of a number of successful business men representing various lines, and I give you some of the answers received:

1. Profit is the net gain resulting from the successful conduct of business.

2. The margin between cost and selling price. I read where one of the large manufacturers gave this same answer.

3. The thing we continually strive to obtain but in recent years only occasionally realize.

4. The sustaining grace of commercial life, the star of hope that guides through a bewildering mass of business uncertainty.

5. It is that part of one's business that creditors learn of with pleasure.

I can well agree in principle with some of the definitions given, for instance the paying of a stated salary to the proprietor if he puts in his time with the business, and the allowance for capital furnished.

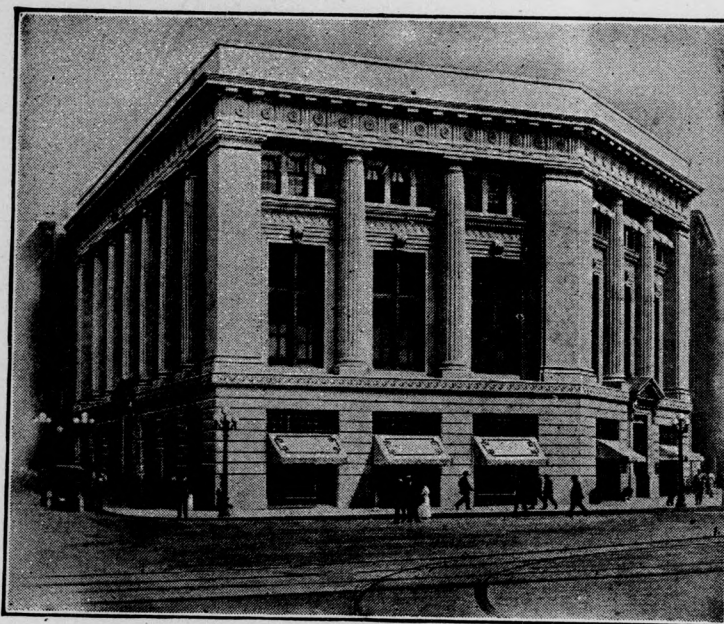
If we confine our answer to the

question as it relates solely to merchandising I believe profit is the difference between the invoice price plus every reasonable and legitimate expense incident to the proper and economical conduct of the business, including salary of owner or owners rendering service, a legal rate of interest upon the capital invested, and the amount received for the merchandise sold, it being understood that the term "legitimate expenses" does not include speculation, outside investment, political donations or any other form of legalized gambling.

Cassius L. Glasgow.

Stand For Something.

Don't go through life meaning nothing in particular. Stand for something. Hitch your wagon to a star, and try to be somebody in particular, to be known for some one thing which you do superbly, something that you can be proud of. In whatever way you decide to get your living, resolve that you are going to be first-class; that you will not be a second-rater, an "also ran."



"The Bank on the Square"

This Bank is a silent partner in the business of every one of its customers. We endeavor to be helpful and our aim is to aid you to increase your business.

Grand Rapids National Bank

MEMBER FEDERAL RESERVE SYSTEM
MEMBER GRAND RAPIDS CLEARING HOUSE ASSOCIATION

COMMUNITY BRANCHES:

MONROE AND DIVISION
WEALTHY AND DIVISION
DIVISION AND HALL
BURTON HEIGHTS
MICHIGAN AND GRAND

STOCKING AND FOURTH
BROADWAY AND NINTH
FULLER STATION
WEALTHY STREET

HE LANDED THE FISH.

Later He Landed Apple Buyers on Steamboats.

Among the pleasing pictures in the days past, there was no more thrilling sight presented to the eyes of a boy than a ship under full sail, coming out of the haze from somewhere and lost in the haze of going somewhere. The writer as a boy lived in the St. Lawrence River country. On winter evenings his mother read to him and his brothers and sisters stories of fairies and of the great outside world as they sat before the snapping fire of hemlock logs in the stone fireplace.

When summer days came and the haze made the distant shore of the river almost invisible, he sat on the rock strewn banks and watched the ocean ships beat back and forth, listened to the chanting of sailors and fishermen, often in foreign tongue, as they hauled at the sail or net. It was like fairy tales almost come true.

Then one day the family and all their belongings, even to the dog, stepped into the picture and aboard ship and started for "Somewhere." After days of wandering by great lakes to Detroit and by railroad to Chicago, we found our way by sail to the Haven and its sand dunes and from there up Grand River on a smaller sidewheel steamboat. It was like following a water trail which led around bends—past deep bayous between lines of trees, fragrant with new life and meadows of wild rice and white lillies. Happy was the boy who was permitted to ride in the pilot house where he could look out upon the cabins in the clearings, take a lesson in ease from the Indian blowing up stream in the West wind with a pine top bush for a sail, watch expectantly that around each bend might be a wigwam and Indian boys and girls hastening out in canoes to ride in the swells made by the passing boat; to wonder about the great forest in the less settled places and enjoy the flash of the ever present blue winged kingfisher with the war cry in his voice—an ever thankful fisherman of the stream.

Occasionally the boat nosed into the bank, let down the landing plank and some family whose companionship we had enjoyed on the boat would be put ashore and be lost to view in the thickets of crab apple, cherry and plum, which bordered forest and stream.

We would have remained on that boat to the rivers end had not our fare been paid to Steele's landing, a little village standing out on the river. It had a fine location for a fort, but since there was no need for artillery, the white Congregational church with its bell tower commanded like a light house the line of homes and several miles of the stream in either direction.

Bob Meddler, the pilot, had fed our imagination with stories of this landing. It was the coming town of the west, settled by the best Yankees from Old York State. There was wheat and grass land, fruit on every tree, berries on every bush,

forests so great that all the world could be supplied with wood and lumber. There was no regret when the boat cast off and left us. Our Aunt Dickenson lived on a farm only three miles back from this river paradise and we ambled back and forth to the landing for mail and provisions and were heartily in sympathy with the storekeeper who, when accosted by a long lanky man in linen duster, coming overland selling pamphlets instructing people about a short crosslot cut to heaven, exclaimed, "You poor, short sighted fish, don't you know that you have arrived there?"

The place never lost charm for us, although we later came on to the Rapids. After returning home from the civil war, I took the down river trip once more, intent on business,

pop corn. One day as the boat came in there was great excitement at the dock. The apple boy was not idle between boats. While waiting for their arrival he had baited his catfish hook with a green frog which tempted a huge fish wandering up from some bayou. It was putting up a great fight for freedom and every one on shore was shouting advice and waving hands that itched to get a grip on that fish pole.

But the apple boy made it very plain to all the elders concerned that it was his fish by all the laws of the stream and he would do his own landing, and he did, although he had to hang on with both arms and finally had to sit on the fish to hold it down.

Do you recognize the boy by the grit and determination? It was

store, bank or factory where men and women discuss the problems of social or business life. It is Mr. Stowe's fish and we are glad that he had the requisite courage and determination to labor and accomplish its landing.

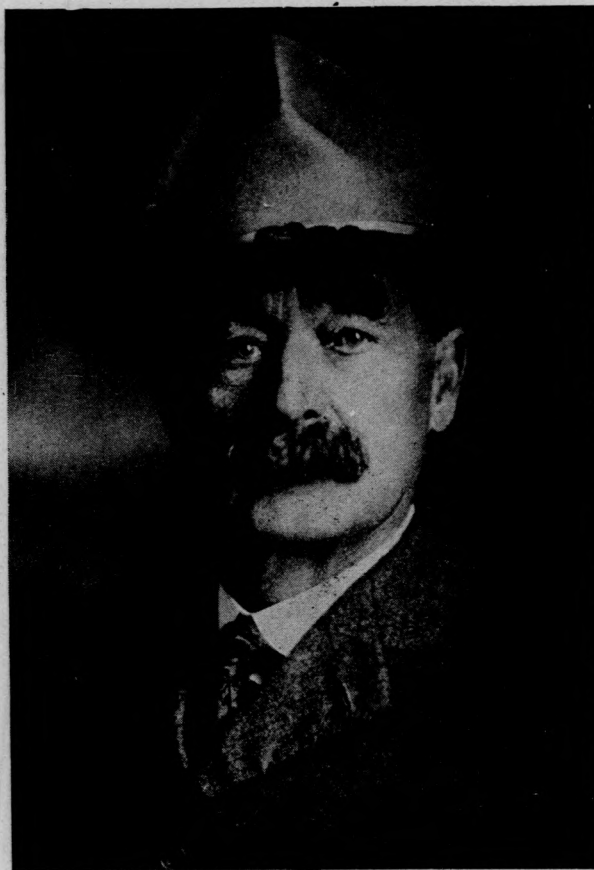
Because he lived in Lamont during the palmy days after the war, Mr. Stowe has never lost interest in the town and the old people who lived there when he did, more than fifty years ago. Every street and lane in the place was laden with precious memories and every tree which was in evidence when he lived there possesses peculiar attractions for him. A year or two ago he purchased the old white church which occupies such a commanding view on the hill and has since maintained it free of charge for the use of the village library and for public gatherings, Sunday services, funerals, etc. During the summer months he takes noted men down to Lamont to talk to the good people of the town. Rev. William Moody—son of the distinguished evangelist, Dwight Moody—gave the people a most wonderful message. So did Mel Trotter. I had the pleasure of talking one evening on the boys who went to the civil war from Ottawa county. Judging by the big pile of stone I see on the lot, Mr. Stowe evidently intends to replace the church with a summer home of unique design some of these days. I do not know what his plans are along that line, but I know that whatever he does will be well done.

Charles E. Belknap

Investments Like Charity Begin at Home.

Some time ago we warned our guildsmen against investing their spare cash in wildcat mining, oil and land schemes, and we can do them no greater favor than to repeat that reminder now. The recent collapse of a large New York brokerage house carried with it the investments of many thousands of men and women who had more faith than intelligence in such matters. If you have some idle funds that should be better employed than they are at present, put them into the development of your business, and the investment will be in your own hands. Why trust it to tricksters who employ it in uses regarding which you haven't the slightest knowledge? How about an intensive advertising campaign for Fall trade, a new store front, attractive lights, new fixtures, display signs, another selling floor? The man who tells you that your money is working too slowly for you has something to sell, and if you know nothing about his stock in trade keep away from it—especially when there are so many better uses for your extra cash which you have only to look about you to find in the store itself.

Have a definite plan, aim, and purpose. The road to anywhere is filled with pit-falls, and it takes a man of character and determination not to fall into them. If you find a man on top of a mountain, he didn't light there. The chances are he had to climb.



Hon. Charles E. Belknap.

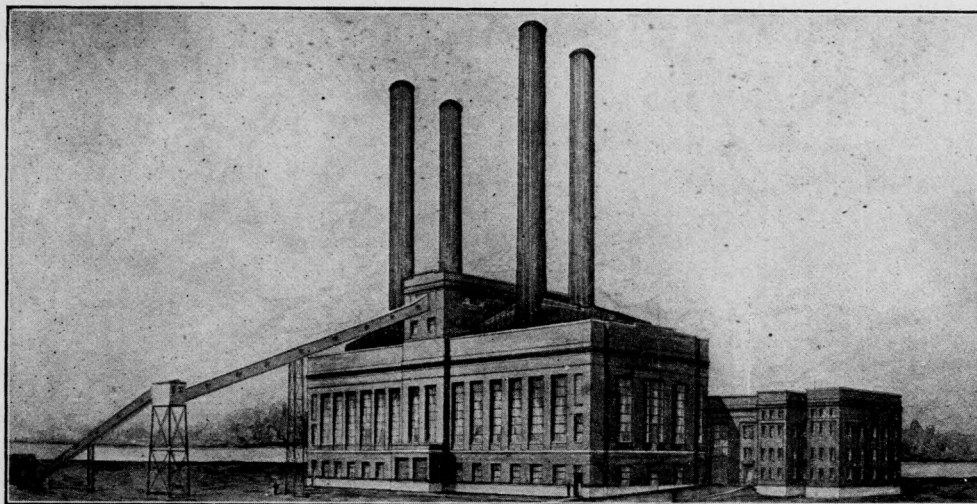
but how changed it was! Gone were the Indians and from every bend came the echo of the woodsman's axe—the heave, ho! of the raftsmen and the clang of pilot bells as the crew on the steamboat warded off the floating logs which filled the river from bank to bank. There was smoke of great mills at Blendon hills and Lamont had come to take the place of Steel's landing.

The boat hardly struck the bank at Lamont before a sandy haired school boy jumped aboard. He had ripe red harvest apples to sell—no wind falls in his basket. They were on the level and he was sold out before the whistle blew for Eastmanville and bluff old Captain Ganoe watched him jump ashore. This was his steady job during the summer vacations and when the apple supply was out of season there was

Ernest A. Stowe. He, too, enjoyed the heaven at Lamont and went to Sunday school in the white church and his teacher, Jacob Phillips, remembers him with affection—a good recommendation.

And the grit and determination that landed the fish has stood by him all through the years on the long trail from the first hard earned shinplasters on the river boat to the well-deserved place in the financial and journalistic world. Forty years is a long time to put up the fight, but his bait was good, his hook reliable, and his pole and line never broke at a critical period.

The unselfish devotion of the editor to the principle of a Square Deal for poor as well as rich has enabled the Tradesman to run a trail to the river's end of towns and villages and find its way into every office,



KELSEY, BREWER & CO.

are now building the Super Power generating plant illustrated above, for the Central Indiana Power Company (owned by the AMERICAN PUBLIC UTILITIES COMPANY), on a 3,300 acre tract of coal land near Terre Haute, Indiana. The initial capacity will be 53,000 Horse Power, ultimate capacity 135,000 Horse Power. The electric current generated in this plant will find its way to 112 cities and towns in Indiana, over a copper wire distribution system in excess of 780 miles in length. This is one of the reasons why students of the science of profitable investment are now buying the preferred stocks of

American Public Utilities Company

THE FARMER'S SIDE OF IT.

Asks Chance to Work Out His Own Salvation.

The Atlantic Monthly recently carried a very interesting article on "The Farmer and the Factory Hand," by Arthur Pound. Mr. Pound states that the article was suggested to him by Carl Colvin of the University of Illinois. The suggestion was that the farmer might have a side in this industrial question and it would be well to investigate it.

If Mr. Pound had bought his farm, as many a real farmer has, with just enough money to make a first payment and give a mortgage for the balance, and then had to dig his daily bread out of this farm and pay off the mortgage at the same time, he would have found the farmer's proposition a totally different one. If he had to watch every dollar that came in, and do without books, and music, and lectures, wear his clothes until they are threadbare, hoping every year that he could put in water or lights, or buy some much needed furniture, and then find at the end of every year that he has not been able to do all or any of these things, he will begin to appreciate something about the farmer that he has not heretofore seen.

"The farmer's grudge against industry seems to run to hours put in per day and wages." I agree with Mr. Pound that the employing farmers are not as a rule overworked, that is, in the sense of hours put in at physical labor. But he has to be just as much on the job as any other captain of industry, and put in just as many hours, for he begins with the rising of the sun and continues at something in connection with his work until the going down of the same. But there are thousands and thousands of farmers who are not employing farmers in this sense of the word. They may employ one or more hands, but that means they are working with the hand or hands, taking the place of one he would like to hire if he could. What about them? The industrial worker goes to his work anywhere from 6 to 8 o'clock, works his eight hours a day on ten hours' pay, and his day's work is over. He left it at the shop, or forge, or whatever place it was. But what did the average farmer do on that same day? He got up at 4:30 or 5 o'clock, or perhaps 6, according to the time of the year, stumbled around in the dark to feed his stock, milk his cows, cut up wood for the kitchen stove, did "forty-seven dozen" chores around the place, ate breakfast, and was starting to the field with his team, or for the woods, or wherever his work happened to be that day, by the time the sun was above the tree-tops or a little more. Many of the industrial workers were just getting out. And then, the day's work. The farmer does not mean to imply that his work is harder than that of any one else, and he is not unappreciative of the work of the other fellow, but there is this difference—the farmer appreciates the work that some one else has to do, and there is not one industrial worker in a hundred

who has any appreciation of the farmer's side of the question.

But the work. Did you ever walk five, ten, or sometimes fifteen miles behind a two-horse plow? Lovely exercise, wasn't it? Walking five miles over a golf course is delightful exercise, but walking that same distance behind a plow is quite a different thing. Walk behind this plow until 12 o'clock, and then go to the house for dinner. Feed all the stock again, water the hogs, eat your dinner, and after giving your team just time enough to eat their corn and fodder, start out with the plow again. Follow the plow until sundown, do those same "forty-seven dozen" chores again, and then call it a day. If you keep it up "you'll be a man some day," and if you stay on the farm you will have to keep it up. Eight hours a day! Eight fiddlesticks! It seems three times eight.

"Neither will it stand the test by wages." I am not so sure about that. We are not thinking so much about the employing farmer as we are the average farmer, the small farmer, who corresponds very nearly to the average industrial worker. True, many farmers do not keep accounts or very accurate ones, so they do not always know what their year's work has netted them. They can tell very easily, however, if they have made enough to pay the fertilizer bills and labor they have had to hire, or the other items of expense in connection with the work. His sales tell him how much he has had coming in and his bills tell him how much he has had to pay out. He knows when he subtracts one from the other the result is often zero, or a very small remainder at most, and he is more than thankful if he has received enough to pay the actual expenses of running his farm. In many sections for the past two years he has not done this. In the trucking sections fertilizer and wages have been high, barrels have been high, freight has been high, everything the farmer has had to buy has been high, and the things he has to sell have been anything but high. That means that the farmer not only got nothing for his year's work but that he actually finished the year in debt. It does not take a very good mathematician to figure how long he can stand that. In Accomack county, Virginia last year, a county that raises 5 per cent. of the sweet potatoes produced in the country, it was estimated that something like 50,000 barrels of sweet potatoes were not dug because they did not sell for enough to pay for shipping them. The Eastern shore of Virginia, too, by the way, of which Accomack county is a part, has the most complete system of marketing produce to be found in any section in the Eastern Shore of Virginia Produce Exchange.

What is true of the trucking section is also true of the cotton growing sections of the South. What the boll weevil has done to this section is well known, and the people in the South who are in the best condition financially are the industrial workers. Cotton mills are running day and night, and the opera-

tives are getting better wages than ever before. The farmers, on the other hand, are barely making ends meet, and in many cases not doing that. But the boll weevil is unusual, you may say, and the comparison does not hold good all the while. It will from now on, for the boll weevil seems to be like the poor, always with us. If it is not the boll weevil it will be something else, and as it is, it is something else and the boll weevil too. The farmer is fighting continually the beasts of the field, the birds of the air, the ills that all plants are heir to, the insects that prey upon the plants, and destruction, storm and flood. None of these to any extent does the industrial worker face.

And right here is where the farmer has a right to hold a grudge against the industrial worker, though it is not necessarily true that he holds it. The troubles of the industrial worker are to a great extent of his own making. If conditions where he is working are not to his liking he can stop and go elsewhere if he wishes, but it is so seldom that he wishes to do this, preferring to go on strike for an eight-hour day with ten or twelve hours' pay and several times for overtime. Usually he gets what he wants and then it is not very long before he wants something else, and goes about getting it in the same way. In the meantime these methods of getting things, these strikes are making things harder and more expensive for the farmer. If it be a railroad strike he must see his whole year's work go to the bad because he cannot get cars to ship his produce. Any strike affects him more seriously than any other worker, because it has to do, sooner or later, with the sale of his produce and he has worked all year to raise that produce. If the farmer should hold a grudge against the industrial worker, the latter is to blame for it. The farmer is the sufferer, no matter how things go.

It is not the question of being overworked. The farmer does not mind work. What he does mind is the fact that while he is working day and night, sacrificing many things in order to keep his end of the game up, some group of men can block the whole game and make it all the harder for the farmer to play it. Neither does it mean that the farmer thinks his lot is harder than that of any one else, nor that any one else should be deprived of privileges that the farmer should have them. He wants every man to have his share of the pleasures of life as well as the profits. It does mean, though, that the average farmer does not know where he is "at," and the average worker in other fields does.

I hate Bolshevism, I detest I. W. Wism, I abhor strikes, but sometimes I am selfish enough (and perhaps mean enough) to wish that all the farmers in the country would go on strike for just one month, and during that month not ship a single thing. What's sauce for the goose ought to be sauce for the

gander. And yet I know it is wrong in principle even to write that.

The farmer is not asking for any special favors but only for a chance to work out his own salvation. He does not expect nor does he want things handed to him. He is only too willing to work for his place in the sun, but after he has worked for it he feels that he is entitled to it. The past years have been bad ones for him and the present one does not hold much that promises improvement. If he can hold his own and get hold of enough money to pay his taxes and the other obligations that call for ready cash he will count himself fortunate. And right here he is most variously advised. With one accord all who are not farmers exclaim: "Diversify! Then you will always have money." What is the use of diversifying when he can't sell what he diversifies? Though I raise potatoes for market, and corn for my stock, and hogs for my table, and hay for my cattle, and then have not the wherewithal to pay for my hired labor or to spend at the stores for clothing for my family, it profiteth me nothing.

Henry A. Wise.

Result of Steady and Persistent Effort.

Grand Rapids, July 25.—I congratulate you on the continued success of the Michigan Tradesman for the long period of forty years. It shows the value of steady, persistent effort in one direction. Too many people are constantly changing around, thus losing the value of experience. The old proverb, "A rolling stone gathers no moss," exemplifies what I mean in a few words. Life is too short for any one to be proficient at everything. If a young man finds he is a misfit in the occupation he first started, one or two changes would be advisable; but to be always looking for a new occupation shows a lack of grit which can only end in failure.

Time, however, changes everything, but these changes are gradual, giving us plenty of time to keep posted on what is going on around us, complete our education in practical things and take advantage of the many opportunities offered to better our condition by the constant advance of science and mechanical art.

Speaking of changes, I remember that back in the early fifties the only real money we saw was the ten and twenty dollar gold pieces with which the Government paid the Indians, which soon disappeared. The remainder was wild cat money issued mostly by irresponsible banks and not safe over night. Every merchant had a large printed book called a bank note detector which he used to detect counterfeits and determine the value of the bills.

Compare that situation with our money situation to-day. Gold is considered a nuisance to carry around, but can be obtained anywhere in exchange for National bank notes or good checks.

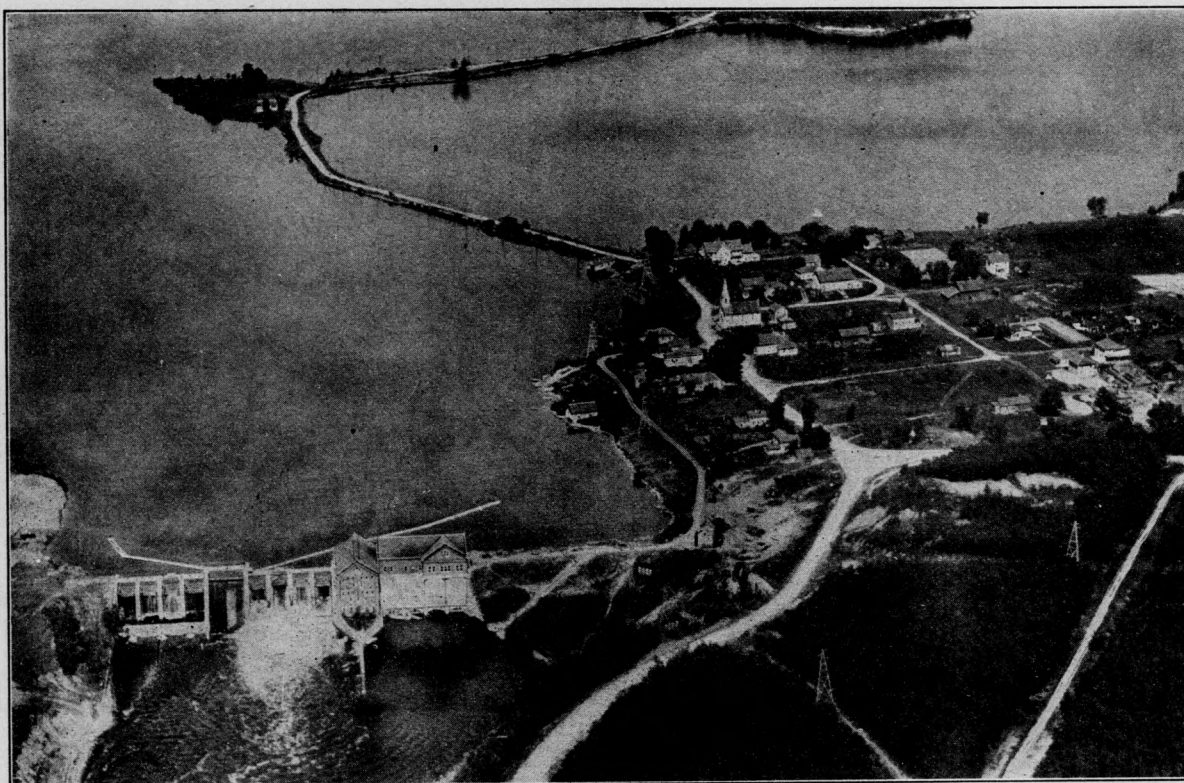
You have kept pace with these many changes and again I congratulate you.

Charles H. Leonard.

A Good, Clean Paper.

Elwell, July 7.—Forty years is a long time to be on the job as editor of the same paper and in the same city. I hope you may round out your life many more years as editor of the Tradesman, for you have given us a good clean paper.

C. D. Phelps.



Aeroplane View Croton Dam on the Muskegon River

CONSUMERS POWER COMPANY

AN INVESTMENT
IN A VITAL PUBLIC SERVICE
TO

128 PROSPEROUS MICHIGAN CITIES AND TOWNS

The Securities of Consumers Power Company are backed by a soundly developed and rapidly growing public service to 128 prosperous Michigan cities and towns, in 31 counties.

800,000 people depend on, or benefit from, the Electric, Gas, Steam Heat and Water Services of this Company. 225,000 customers, including over 2,000 essential industries, are contributing to the rapid growth of the business. At the present rate, 30,000 customers will be added this year.

Investing in Michigan's Growth

Nine million dollars is being invested in new construction this year—to care for demands for new and additional service. Work is under way on the 12,000 H. P. Alcona Dam on the Au Sable; the 60,000 H. P. Saginaw River Plant; the 20,000 H. P. County Line

Dam on the Manistee; the Saginaw River Super-Gas Plant—serving both Saginaw and Bay City; the Grand Rapids Heating Plant, etc.

This growth is reflected in the earnings:

	12 Months Ending April 1, 1923	12 Months Ending April 1, 1922
Gross Earnings	\$15,164,920.98	\$13,220,354.92
Gross Income		
After Taxes	7,130,732.69	5,963,538.10
Net Earnings for Replacements and Dividends	3,616,230.51	2,573,055.11

The Service of Consumers Power Company is vital to the Industries, the Commerce, the Homes of Michigan. It is a foundation investment for over 12,000 Michigan people—customer owners, whose investment means progress to the State—growth to the Company—safety to their savings. —————

INVEST IN

CONSUMERS POWER COMPANY

6.6% PREFERRED SHARES

TAX EXEMPT IN MICHIGAN

AND SHARE IN THE GROWTH OF MICHIGAN

Ask Our Employees—or at Our Nearest Office

HATRED FOR FRANCE.

Constantly Growing More Intense in Germany.

Boden Boden, June 22.—There seems to be just one thing on which the Germans stand solidly together, and that is a white heat of hate toward the French.

In every compartment of every train is a colored poster showing a Ruhr workman, his face slashed with sabre cuts and streaming with blood, but set in an expression of stern though suffering determination. Above are the words "Trotz Allem" and below "Wir bengen nicht" (We shall not yield). Then follows an appeal for funds for the suffering mine and factory workers of the Ruhr.

Everywhere in the streets, hotels and other public places this picture and others of similar character are displayed.

In the corridor of my hotel in Dresden was a card on which was chalked in red: "To all free men! Room No. 90." The little placard intrigued me. It savored of dire and secret plottings, but when I asked discreet questions I met with blank looks and the mystery of "No 90." rests for me unsolved.

A thing that struck me in Berlin was the great number of Russians and Japanese one saw everywhere about. I was told that many of the Japanese were students at the Polytechnic and other schools. For the rest of them I could not account.

In a train I fell into a talk with a blond Fraulein, who all unknowingly threw some light on the matter. She was of the gentle unassertive type, but intelligent and apparently sincere. It came out that she was engaged to be married to a Japanese scientist, a professor in a Berlin school.

I gradually steered the conversation to the state of public opinion regarding the possibility of another war. Her face became very grave.

"There is very much propaganda," she said. "The war films are always being shown and they draw enormous crowds. The men are very enthusiastic. The 'Frederick the Great' picture has been running for more than a year—I think there will be a war—perhaps before ten years."

"But if you have no munitions and all your factories are held by the French, how then?" I asked.

She smiled gravely. "Ah, but Krupp has many great factories in Russian and there they are making guns for Germany. Also in Japan they are building many warships for us. In the next war Germany will have for her allies Russia, Japan and Turkey."

Her quiet assurance was startling. I felt that I was listening to a phonographic recital of a conclave of an inner and informed circle.

"Do the German women want another war?" I asked.

"Mein Gott, nein," she said fervently.

"But the German women could prevent it," I said, "if they joined together, all of one mind against it."

"No, they would never do that," she said.

I have been told that the middle class in Germany has practically disappeared, having been fused into the proletariat. I begin to doubt that statement. If it is true, then it must be the proletariat that fills night after night to the uttermost corner every opera house theatre, music hall and restaurant in Berlin.

In Dresden, once the home of cheap and great opera, prices are now enormously high, costing 100,000 marks for a chair in a loge, and from that down to 50,000 marks. Seats at the Staats Theater were proportionately high, but in spite of this the two great houses were completely sold out every night that I was in Dresden, and so were the many other theaters. And the people who filled them were Germans, for

at this time there are almost no tourists in Dresden, due, perhaps, to the infernal weather that has prevailed in Germany for the last seven weeks.

So, despite unheard-of prices for bread and meat and the other necessities of life, the German people can still afford to pay high prices for amusements.

Even for foreigners, prices in Berlin, Dresden, Daden and other popular places are extortionate. It is irritating to be discriminated against as an "auslander." I began to feel that it was a term of opprobrium when I saw an "inlander" march off with a parquet chair, paying 50,000 marks therefor, when I must pay 108,000 for the next seat.

The dollar continues to soar, and now the Germans are charging foreigners, especially Americans, huge prices in the hotels, making them pay in dollars; but even so, one lives here on half or a quarter of what one needs to keep alive on in New York. I am staying now at the most beautiful and also the most expensive hotel in Baden. A single room with bath and three good meals costs an American \$6 a day; a room without bath \$4. But a German gets the latter for the equivalent of \$1.45. In Wiesbaden, in a hotel of the Ritz type, where my room was the last word in luxury and the food epicurean, I paid a month ago about \$1.25 a day, taxes, meals and everything, but wine included.

Then the mark stood at 60,000 to the dollar. Now it is at 130,000. What is to be the end?

A French officer of whom I asked this question answered it with a shrug.

Millions of the German people are underfed. Many are on the borderline of starvation. Many have crossed the line. Milk, butter, sugar, meat and green vegetables are unknown on the tables of many once prosperous people, while for the poorer people bread and potatoes are the staple ration. And now bread is so high that in some hotels it is not furnished. Guests must buy it for themselves outside.

The Germans are a proud and a stubborn people, and now while the French heel grinds ever more and more heavily the undertone of the deep hymn of hate gathers in strength and volume day by day. If the Government to-day were to abandon "passive resistance" in the Ruhr I believe that the people themselves would continue the struggle voluntarily.

The feeling of martyrdom throughout the world's history has always given abnormal strength and endurance to the supporters of a cause. If the French insist on making the abandonment of "passive resistance" a sine qua non of a consideration of the German offers on reparations, the question will never be solved.

In the meantime Germany's industrial life is suffering a creeping paralysis, reaching ever nearer and nearer the heart. Central Europe is steadily sinking into chaos, and the forces of anarchy and Bolshevism are gaining by leaps and bounds.

Sutherland Clarke.

Retired From Circulation.

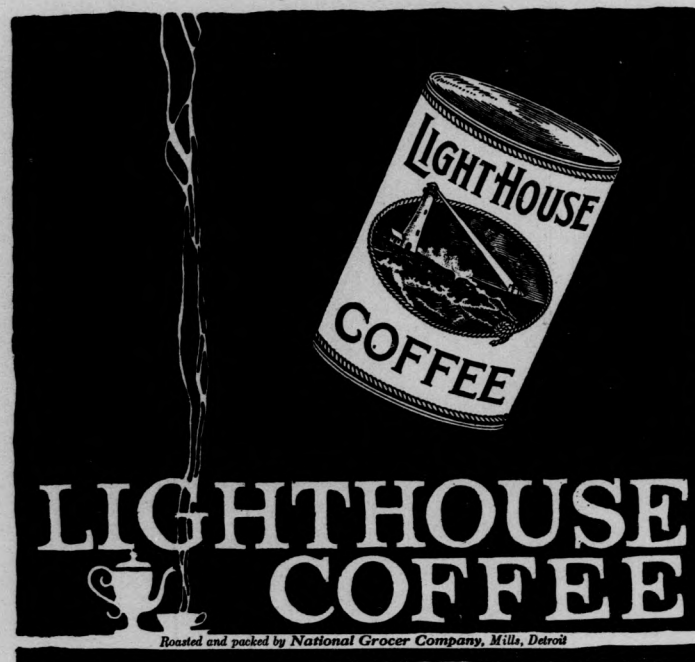
"What is your occupation?" asked the judge sternly.

"I haven't any," replied the man.

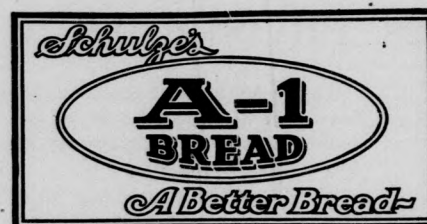
"I just circulate around, so to speak."

"Please note," said the judge, turning to the court clerk, "that this gentleman is retired from circulation for thirty days."

An economist is a man who tells you what to do with your money after you have done something else with it.



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Its Quality will keep them
friendly to your store

Schulze Baking Co., Grand Rapids

GROCER FORTY-SEVEN YEARS**Changes Peculiar to Both Retail and Wholesale Trade.**

I am glad to take this opportunity to congratulate you on your forty years of continued service as publisher of the Michigan Tradesman. These years have not only been years of service, but service of the kind that has developed the Tradesman from a small beginning to be the leading trade paper of the State.

I am reminded that I started on my mercantile career about the same time that you started the Tradesman, in fact, a few years earlier. It was in 1876 that I began to work in a retail store and I well remember what a struggle I had wrapping the first dollars worth of sugar. It was put up in brown straw paper. In those days most of the staple groceries, such as rice, coffee, sugar, tea, etc., were wrapped up in paper, as there were very few paper bags to be had at that time. Stores opened at 6 o'clock and closed at 8 to 10 o'clock in the evening (rather long hours). I am glad to say that there has been considerable improvement in the hours of grocers since that time. It was during my first years in the grocery business that Mr. C. G. A. Voigt personally called on the city trade. He not only solicited orders for flour, but gave young men good advice, some of which I still remember. He firmly believed that a young man should live within his income. He had made it a rule to do so and saved part of each week's wages from the time that he, as a boy, started working in a general store. I believe it still is good advice to follow—as good as some of the advice you have given in the Tradesman during the past forty years.

During this time there have been decided changes in the source of supply of some staple foods, as well as improvement in the quality of the same. I remember in the early days all prunes and raisins were imported. Prunes came from Turkey and France and raisins from Spain and Portugal. At the present time California produces enough of both raisins and prunes, not only to supply the trade of the United States, but to allow large quantities for export. I recall when we first began to receive California raisins. They were called loose Muscatels and were similar to the imported article and sold fairly well. Then some inventive genius conceived the idea of the raisin seeder which improved the product so much that the demand increased rapidly. Up to this time it had been a tedious job to seed raisins by hand whenever the housewife wanted to make a cake or pudding. So after the advent of the seeder the 16-ounce carton was introduced and now nearly all raisins are sold in an attractive package. My recollection of the Turkish prune is that it was not very clean, but was a sticky and a somewhat inferior article, which came to local jobbers in large casks. Turkish prunes were not held in very high esteem by the average consumer, but with the advent of the

California product, great advance was made in quality. The growers soon improved the size of their prunes and introduced improved methods of processing them, so that the much maligned prune has come to its own and is served in the best of homes and the finest hotels. It is healthful as well as delicious.

Another very notable change these years have brought about is the great number of foods which are now put up in cartons. When I started in the business, most of them were sold in bulk. The carton is not only the more sanitary way of marketing the foods, but it enables the grocer to display his goods in a more attractive manner. The carton seems especially adapted to cereals. If my recollection serves me right, there were no cereals put in packages when I first entered the grocer business; in fact, very few cereals were used at that time. The last forty years has been a cereal age. Many new cereals have appeared on the market and our own Michigan city (Battle Creek) is responsible for a good share of them.

The canned foods industry has also shown great advance during these years. Quality has been and still is steadily improving. There has also been a very great increase

in the production of canned foods. At the present time one can get almost any kind of fruit or vegetable in cans every day of the year with quality about as good as the fresh article. The item of canned milk has especially shown great increase. If my memory serves me correctly there was no evaporated milk on the market when I started in the grocery business. At the present time it is sold by all wholesale and retail dealers and the demand for it is increasing steadily. Other foods which have grown in favor with the consumer during the past years are macaroni and spaghetti. What little of these was used in the early days was imported. Now they are quite universal articles of food and mostly of domestic production. I also recollect that in former days all syrup and molasses was handled in barrels and sold by the quart or gallon. Now it is nearly all handled in cans.

During these forty years of changes, it has been a pleasure to know that the Michigan Tradesman has grown constantly in its power for good. It has always stood for the best business principles. The Tradesman has been ready to boost every movement that is a forward step and equally ready to oppose any unfair business methods.

It is my belief that the merchants of Grand Rapids and Western Michigan are indebted to you, Mr. Stowe, and to the Tradesman for your sincere efforts to promote good business methods at all times.

Edward D. Winchester.

Dressed Grocers.

A young absent-minded housekeeper was afraid, on one occasion, that she would forget to order the chickens in time for dinner. Throughout the forenoon she kept repeating to herself: "Chickens-grocer—chickens-grocer." When the hour approached to call up the grocer she took up the phone and asked:

"Have you any nice young grocers?"

"Why, yes, madam," came a surprised reply from the other end of the line.

"This is Mrs. Smith talking," she went on, and I want you to send me a couple dressed."

"Send you a couple, dressed?" asked the puzzled grocer.

"Well—no; come to think of it, you had better send them undressed; when my husband comes home he'll wring their necks and the cook can dress them."

A sign of rising prosperity: Negroes are trekking Northwards.

I. Van Westenbrugge

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QUALITY — CO-OPERATION — SERVICE

GOOD FURNITURE.

Reasons Why it is a Good Investment.

Written for the Tradesman.

The purchase of really worthwhile furniture is one of the few investments that does not deteriorate with time. Your motor car depreciates the moment you drive it off the dealer's floor. Your trip is soon but a memory. Even the finest apparel wears out or passes out of style. But fine furniture, beautifully made as our skilled Grand Rapids artisans know how, grows increasingly valuable as the years mellow the tones of the mahogany and heap up around it precious memories of the associations of dear ones.

Is it wise to spend good money on good furniture? Indeed it is, and in this age of movies and motor cars when an evening at home becomes a bore to millions, perhaps it is not amiss to consider what dividends an investment in good furniture will return.

From an historical point of view, good furniture is a desirable possession in the home. In the various periods of furniture style one finds reflected the life of the nations and the tastes of their people. Thus in the brave curves and elaborate carvings and lovely polychrome tints of the Renaissance furniture one sees the Italian, Spanish and French peoples turning in gay relief and lighter moods to the pleasant things of life after the long repression of the dark ages. In the heavy, laborious furniture of Flanders and Early English days one pictures the early craftsman, inexpert but studious with his tools, striving in his primitive way for form and balance and grace. The Jacobean furniture shows his mastery of turning, the William and Mary shows a step onward in grace of form, while the Queen Anne style marks the departure from the straight line to the flowing grace of charming curves. Furniture of the Louis XIV period pictures the magnificence of the court under this monarch. Louis XV furniture accurately reflects the matchless perfection of delicate form and detail achieved under the patronage of this wicked, sensuous but exquisitely refined and prodigal reign. And in the sturdy, sincere types of our Colonial furniture do we find the severe, wholesome ideas of our American forbears.

What a welath of history and sentiment, what a panorama of civilization, can one thus gather about him in his home for the reflection of his leisure hours! Furniture of satisfying workmanship ably designed to portray with sympathetic accuracy these various period styles, is available to all to-day, for the enrichment of the home.

But good furniture is perhaps even more desirable in the home, for the beauty it brings. Here in the form of usable and livable household companions we can surround ourselves with the grace and beauty achieved by the master designers of all ages. Those handsome carved splat Chipendale chairs that brought the royalty of the Georgian court to the

cabinet shop in St. Martin's Lane, those exquisitely proportioned sofas of Sheraton that were the delight of late 18th century London, those classic oval top tables with delicately tapered legs beloved of Marie Antionette—these, and the other examples of furniture craftsmanship from the great designers of the ages are ours for the enrichment of our homes.

Like a tapestry of rare texture and wondrous design, like a vase of flawless grace, like a canvas by an old master, so to be desired is a stately chair richly carved, a splendid cabinet beautifully paneled, for the beauty it brings to the home. And in these days of stress, when so much that is ugly and dull fills our rounds, of daily toil, it is well to fill our homes with beautiful companions for our leisure hours that will minister to the finer sentiments of life.

But good furniture brings to the home still other dividends besides those of historical interest and beauty. Its influence for good on children is priceless. Furniture are our silent companions, every hour, waking or sleeping. Their beauty can inspire us, or their grossness, depress us. particularly during those impressionable years when children are forming their concepts of beauty, grace and refinement, is it important to make sure that their household companions are of the right character. Choose indeed the furniture that shall bear an intimate association with the children, with as zealous regard for its character as you select their boyhood and girlhood companions. Daily intimacy with chairs of delicate poise and lovely grace, with tables superbly designed, with cabinets on whose flowing lines the eye delights to rest, influence immeasurably the ideas of refinement and worth which spring up in the immature, fresh, hopeful mind.

Another dividend still is the wealth of tender associations which furniture gathers with the years. Cheap, gaudy, ill-made, short-lived furniture is not worthy of intimate association nor daily companionship. But finely made furnishings, of heirloom qualities, go down the years hand in hand with the family, a silent but full participant in the joys and sorrows of the household. Time mellows and softens the lustrous surfaces of the wood, and in contemplation we see the dim figures of loved ones now passed on, moving in cheery, sober, stately mood about the furniture we love so well. Who cannot recall, with wistful eye, the little bureau which housed his childish playthings, the rocker in which his mother sang him lullabies, the tall secretary where he labored over his lessons.

Thus good furniture pays the proud possessor daily dividends of pride and satisfaction, of inspiration, of beauty, of cultural influence on his children. We live to-day at a stiff pace. We take our work, and our play, intensely. We are drifting away from the home, to the high ways, the streets, the movie palaces. Perhaps, a keener delight in beautiful furniture, perhaps the enrichment of

our homes with worthier companions, will help to turn our steps homeward, will help to preserve those sturdy ideals of American family life which are the security and the hope of the nation.

Ben Dean.

Still Regards Grand Rapids With Veneration.

Charelvoix, July 16.—When I think back I discover it is thirty-nine years since first we met and that we have been true friends ever since. I surely have to thank you for a great deal of my success. I was as green as they paint them when first I was introduced to you in 1884. "How do you do and have a cigar" was about the extent of my English vocabulary; but you were gracious enough to take me under your wing and I began to acquaint myself with American trade methods. I took charge of my brother's yeast business and had to start from the bottom up. I

remember the second kind friend I met. It was A. May, my next door neighbor. He came to call on me in our office, which was in the arcade. He did not like the looks of the place and introduced me to the handling of a new broom. The grocers and bakers were friendly to me and helped me along. My routine work was to follow the sound of the alarm clock which was set for me for 4:30 a. m., go to the stable, feed and clean my horse and wagon and start out to distribute yeast. Tom Wasson's bakery, on Canal street, was about the first stop and the first sale; also my first breakfast of coffee and fried cakes. I tell you they both tasted good. I still think of them.

The streets of Grand Rapids were not so nice in those days as they are now and one had to detour more than once to get to a store or bake shop. I remember when they graded North College avenue, between

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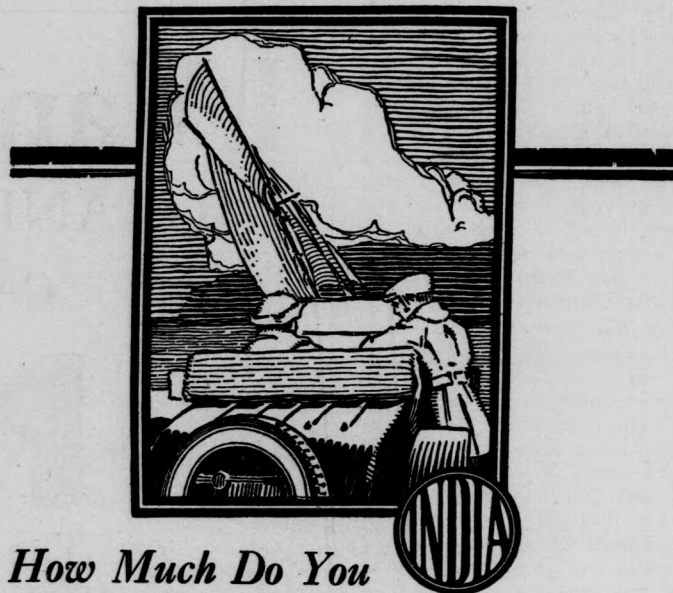
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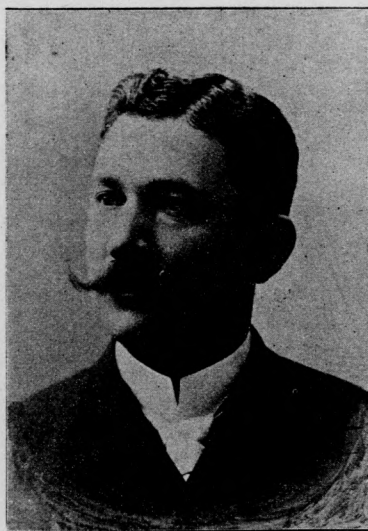
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GRAND RAPIDS, MICH.

INDIA TIRES

Bridge street and Leonard. I had to go home and get my kid nephew, Steve Spitz, with his sled and take him along so he could slide down in the hollow and deliver a pound of yeast to Mrs. Stryker, who conducted a Holland bake shop down there. Then I picked up the boy and gave him a ride to school. Such was life in those pioneer days. Competition was keen and one had to hustle to sell goods. My route deliveries were finished at noon. In the afternoon we had to prepare, cut and wrap yeast for the next day's deliveries. My sister-in-law managed to have some of the society girls come and help her in that work, which pleased the new comer very much, and was a saving on wrapping expenses. After six months or so my friend Stowe took me to Toledo and secured for me the agency of the Woolson Spice Co., so I had plenty of work. The days began to be too short, but the nights helped out for clerical work.



Ludwig Winternitz.

One morning at about 3 a. m. I had a call from Charey Hoffman, who had a bakery on Monroe street. He said his dough was flat and would not raise. I got up, went to the office and took three pounds of yeast and went to the shop. On entering I at once saw where the trouble was. The prohibition agent was not on the job and the sponger forgot to put the yeast in the dough. It lay untouched on the shelf where I left it the day before. 'Well, the "coffee" was on Charley and I went home to look after my horse. That day was my day to go to South Grand Rapids, so I made use of the early morning hour and went out there to call on my only grocer there, with whom I left six yeast cakes and came back on my regular route. I still think of all the events of the good old times when I sold yeast, coffee, spices, pickles, vegetables, sauerkraut and mustard.

Times have changed since then. Transactions are now figured in dollars, instead of in cents. I doubt if there are any retail grocers still in business who were engaged in trade thirty-nine years ago. I cannot recall a single baker who has not retired from business in the meantime. I was promoted by my house from time to time and finally permitted to retire on a pension. I spend my summers in Charlevoix, my winters in Florida and a few days between times in Chicago; but Grand Rapids is the dearest spot on earth to me, because it was the scene of my early experiences in the business world in America and the place where I received my first lessons in business advancement and Americanism.

L. Winternitz.

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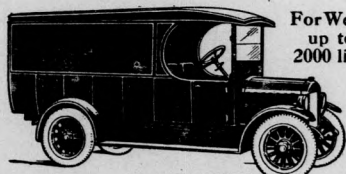
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GRAND RAPIDS, MICHIGAN

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UNCLE GEORGE'S REVIEW.

He Knew The Tradesman From the Beginning.

I understand that on August 1 an edition covering the fortieth anniversary of the Michigan Tradesman will be published. Permit me the privilege of contributing to that number some thoughts which may or may not be germane, but they must not be changed by any blue pencil.

I remember well the founding of your excellent journal. As I think about it now, three impressive items stand out more distinctly than any others. These might be considered more personal in their character than contributing in any wise to the history and progress of the Tradesman. Yet to my thinking they are so intertwined in the life and influence of that journal that I would like to give them to you as they come to me offhand.

Preacher-fashion, first, my memory takes me back to the time when there was no Tradesman. I am not sure that there was any thought that there ever would be a Tradesman, but I now think that the germinating influence which produced the paper that for forty years has been circulating largely in Western Michigan was quietly springing into life. In those days the publisher and editor of the Michigan Tradesman was a news gatherer and contributed quite largely to the social life of the city of Grand Rapids forty-five or fifty years ago.

The writer, fortunately or unfortunately, was acquainted with that news gatherer and on a given occasion was brought into the limelight of our city through an incident which brought together a young man and a young woman who pledged each to the other that while life should last they would be true to a matrimonial alliance which the writer perfected in their behalf. The writer had graduated from the Divinity school of the Northwestern University of Evanston, Ill. He met a young man on the street one day who enquired as one friend would to another, "Can you marry folks?" Upon receiving an affirmative reply, he told briefly how he wanted to be joined in marriage to an estimable young lady. The parents of the two young people did not agree in their religious fundamentals. The young lady's parents did not desire that she should marry the young man because of his and his parents' religious tendencies. Under such circumstances, would the writer help the young people? The writer enquired as to their ages and, learning that each of the two young people was of full age, replied he would. It was desired by the young folks that their marriage be kept quiet. Now, how the future publisher and editor of the Michigan Tradesman came to know that such a thing was being considered quietly, he best can tell. He gave himself enthusiastically to the assistance of the young people without their knowledge and had a lengthy article written and prepared under the caption "Love Laughs at Locksmiths," which was published the

morning following their marriage and made a decided stir in the city, to the credit of the news gatherer and the ready sympathetic desire on the part of many to contribute if it might so be to the congratulations and good will of the young married couple. This little incident is given to show that there was in the life of the editor and publisher of the Michigan Tradesman those qualities which helped afterward to make it what it has since come to be.

Again, preacher-fashion, secondly, in a building near the corner of Lyon and Canal (now called Monroe) streets, commonly called the Eagle building, just under the roof the first issues of the Michigan Tradesman were put together and sent forth on their mission. In this building was published the Daily Eagle and the facilities for printing

the writer as though E. A. Stowe would kill himself before ever he brought his plans into full fruition. It was not unusual for him to spend practically every hour of an entire day in order to accomplish what he wanted, so stressful was his work and so determined was his conviction. So many difficulties presented themselves that must be overcome that it seemed as though before success could crown his efforts his physical and mental powers would give way. Through painful labors, dogged determination and extreme energy this journal came to be. This illustrates how an idea can become an actuality when it is started and fostered by one bound to succeed if success is at all attainable through stressful effort.

Preacher-fashion, thirdly, in the course of time this editor was smit-

big, broad, wholesome way, but with a moral uplift incident thereto, has not at all interfered with its financial success.

The three points to be brought to the attention of the Tradesman's readers are, the preliminary training and fitness obtained, the determination or passion to succeed in the object sought and the growing and effective tendency to make the influence of the efforts put forth stronger and better for the uplift of humanity.

To the writer the life, labors and success of E. A. Stowe illustrate the possibilities that lie in any person of ordinary ability who will give his entire powers to the accomplishment of a given helpful purpose. This must not be blue-penciled because of the editor's disagreement in any sense, as the writer thinks his statement is moderately phrased and he believes in its truthfulness.

May the Michigan Tradesman, with its commercial, social, educational and humanitarian helpfulness and uplift, be continued for decades to come and may the editor thereof be spared for many years to continue a service of importance and value to its subscribers and readers.

George G. Whitworth.

A Good Friend and a Bad Enemy.

Hudsonville, July 16.—On June 8, 1883, I launched my frail mercantile bark on the business sea without any training along that line and somewhere about August 1 of the same year I received a small commercial sheet called the Michigan Tradesman, edited by a young man by the name of Stowe, marking the shoals and rocks of improper business methods and telling young merchants and old ones as well that if they expected to succeed they must be honest with themselves and all mankind. He also said the jobber would receive the same treatment and that the shyster in trade, either as a retailer or jobber, could not have his support and that he would expose their unfair methods.

I have watched him during the forty years he has conducted his paper and he has been as good as his word. If any insurance company dealt unfairly with any one, he at once took the case in hand and saw that they had justice meted out to them. I can recall many cases where he saved the reader of his paper many times the cost of the paper and I have never missed an issue of the paper and very few of them got by without being looked over very carefully.

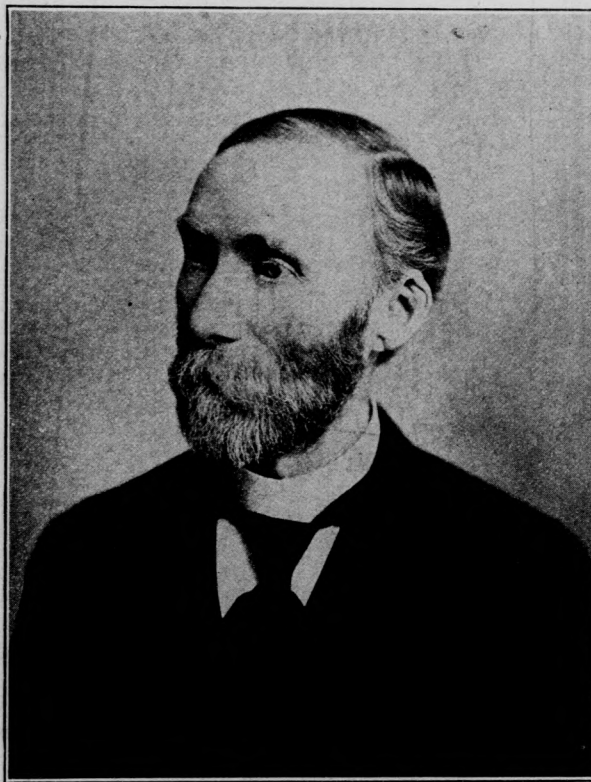
I closed out my business in 1907 and have been on what would be called the retired list since, but if I had not read the advice given by the then young man Stowe I am afraid I should have left the ranks of merchants, as many others have, without sufficient remuneration to have retired on. I consider him a great friend to the trade. He has their interest at heart and will do all for them he can.

Frank Crane says that a true friend is one that loves you when he knows all your faults and dares to tell you of them to your face; and that is one of E. A. Stowe's qualities. He is a good friend, but a bad enemy; but let me say here that if a man will play fair Stowe will never be his enemy.

It is to be hoped that we will both be spared many years to enjoy the same friendship in the future that we have cherished in the past.

Enclosed find check for the forty-first year to the Tradesman.

L. M. Wolf.



George G. Whitworth.

were at hand for such help in that regard as the new journalistic fledgling might need. It so happened that in the early days of the Tradesman the writer was asked to contribute such subject matter as might have an appeal to the hardware dealers of Western Michigan. In other words, the writer became associated with the Tradesman editor in the production of that paper. A disagreement arose between these gentlemen as to what subject matter should or should not be considered acceptable and the writer hereof severed his relationship thereto. Reference is made to this personal touch in order that the readers of the Tradesman may get from the writer a little inside knowledge of the struggles through which this new journal came into existence.

The publisher and editor, so-called, did anything and everything necessary to get such a publication into shape and make it acceptable to its readers. In fact, it seemed to

ten, physically, was carried to the hospital for treatment. The best that could be done was done for him, yet it seemed on a given Sunday afternoon that, despite all that had been done, all that seemingly could be done, this editor would have passed from earth before the sun set. But in the Providence of God his life was spared and during the hours of the days and weeks of his illness he came to the realization of a vision which teaches mankind that the things which are most valuable are the things which are eternal. The editor's life was spared and with continued success the Tradesman has been published. Into its make-up, however, there has come to be an element of desire to have placed before its readers a touch of the eternal value of things. Subscribers to this paper have noted this influence and have been pleased.

It is to be hoped that in a business sense this tendency to present commercial matters not only in a

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BANK CREDITS.

Should Be Based on Complete Financial Statement.

In advocating the installation of credit departments in banks regardless of size, as I have frequently done, I am suggesting the adoption of a principle rather than an elaborate machine. What I mean is the proper credit attitude, rather than detailed credit methods; for in credit work, as in most other worthwhile things, the essence is more important than the form.

No bank is better than the quality of its loan. All will agree that we can steer a clearer course with open eyes, than with eyes kept closed. As a general rule with few exceptions, it is no safer to make loans blindly, than it is to drive a high powered motor car through congested traffic—unless of course you are able to see in four directions at one time.

In the large city banks, we find credit departments set up on a scale in keeping with the size and needs of the institutions in which they are found. In some cases these departments are elaborate—with a staff of perhaps a hundred or more people—representing a considerable annual outlay. There is no doubt that these large credit departments have more than justified their existence, and that their high cost has invariably been at least offset by preventing losses which would have grown out of the bad loans which the banks would have made had there been no credit department. So even in the large banks, where the credit department seems to be an expensive affair, it is not an expense for which there is not an equivalent return.

At the other extreme we have the small country banks. It would be absurd to expect such banks to install elaborate and expensive credit departments, nor is it necessary to argue that point. Anything approaching an elaborate or expensive credit department in the smaller bank would, in the very nature of things, defeat itself, as entirely unnecessary.

Here is what I have in mind when I advocate the adoption of the principle underlying what might be described as the credit department attitude. In the smaller banks an efficient credit department begins with the attitude of the officer responsible for loans. This attitude is evidenced by his desire to do business with his eyes open, rather than with eyes partially or entirely closed by misleading or incorrect superficial impressions.

What corresponds to the more or less elaborate credit department in the larger bank, in the smaller bank may consist of a set of statements of assets and liabilities of the bank's borrowing customers, plus simple memoranda of experiences, conversations, general information and impressions which have come to the bank officer in the ordinary course of the day's transactions. These financial statements and memoranda call for no costly mechanism for their care. I have seen a very satisfactory set of credit files occupy but one drawer of a filing cabinet. In fact, I can remember one almost as good which required nothing more

than one drawer of the bank officer's desk.

But there are some bankers who think that even this small equipment is unnecessary, because they have known their customers and have dealt with them during a lifetime, know who they are, what they have done in the past, and what they are likely to do in the future, and also believe that they know what they are worth. No doubt they are justified in the belief that they are fully and correctly informed; but this attitude does not allow for the fact that an estimate of net worth, and actual net worth as shown in a financial statement, may differ widely, and that for the sake of the men who act in the absence of the loaning officer, and are to follow him in the management of the bank, simple systems of recording credit data should be installed.

The officer of the bank to-day may know all about his borrowing customers. He should bear in mind what a great convenience and help that knowledge is if he arranged things so that what he knows will be available to the next man. While not every moment conscious of it, in our hearts we know that life is short and that to-day's cashier is to-morrow's president, and that it is nothing more than the adoption of a modern principle of business to arrange things so that the man who will succeed will be able to "carry on" efficiently.

If the credit record habit were developed and allowed to become a matter of simple routine, it would not necessarily involve adding much, if anything, to the expense account, and the ultimate savings due to the "open eye" method of handling loans would more than offset any small expense incurred.

In reading a recent article written by Sir Basil Thomson, well known as the former head of the Criminal Investigation Department of Scotland Yard, I ran across the following interesting paragraph:

The tendency of every head of police is to concern himself with the safety of his own territory—to take, in fact, a parochial view of his responsibilities—and if he can drive out his local criminals into territory of his neighbors he is satisfied. If he sends a warning to the police of the territory concerned it is because there is friendly personal contact between the two chiefs. If they are unacquainted or unfriendly no notice is given. Naturally the criminal profits much by his change of scene.

Probably Sir Basil thought he was describing a characteristic peculiar to police chiefs, when as a matter of fact, he really described rather clearly an almost universal human trait, which restated in simple or crude terms, means, that it is customary for most people to take care of themselves first, and when they are helping others, to give preference to their friends. This does not necessarily mean that people take care of themselves at the expense of others—although we have been told that there are still in the large human family at least a few who answer to that description. Bankers with the proper credit attitude, appreciate this almost universal tendency to help

one's friend, and in recent years at least, have done much to make friends of their competitors, counting on such friendships to enable them to arm themselves to meet the constant onslaught and schemes of undeserving credit seekers.

These friendships have been developed through bankers' organizations through associations of credit men, and other organizations of bankers and business men. This is the day of free and frank interchange of credit information, and experience has shown that neighbors and friendly competitors, helped with information to-day, reciprocate in kind to-morrow or the day after. Such a relationship helps keep out of the banks the sort of loans which are neither wise nor safe. All of this means that the generous interchange of credit information—giving to-day and receiving to-morrow—redounds to the benefit of all. Make service one's point in competition. To compete in credit extensions has over and over again proven costly. Such competition is unsound and unsafe. Co-operation rather than competition in credits is the sound policy.

As to the financial statement—the erroneous belief still exists in some minds that a request for a financial statement implies a lack of confidence in the borrower's solvency, and there still is an unnecessary sensitiveness on the part of some lending bankers in adopting the practice of having detailed financial statements of all borrowers. Fortunately, the financial statement has been so universally recognized as a fundamental of credit practice, that one rarely finds a legitimate and deserving borrower who objects to furnishing his banker with a statement when a proper request is made. Nowadays when a statement is refused, it is almost safe to assume, in all but exceptional cases, that the reason for the refusal is not a favorable one. Some borrowers wise enough to detect the banker's fear of losing the account if a statement were insisted upon, have capitalized this fear and sensitiveness and have used it as a smokescreen to cover up their poor financial condition. Indeed it is almost safe to assume, that with the rarest exceptions, the mere unwillingness to make a statement should be regarded as an unfavorable sign. In dealing with this type of borrower it would be best to give oneself the benefit of the doubt knowing that it usually takes the interest on many notes to make up for the loss of the principal of one.

In addition to knowing as much as possible through experience, information and observation about the character and capacity of the borrower, it is equally important to know something definite about his capital and financial responsibility. Without the financial statement it is not possible to be properly informed regarding his capital or net worth, nor is it possible to know what his assets and liabilities are.

Statements received from borrowers at regular intervals play an important part in building up an interesting record of a borrower's progress or failure to progress. Looking back

over a file of these statements made from year to year, one is frequently able to work out an interesting story of business growth or decline.

A case in point comes to my mind: A man had for years been regarded as a good customer and safe credit risk at his bank. This customer began to do business with and borrow from the bank a good many years ago, when it was not as customary to obtain financial statements as now. Considering the size of the bank, the line of credit was large, but it appeared to be justifiable because the borrower was reputed to be a good, clean able business man worth perhaps \$200,000. He took the loan regularly, and apparently for years was not called on to make a statement on his affairs. His use of the credit line was chronic and judged in the light of later events, it might be said that the bank, without realizing it, had gone into partnership with its customer. In any event, the bank ultimately adopted the wise policy of insisting on financial statements from all borrowing customers. The customer I refer to was asked for a statement, and complying with the request, it was discovered that he frankly showed a net worth of but \$15,000, which was no more than one-third of the amount he then owed the bank.

What had happened was this: In the number of years which elapsed between the establishment of the original line of credit and the date of the statement, the borrower had experienced a protracted period of unprofitable business, with the result that his means were materially reduced. He had, however, succeeded in continuing an appearance of prosperity—largely because of his ability to contract liabilities. While it would be difficult to say that he deliberately set out to deceive the bank, he no doubt figured that so far as he was concerned, the bank's ignorance was his bliss. Unlike the conventional fiction tale, the last chapter of this true story did not constitute a happy ending for either the bank or the borrower.

The moral is that if the bank had asked for periodic statements, and had habitually discussed the affairs of his business with this borrower, it might have been possible to save all or a large part of the money which is now represented by a doubtful loan.

It is possible to go on citing numbers of cases illustrating the same principle. I cannot emphasize too strongly the fact that it will pay in dollars and cents to adopt the credit department attitude, which means making loans not according to superficial impressions, but on the strength of knowledge and information, not the least important part of which is a complete financial statement.

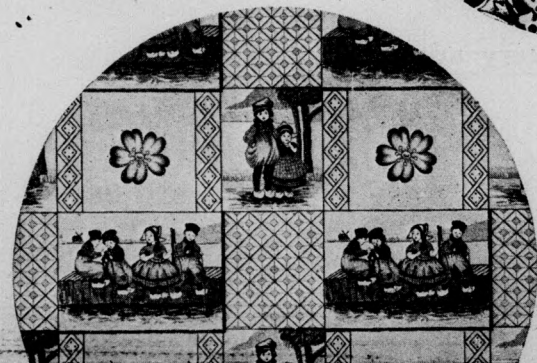
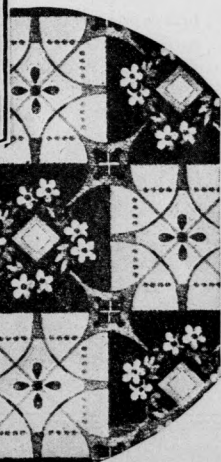
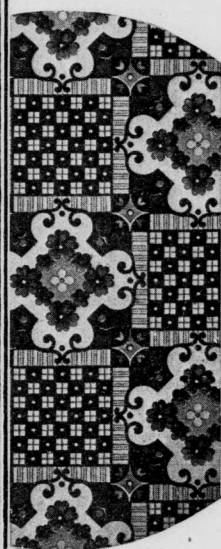
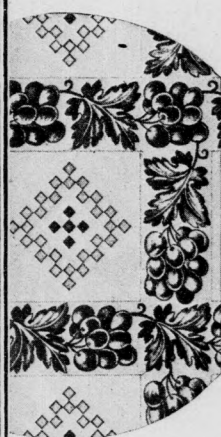
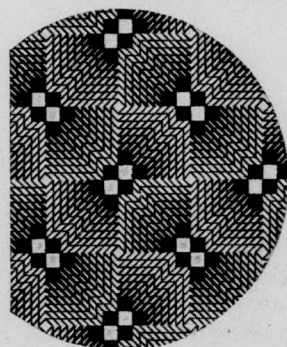
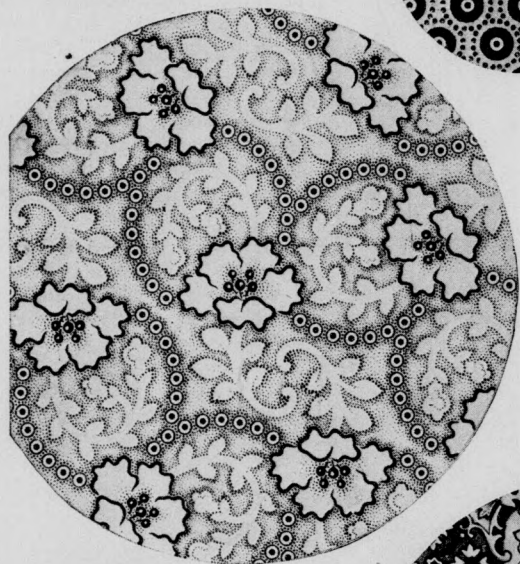
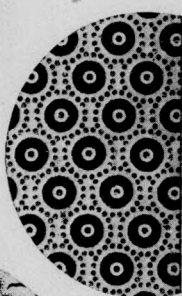
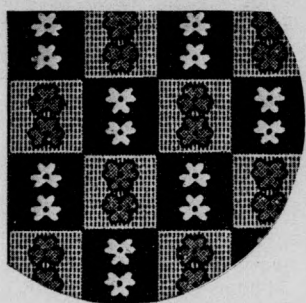
Joseph L. Morris.

One of the Old Guard.

Fruitport, July 17.—I received your most welcome letter a few days since. I am very glad to be one of the twenty-one original subscribers to your valuable Tradesman.

R. D. McNaughton.

Prices are more likely to rise than fall in the Fall.



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DOCTRINAL DISPUTE.

Noisy Controversy Between Fundamentalists and Modernists.

One of the best proofs that religion and the church have a divine origin is the fact that both, for many centuries, have been able to withstand the handicap of "foes without and foes within." It is a question which kind of foes, those outside or those inside the fold, have constituted the heavier load to be carried.

Right now the civilized world is witnessing a revival of that acrimonious and generally futile controversy in the church, between conservatives and progressives, which in history has appeared in more or less regular cycles, and which in this instance is no doubt a direct result of the pessimism caused by the war. In fact, if we go back about 40 years, we find that in Germany itself, with the rise of the "higher criticism," were started the seeds from which we now reap a harvest of theological squabbles, vexing several of the largest Protestant denominations in America.

It seems to be generally agreed that just now this old world is very sick and in need of a real doctor. When every other panacea has been tried without marked success, and we still await anxiously the cure, we turn to the church, and call on religion to save mankind. Is it not a spectacle to bring tears, that under these conditions the religious doctors, instead of stepping in and curing the patient, should rush into the

crowd of expectant folks and quarrel over what is the real cure? In such a case are they any better than the pathological and psychological quacks, the political and social "nuts," or the bolshevistic dreamers who only leave a bad matter worse, and precede the undertaker?

To the man on the street, untrained in church philosophies, it is hard to avoid this line of reasoning when he reads of the "row"—for that is what it is—between "fundamentalists" and "modernists." In their national conventions the Northern Baptists at Atlantic City and the Presbyterians at Indianapolis have recently been the chief functioning points, getting out of page one with accounts of debates in which boos and hisses are heard, and such names as Bryan and Fosdick appear. What is it all about? Names and symbols cannot tell the whole story. Bryan opposes evolution, and his sympathizers want Dr. Harry Emerson Fosdick turned out of the First Presbyterian Church of New York City as a heretic. Rev. J. R. Straton, a sensational New York City pastor, starts a rumpus among the Baptists by protesting against the appearance of President W. H. P. Faunce, of Brown University, a frank modernist, on the Atlantic City program. These are but symptoms, brought to the surface by the heat of mass assemblies, and caused by an internal contest between two forces, like the argument between disease germs and corpuscles in the blood.

"Fundamentalist" is the name ap-

propriated a few years ago by the conservative or reactionary elements who believe in the past and its creeds but condemn the new ideas in both creed and practice. The opposite group is known as "progressive," "modernist," or "liberal," according to the degree of its supposed departure from the ancient paths. A generation ago these latter were dubbed, by the conservatives, "higher critics," or advocates of "the new theology." Altogether it is the old issue between "orthodoxy" and "heterodoxy," though there are various shades of opinion in both camps over-lapping more or less in a vast number of individual cases.

Within the last 30 years the conservatives have fought, in turn, the higher critics, the new theologians or advocates of the new social evangelism, and now at one time are "viewing with alarm" the activities of evolutionists, on one hand, and of Christian sociologists on another. It is largely accidental that evolution, at this late day, should have been dragged into the argument. Among fully trained ministers that issue was supposed to have been settled years ago, about as follows: materialistic evolution, denying God, is impossible, but the evolutionary theory may be a good way to explain God's method in creation; and "We know evolution, from this angle, is not a science but only a philosophy—a good guess, which may later be displaced in our thinking." But Mr. Bryan must get himself into the limelight, even at the ex-

pense of digging up a dead issue in the field of religion and imperiling the very existence of some most excellent denominational colleges.

With the Baptists the trouble began in the educational field. Fundamentalists hold the Bible to be a book completely and literally inspired, in every detail, dictated verbally by the mouth or hand of God,—an authority equally in all fields of human knowledge; they accept the 24-hour day in interpreting the account of the creation in Genesis, and naturally resent an evolution which calls those days periods of time, going over vast centuries, or millions of years. They hold to miracles in the physical realm, and in the most literal sense. If you don't take the Jonah story literally, you are "an infidel." Other "fundamental" ideas are the Virgin birth of Jesus, vicarious atonement by the physical blood of Christ shed on Calvary, and a "pre-millennial" second coming of Christ which will be a magnificent cataclysm of nature, involving the final destruction of the wicked and the salvation of the remnant of the faithful. Of course a literal hell is central in this system.

Of course, also, no such system as this can get by in a modern educational institution, whether a Christian college or seminary or even a high school. Hence the youth of parents who hold those views find themselves in open rebellion, either against their parents Bible as thus viewed, or against



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the teachings of science now universally accepted. Consequently the guns of attack were trained by the "preservers of the faith," first against the Christian colleges in which evolution and "other follies" were even tolerated, and then against the faculties, trustees, churches, ministers, and the whole denominational machinery wherein the creedal lines had not been drawn against all "heresies."

Four years ago at Buffalo a fundamentalist conference was held a day ahead of the main session of the Northern Baptist convention. The leaders made speeches, and by resolution sought to work up actual control of the later official assembly both as to policies, creedal statements, and the question of elections to office, with the consequent decisions regarding use of Baptist funds. There was much excitement and confusion, with instances of wire-pulling and "benevolent conspiracies" that would put a ward heeler to shame, but the convention as a body refused to be stampeded. Similar experiences with similar results characterized the conventions at Denver, Des Moines, and a year ago at Indianapolis, where the 2,000 delegates, on a clear issue, by a two-to-one majority voted rejection of the creedal statement put forward by the divisive faction. This year the pre-convention conference was transferred to the Southern Baptist Convention at Kansas City, but the issue was large enough to maintain friction in both gatherings.

The Presbyterians, being of intellectual bent, have been fairly consistent many years in furnishing some contest over heresy, at each session of the General Assembly. The Briggs trial, of memorable days, has survived in the problem of Union Seminary, frankly liberal. Dr. Harry Emerson Fosdick is a young Baptist of brilliant mind, holding liberal views, whose recognized abilities account for his being engaged as preacher of a leading Presbyterian Church in New York. His books on the spiritual life are widely accepted and quoted by people of all creeds. He gives evidence of being a vital Christian man. But when he makes public some of his broad views on the technique of doctrine, he becomes a national figure, for the time a symbol of the doctrinal issue in both Baptist and Presbyterian denominations.

"But," it is asked, "ought not the church defend the faith, and stand for such doctrines as will cultivate right beliefs in their youth? Are the manifold false teachings of this age to be condoned or complacently allowed? Will not the pure disciple contend earnestly for the faith once delivered to the saints? Dr. H. C. Gleiss, superintendent of the Detroit Baptist Union, gave one reply when he said:

Nine-tenths of our people, young and old, are all right in doctrine and they don't need any defense or anxious care. It is the one per cent. of liberals and about two per cent. of radical conservatives who are mak-

ing all the fuss, getting into the newspapers, and giving the impression that we are a bunch of medieval hair-splitters, more interested in the explanations of religion than we are in religion itself. I wish the two minority factions would go off on a desert island and fight it out, and leave the great body of Christians free to go on with the work of the church and kingdom.

A further answer calls for distinction between doctrine, and the best, or most Christian, method of propagating that doctrine. The late Dr. George C. Lorimer, a noted Boston preacher, used to say, "I know men liberal in doctrine who are narrow in spirit, and I know men narrow in doctrine who are liberal in spirit." Baptist modernists, as a rule, hold that they are not so much concerned over any man's theology, opinions, or doctrines, as they are over preserving the "Baptist principle" of free, spiritual approach to all questions. They affirm that nobody can be properly forced into a religious opinion, but all must be persuaded and convinced by exercise of a free mind, under the influence of the Spirit of God. Thus a Baptist may be a liberal in spirit but a conservative in the views he holds.

But Baptists always have insisted they never had any fixed or written creed, aside from what a free individual gathers when he reads his Bible. Hence modernists charge fundamentalists with flying in the face of all Baptist history, when they not only insist on a creed but

want to excommunicate all who do not agree with their own views of what is the right creed. From this angle the issue is not one of doctrine at all, but of a principle of persuasion as against the thumb-screw. It therefore is argued that the best way to save the youth religiously, even in the colleges, is not to force doctrines down their throats, but let them have the facts, and the varying interpretations of the facts, in the areas of both science and religion, and trust to their good sense, and the divine Spirit, to maintain the eternal truth.

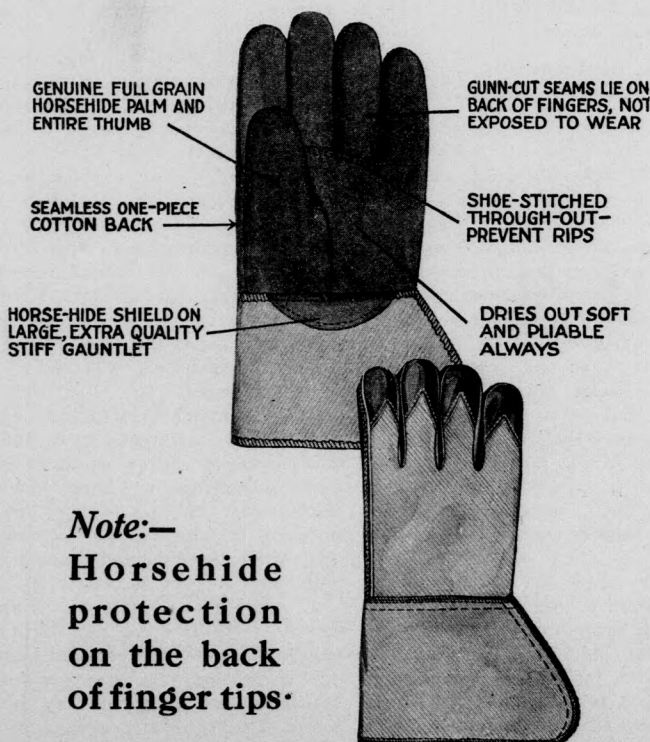
Modernists and liberals hold the Bible is not and never was a final authority in the realm of science; that such expressions as "the four corners of the earth" are to be taken with allowance for the limited astronomical knowledge of a former day; that the Bible is the supreme authority in spiritual religion, and that to try to force it into the other position not only is impossible but results in the alienation of thoughtful people from the Bible and so from all religion. "God is not divided." Truth in one area cannot contradict truth in another.

Michigan Baptists have suffered many years from this general controversy. Twenty years ago it was "the new theology" that was attacked. Since the war it has been a handful of anti-modernists who hold that both man and God have failed to save the world of men by orderly, spiritual processes, hence the miracle of mechanical sort must be

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Note:—
Horsehide protection on the back of finger tips.

This Tip Top genuine horsehide palm gauntlet and its mate Top Notch with Knit wrist are just the gloves you want to offer your trade for potato digging. Made on the Gunn pattern with the seams on the back of the hand where they won't cause sore fingers or blisters, they are the last word in glove protection and comfort. The backs of the fingers have the special horsehide protection that is exactly what's needed in picking up potatoes or similar work. Both are sewed with four cord shoe thread to prevent ripping. They are the softest and most comfortable of work gloves, and you know men who work insist on easy gloves above all things.

More wear—for less money

In both Tip Top and Top Notch you can offer your trade real glove values. The all horsehide palm thumb, tips and shield stand the hard wear with comfort. The heavy canvas back gives coolness, lightness and long wear at a lower cost.

So now is the time—

To give these new-day gloves a trial. They are packed twelve pairs to a carton, twelve cartons to a case. Send for a one case trial assortment. You will be well pleased—*this we guarantee.*

"Tip Top" Gunn
Gauntlet Style
Per doz. \$7.25

"TOP NOTCH" GUNN
Knit Wrist Style
Per doz. \$6.50

For those who do not need the facing on back of fingers

"MAN O' WAR" GUNN
Gauntlet Style
Per doz. \$6.00

"MORVICH" GUNN
Knit Wrist Style
Per doz. \$5.25

"HARVESTER" PLYMOUTH
Knit Wrist Style
Per doz. \$4.50

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resorted to by the Deity, in order to save the godly and punish the wicked. Some of them even set the date of the final wind-up at about 1943, A. D. The great majority of denomination, however, are busy with the practical work of the church and are profoundly weary of this sort of argument. Like the Salvation Army, they are on the job, saving the lost, and have no time to debate fine points as to method or theory.

William P. Lovett.

(Mr. Lovett, the author of this clear and interesting explanation of the disrupting dispute in several of the Protestant denominations, is a graduate of the Baptist theological seminary at the University of Chicago, and a former church editor of "The Grand Rapids Press," a position which he filled for six years.)

Skagway is a Place of Memories.

One likes to believe that President Harding's itinerary in Alaska was changed so as to let him visit the town of Skagway because it was there that gathered, twenty-five years ago, a neager army of daring adventurers bound for the new gold fields on the Yukon, and he wanted to see a place the associations of which are of a nature so thrilling and romantic.

It was a strange multitude that landed on that wild coast and then started inland through the mountains. The facilities for land travel reached at that time their height in a dog team, and much more often the gold-hunters themselves had to draw their sledges over the pass. Then they built boats or rafts on which to descend rivers with many dangerous rapids. The most primitive of conditions were revived. The law had little or nothing to say, and every man had to maintain his rights as well as meet the innumerable hardships of the journey.

In short, it was "the days of '49" repeated with variations. The same qualities as before were required for success, and even for the maintenance of life, under climatic conditions much more severe than those of California. Not a few died, more turned back in despair, having miscalculated their own powers of endurance, but the rest went on, and—they found the gold! It was there and in the form that makes "poor man's mining"—mining that is done with not much capital and little machinery.

The excitement did not last long. The easily accessible deposits along the rivers soon failed, and though Alaska still is a gold producer of some consequence, the work is done in a different way by people of a different sort. The glory and the picturesqueness have departed. Skagway and the White Horse Pass no longer supply material for the writers of adventure novels, and big corporations and their hired men have replaced the strangely diversified participants of the original "rush."

It is business now, not romance, and the once roaring little city has become a quiet little village.

FARMER AND MERCHANT.

They Should Work Together For Common Good.

I come to you as a farmer and want to be considered as such, I want you to bear in mind that I am a farmer by choice and not by necessity. And, to further aid us in understanding each other, I would call your attention to the fact that farming is a business, if not the greatest business.

During the past year in the United States those of my profession produced eleven billion dollars of new wealth; and after having produced this great sum turned about and spent one and two-tenths billion as freight charges, one and one-half billion as interest on indebtedness, and then we did you, the American merchant, the little favor of spending seven billion for goods. But

very small percentage of my goods can I sell in my own state. Much, yes most of it, must be sold on a world market: and this latter fact, perhaps more than any other item, just now is a disturbing element and proving almost a disastrous feature.

Serious thoughts must come to both you and me as we reflect what may be our portion of the European broil in a generation and the tendency is to temper us and make us want to go careful, both farmer and merchant. Not that I believe "buying as little as you can," with all due respect for grey-haired farmer friends like Jim Reed, the president of the Minnesota Farm Bureau, preaching such doctrine, I want to say I doubt its wisdom. Every man who is a farmer to-day and who will be three, five or ten years from now practices just that very thing, has done so, will con-

seems every time he organizes, no matter how sincere the farmer's motives, the wrong men gain control of the organization. It is equally foolish to advise us to grow less of this or less of that curtail production. You could with equal wisdom say to yourself if business were slack the way to improve it is to sell less goods. The present generation will diversify and grow things best suited just as fast as is consistent with safe and sane method.

We shall continue to study your advertising, not the ugly landscape-marring billboard type, but the humanly intelligent appeal of the local press.

We shall seek to continue to be open and above board; and you will greatly aid yourself if you remove as much of the mysterious and the secret organization as possible; let your price marks be plain and let's have truth in fabrics.

We are willing to pay you cash. You do us a favor by discontinuing credits, let's not "charge it" but pay as we go, in hard times and not a less so in better times. Let the bank be the place of credit. If criticism is due it falls upon those merchants who invite indulgence and offer abundance of credit in favorable season, who load their customers with goods and credit, then suddenly shut off credit in adverse times.

I believe the farmer and his wife will not so much count the number of clerks but will consider character and quality, nine out of ten times, rather waiting a few minutes for the attention and service of the desirable rather than endure immediate approach of less desirable clerks. More and more demanding standardized goods, in other words knowing what he or she wants and putting to naught the theory that good salesmanship sells a man what he does not want. Good salesmanship shall consist in rendering the service of getting a man what he wants when he wants it.

My retail merchant must be the conscientious intimate associate in business such as only a real friend can be. He must be able and willing to discuss more than "How are the roads," and "how are the crops." Is it not true that too often with some of you this constitutes your entire vocabulary with your farmer customer: and Mrs. Retail Merchant says less than that to Mrs. Farmer? Unless you can in the present generation meet me as man meets man and friend meets friend, we can do but little business.

Many a merchant would do better if he seized the opportunity to call on his customers entirely removed from business activities and meet with the dirt farmer out where the dirt is, showing in him an interest that is unquestioned. You and I must conduct ourselves as associates in business, meeting as equals on common ground. We dare not rely on organization and counter organizations or this generation may see your brains pitted against mine and my brains pitted against yours, and who will win? Neither of us.

Ernest E. Gelhaus.

THE HEROIC LIFE

The heroic life is done up in the man
That does not think for any creed or clan
Or set of men as institutions are
But just because his talismanic star
Gleams to his heart and soul the royal way
That his free will compels him to obey.

The heroic life is one that never knows
The pain that comes with self-imagined woes.
He scorns the thought of a reward at last
For what he should do ere his days are past.
The wage is his that comes all unawares
To him whose answers antedate his prayers.

The heroic life is one that dares to fling
The lance at wrong or any hurtful thing,
Not in the name of any creedal grace
But solely on the merits of the case.
And in that right, no order, sect or clan
Can claim from him that which discounts the man.

The heroic life is the the only one worth while,
There may be frowns, but the heartfelt, thankful smile
That comes from those helped on along the way
Will many fold right here more than repay
The cost; because the thought of rest at last
Grows sweeter still and will till work is past.

The heroic life is positive all around,
No trace of mere negations can be found
In him who thinks in mature terms alone
And all the steps made solid to the throne
He builds for time, without a thought or care
As to what may await him "over there."

L. B. Mitchell.

after paying taxes, etc., we found we were short, had nothing for capital invested, or for labor and service rendered, and we were forced to confess to the world that ours is a losing business in spite of its size. Now it is not my intention to enter a discussion and argue as to whether the farmer is at fault. I only want to enquire: "How long can your customer continue to be a loser and still also continue to hand you a seven billion dollar business a year?"

How long or how permanent will national prosperity be when its biggest, its basic, industry fails to recover?

Among other thing your business distinguishes itself from mine in that you produce little or none of the goods you sell, and few of you, if any, sell your goods outside of your own state; and most of you sell inside of your own county limits. My business is the reverse of yours, firstly, in that I am a producer of new wealth, and, secondly, but a

tinue to do so, and needs no one to urge him to do it. Such propaganda will make but small difference with the average farmer of the northwest, but what it may do, many times worse, it may destroy the present tendency toward recovery in lines of industry and manufacturing by undermining confidence and again retarding progress.

I doubt if anyone has ever been subject to more advice, some good, but very little of it necessary. Some of it has been helpful, but most of it amusing to the farmer of the past season or two. Professional organizers are with us aplenty. Clubs, bureaus, leagues, unions and organizations of every description and from every angle all of them calling our attention to the fact that all are organized except us. However, the farmer has quickly learned that his interests are so varied and under-spread that he is subject to uncertainties beyond control to an extent that make his task one of the hardest in organization. Then, too, it

READY!

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The greatest Exposition of Toys, Holiday Goods and Seasonable Fall Merchandise in our forty-six years is now ready for you in our five big houses.

Not in price alone, nor in quality, nor in length and breadth of line *but in all of them* you will find it an Exposition such as no retail merchant in America can afford to miss.

Come as early as you can.

BUTLER BROTHERS

Exclusive Wholesalers of General Merchandise

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Sample Displays in
GRAND RAPIDS
Ready August 15
Lindquist Bldg., Opp. Union Station

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Sample Displays in
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PRESIDENT KAMPER'S TALK.**To National Retail Grocers at St. Paul.**

Through the splendid co-operation of each of your officers and trustees, and the chairman and their committeemen, we have made much progress but there remains so many more opportunities for service that I feel we have just started.

The spirit of loyalty and willingness to work exhibited by everyone directly connected with the National Association's affairs has been both inspiring and productive of splendid results; in fact, has been the only means of accomplishing anything. I want to hereby thank the Editors of the Retail and Wholesale Grocery Press for their co-operation, and especially the officers and secretaries of the local and State Associations. In the vast majority of cases they have worked hard to help us accomplish many things. I cannot pass on these remarks without calling your special attention to those faithful employees, working under Secretary H. C. Balsiger, who have made it possible for him to accomplish so much the past year, and to H. C. Balsiger for his counsel, good sense and capacity to work, and to whom we are, indeed, indebted for the large part of your success.

Your Association is in healthy condition; your treasury is in good shape, as your Treasurer's report will show; the Bulletin is making some progress, and has great possibilities; the relations between our Association and other trade associations are upon a cordial and frank basis. They should always remain upon this basis; matters of complaint for adjustment of disagreements, etc., can always receive saner attention when received and surrounded by this atmosphere; we are in a much better position to render service to our membership through cultivating the friendship and respect of others. Even should matters reach an acute condition, our association must maintain a dignified and cordial relationship to the last possible moment. We must remember that most trade abuses are the outgrowth of a long established custom, and frequently in endeavoring properly to correct the abuse, we must go back to fundamentals and even conduct educational and propaganda campaigns.

Your Legislative Committee this year has been very active. A great deal of work has been done, the nature of which would be inadvisable to publish, with this report.

Your General Counsel, W. P. McBain of Norfolk, Va., has been extremely active on the so-called Biscuit Cases. Owing to the decision of the Circuit Court of Appeals, it was deemed advisable to make fuller investigations, and our expected report from the Federal Commission has necessarily been delayed.

Through the activities of your new department, the Food Show Department, your Association has been enabled to finance the larger part of its activities. We are especially indebted to Manager J. P. Langan and his assistant, Miss Ethyl Clarke, for their capacity, courage and sound

sense, under the able direction of Secretary Balsiger.

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

The National Food Shows have a program of service to the manufacturers and others exhibiting, yea, a great responsibility, and at the same time they are means for building sales, good will and higher respect for the food business.

The financial report of these shows is satisfactory, but there is one outstanding feature connected herewith, viz., in some of the shows too much profit was made. The financial arrangements of the National Shows must for your own ultimate good, be placed upon a sane and reasonable profit expectation, and any excess profit must be returned to the exhibitors. If you do not do this, you will soon degenerate into even worse offenders of sound business policies than the very promoters who heretofore have made it so impossible for you to secure the proper kind of co-operation from your wholesalers and manufacturers. However, these matters will be handled in detail by your Executive Committee.

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

Much of the work done last year was pioneer work, but with the experience of nine shows, we now feel we have within our possession the greatest means of its kind for the promotion and assistance of sales campaigns and for assisting and building Retail Grocers Associations.

If we can be the instrument for cleaning house in the Food Show business we will have rendered a great service to our manufacturing friends.

Most manufacturers are willing to go even out of their way and to large expense to help us to help ourselves, and thereby themselves, in our efforts to promote the sales of their products.

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

Here's what you have been looking for.

A Cord tire of the best material and construction at a price that will interest you.

Write for price list on

STAG CORDS

Following is a partial list of Auto Accessories and Replacement parts:

American Hammered Piston Rings

No-Leak-O Piston Rings

Quality Piston Rings

Champion Spark Plugs

A. C. Spark Plugs

Splitdorf Spark Plugs

French Flash Lights and Batteries

Twin Dry Batteries

Columbia Dry Batteries

Butler Axle Shafts

Perfection Springs

Gilliam Roller Bearings

Wolverine Bumpers

King Piston Pins

A. C. Speedometers

Buckeye Bearings

Write for circular on above.

Have you seen the new Dreadnaught
Double Duty Skid Chains?

Write for circular

**GORILLA Storage Batteries are made to give
long Service and to make friends
for the Dealer**

USE GORILLA BATTERIES

BROWN & SEHLER CO.
Grand Rapids, Michigan

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

They have done much to accomplish the original purpose of the act. Times and conditions are changing very rapidly though, and in order to meet present day needs, it is clearer to me to-day than ever before, none of our present laws will adequately care for the situation caused by the unprincipled price cutter, who has no regard for fundamentals of merchandising nor the right of others.

That class of merchants who deliberately destroy the good will of manufacturers by their continued price piracy should be reached by laws which will protect the manufacturer. We must have some relief along price maintenance legislation, however, awkward this may be at times, and I am hopeful that you will give freely of your time and effort to see that a law of the Stephens-Kelly bill character is passed at the next session of Congress. There is nothing of greater value to our selves.

During the past year we have participated in the deliberations of the United States Chamber of Commerce to the fullest extent of our ability. Our National Counselor, Mr. William Smedley, of Philadelphia, has rendered valuable service here. I am hopeful that these activities will be increased, and also hopeful that this Association will buy an interest in the new United States Chamber of Commerce Building in Washington. By so doing you will gain at once not only a valuable connection, but also a Washington Office, which will be convenient, valuable and well worth maintaining.

Last year we were all gratified at the opportunity offered to testify about our business before the joint Commission of Agricultural Industry. We business men were delighted to know that business and not politics controlled the investigations of this inquiry, and you will be further impressed to know that some 30 colleges and universities have adopted their report as a text-book. This is a high tribute to the men who conducted the enquiry, and especially to their able Secretary, Irving S. Paull. Out of their deliberations there has grown a new bureau or department within the Department of Commerce, to be called the Domestic Commerce Division, with Irving S. Paull as Chief.

This department has been established for the purpose of aiding you in your business; it will mean more work of the right kind for your Association, and this will mean a much broader opportunity of service to our membership.

Whatever may be the request for data, statistics and work made upon you to help establish this bureau for the gathering of true facts about our business. I feel sure that you will feel as I do, that this is the one thing we have been needing above

everything else, and we will each of us give it our enthusiastic co-operation.

The plans for our Better Grocers Bureau will be presented in detail by our Secretary.

The special committee on the revision of the Constitution and By-laws has handed in a very able report.

From your Treasurer's report you will realize the size to which our Association has grown. With a net income now of over \$20,000 per year, we are just beginning to command enough talent to make our Association effective. However, we must continue to plan carefully to increase our income so as to function to the best advantage.

An annual income of no less than \$75,000 will be needed shortly. There are many places where aggressive division men, under-secretaries and field men, could be used to advantage. Our secretarial and managerial force should be augmented. There is a great need within our organization for highly trained writers and public speakers, men who can teach good merchandising, who can write interestingly about the Greatest Business in the world, the feeding of the public. There is a vast amount of work to be done in our schools. It seems preposterous that our school books are filled with misstatements regarding business. It is not surprising that so many men do not understand business, when they are taught in the grammar schools errors and seemingly deliberately misinformed.

These are matters, though, that need careful attention and which will take a long time to correct.

The work with Harvard University has progressed steadily and you will have a preliminary report from Dr. David at this session. It is hoped that you men will give this feature of our work cordial support. Some have failed to respond; I am sure not through a lack of interest, but through their inability to supply the exact information wanted. If an abbreviated form of questionnaire is needed, at this convention you will have an opportunity to discuss this with Prof. David.

Mr. Smedley's report on the work of the Department of Commerce on Simplified Practices is to many people a very practical work, and we are again indebted to him for his work for the National. Mr. Smedley will make his own report.

This report is necessarily brief, for it is not my intention to report in detail where an active committee has been at work and will furnish its own report. Before closing, however, I want to call your attention to Grocery Advertising.

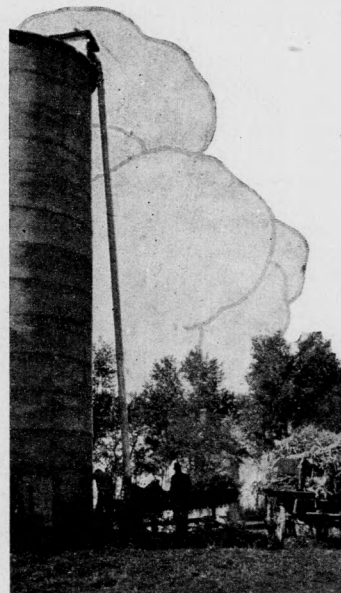
Advertising is the greatest sales builder of modern commerce. Unfortunately, I believe, Retail Grocery Advertising is about the poorest of any, unless it is Bank Advertising.

I cannot understand most of the grocery ads, neither the items advertised, the displays, nor the timeliness. The usual custom seems to fill from one to six pages with solid grocery ads on Friday afternoons and Saturday mornings.

FOR SILO FILLING IT'S

The Old Reliable

Dick's Blizzard Ensilage Cutters



Large stock of new and also rebuilt stock in all sizes.

Can be operated for silo filling with from 3 H. P. up.

Sell your customers the BEST ensilage cutter, at the **Lowest** price, and make a good profit.

OUR PRICES ARE LOWER

BLIZZARD QUALITY IS HIGHEST

If you have any cutter prospects send for our catalog and price list. Our representative will gladly call and help you get the business

QUICK SHIPMENTS

On some sizes we are getting low so do not wait, but get your orders in now.

BLIZZARD SALES CO.

J. H. GINGRICH, Manager

Commerce and Cherry

GRAND RAPIDS, MICHIGAN

Also Madison, Wis., and Indianapolis, Ind.

Saturday is naturally a very busy day in grocery stores and markets. Most places of business have all they can do to take care of the regular business; in fact, ordinarily all of the extra help one can get is hired. If this is so, why spend so much money on these days, why not plan the ad so as to help build up the sales on the week sales day? Why not attempt to spread the business throughout the week? This would mean much to the average store and would prove of real service to the patrons of these stores. Why not make two or three days the real market days in the store, instead of just one big day, when errors and poor service add to the costliness of doing business?

Some communities have very successfully taken up the question of pay days, other than Saturday, with their local factories, etc., with great success. I believe that this field offers great prospects for better business conditions.

The Retail Grocery Business offers many opportunities for good merchants, and it is the determined purpose of your National Association to encourage worthy young men to go into the business. It should be our avowed purpose to do everything possible to see that information about how to conduct good grocery stores is available to ambitious young men. Economic conditions are forcing better methods and to-day we are on the threshold of better things for the retail grocer. We have much to be thankful for.

If every grocer will stand himself up before a mirror, then carefully and prayerfully take stock at home first, then determine that he will be the best merchant in his community—voting and taking an active interest in his local community problems—he will be proud of his record of achievement.

Certainly Deserves Commendation.
Grand Rapids, July 25.—Please allow the writer to congratulate the Tradesman on its fortieth birthday. This is a remarkable span of years for a trade paper to bridge. During this time business methods have changed so that even the corner grocery and drug store are as up-to-date in their methods as is the department store with its efficiency expert. The slow method of weighing out bulk goods has given way to the quick package service. The motley source of here and there supply has stepped aside for the standardized and advertised brands. Rapid transportation, good roads and parcel post have done away with the necessity of loading up and made quick turn-over possible.

With all this the Tradesman has kept abreast and even a little ahead of the times, making it a business companion for the retailers of all lines.

Better than this, the Tradesman has fearlessly exposed the many fakes, phony agencies and bum contracts which are constantly being put before the storekeeper to pry loose from him some of his hard earned cash without giving him any return. And when the retailer has been caught by some of these sharks, the Tradesman has stood between him and the swindler, oftentimes protecting the retailer from loss. For this, the Tradesman certainly deserves commendation.

May we see you with us forty more years.

Louis V. Middleton.

THE WORN WORKER.

Methods by Which He Can Perpetuate His Business.

I recently received the following letter from a wholesale grocer:

Friend Lee—What can I do to save myself from the constantly increasing care of business and the work, the worry, the fretfulness and the petulance caused thereby? They seem to be growing upon me?

It is said that artistic genius is pains with one's work, and that a great actor is essentially one whose impersonation of a character is to himself so real that he actually lives and feels all the sentiment, the fear, the hope, the passion which he depicts.

The merchant of genius, whose ambition and pride, whose love of and loyalty to his work so absorb him that he unconsciously assumes greater responsibilities and more of the details, is a great artist in his capacity for taking infinite pains. He is also a great actor, because he is himself a part, the very soul of his work. Of such a man it was said in the book of Proverbs: "Seest thou a man diligent in his business? He shall stand before kings; he shall not stand before mean men."

When, however, one's ambition is coming to its fulfillment; when his work is approaching his ideal; when the picture he has placed upon the canvas or the impersonation he has wrought has become an established and safe business enterprise; when his duties are beginning to become monotonous; when the business sentiment which so enthused him has begun to wane and his soul to shrink in distaste from the continually heaping up of details; when his eyesight has begun to grow dim, his hair to show the frost of years, his power to resist and repel worry gradually less, his cheerfulness to vanish and his petulance toward his employes, his family and his associates to increase, what then?

"For what shall it profit a man, if he gain the whole world and lose his own soul?" So says St. Mark, and the enquiry is pertinent to my purpose and directly to the point, because a man's optimism, his power to resist annoyance, his buoyancy of temperament, his joy in the power and pleasure of achievement, are of his soul. They are of his life the essence, the joy, the sunshine, the fragrance.

He may lose them and may continue to profit in a financial way, but he is a drudge, a slave to his business, governed by a sense of duty to others, blind to the beautiful in life, deaf to the music in the laughter of little children and in the songs of women and birds, unmoved by sentiments of pride or compassion, and has a heart as cold and cheerless and as pitiless to himself and others as the eternal ice of the Arctic Circle. What shall he do then that his mind may be kept alert, his body healthful, his soul as that of a man?

There are several things which he can do. He can so systematize his business that he can be away from

it and yet have a directing hand upon the lever which controls it. By a system of daily reports from each department of his business, to be forwarded to him, he can regulate it and guide it almost as well as if he were present. Those reports need not be expensive, for his personal stenographer, during his absence, can compile and forward them. This is the artist's method of taking infinite pains with the lines and the proportions of a model, leaving others to chisel the marble and hew to the line.

Again, he can adopt the actor's method and have an understudy—one so well versed in his superior duties that he can assume them acceptably during the absence of his principal.



John A. Lee.

In fact, this plan should be put into effect (and is) in nearly all large business establishments. The manager of a department should understand and recognize the necessity of this arrangement. If he is too narrow or jealous to train up an assistant, he is, himself, not broad enough for a high commercial position or loyal enough to the owners and the future interests of the business. "Men think all men mortal but themselves." Life is exceedingly uncertain, and there are times of sickness and disability, of vacations and necessary absences; and there are resignations; reorganizations and promotions of important men to higher positions. All these conditions must be considered in business enterprises, especially those which are incorporated (all should be) and which are to go on forever.

Every important position, from the presidency to the head of the shipping department should, therefore, in the interest of the business, as well as for the welfare and mental peace of the principals, have an understudy.

It is not essential that there should be two sets of employes in order to so arrange a business; but the man on the next rung of the ladder below can look upward, not downward, and prepare himself to step up higher.

There is nothing in the strenuous and arduous mercantile life of this country, and these times, except hard work and hard play. In other countries, where merchants live their lives

more sensibly and philosophically, the aim is usually to acquire a modest competence; here the struggle is for great fortunes and superabundant riches.

If one is in this game, he must play it according to the established rules and custom; he must go the pace, he must work hard; and in order to keep himself physically and mentally competent he must play hard.

A hobby, a fad, a recreation to be indulged in sensibly and according to the age, strength and physical powers of the seeker for relief, should be found and encouraged for hard workers.

Horseback riding, billiards, golf, bowling, automobiling, debating, photography, drawing, the study of languages, literature, music, all these and a hundred other diversions are open to the worn, tired, discouraged worker.

This existence is but a probationary period wherein we may or may not educate and equip ourselves for that higher existence for which we all hope. Let us, therefore, avoid becoming so absorbed in our work that it becomes drudgery and while digging, delving, dredging for dollars, neglect those things which make even more for happiness, health and contentment than accumulation of great wealth. Nor should we forget that

The soul, of origin divine,
God's glorious image, freed from clay,
In heaven's eternal sphere shall shine—
A star of day.

"The sun is but a spark of fire,
A transient meteor in the sky;
The soul, immortal as its sire,
Shall never die.

John A. Lee.

Does Not Need a Dictionary.

Sparta, July 21—Entering a street car, at Muskegon, not long ago, I caught sight of an advertising poster on the side of the car, calling attention to a new dictionary.

"Do you need a new dictionary?" the sign asked and followed with a list of words, "Tank, camouflage, conscription, trench, barrage, torpedo, aeroplane, grenade," and a dozen others, the meaning of which has been changed completely, or which has taken on an added meaning during the past five or six years.

As I look back over the forty years I have known E. A. Stowe and have read his excellent trade paper, the Michigan Tradesman, I do not need a dictionary to enlighten me as to the many changes which have taken place in those years. The inventions; the labor saving machines; the improved means of locomotion; the wireless; the radio, etc., all come trooping before my mind's eye.

It really is a long time since I first shook Mr. Stowe's hand and wished him good luck in his undertaking—the making of the best trade paper in the country—but it seems as yesterday, notwithstanding the unprecedented progress made in the world.

No man of my acquaintance do I hold in higher esteem than my friend, Mr. Stowe.

His clear insight, his sound judgment, his willingness to apologize for any errors and his fairness to both friend and foe has made his paper one of invaluable service to men in business.

I wish him continued prosperity, health and happiness.

Milo Bolender.

Prohibition, like wine, is improving with age.

Exclusive Jobbers

Del Monte Fruits—Hart Canned Foods

**B.B.B. and White House
Coffee**

**Glen Rock Ginger Ale
Old Monk**

**Olives and Olive Oil
Purity Rolled Oats—D. C. Salt**

**Ceresota—Fanchon
Red Star**

F L O U R



JUDSON GROCER CO.

GRAND RAPIDS

NOT TOO MANY RETAILERS.

Way to Help is to Raise Their Standard.

There are a million and a half retailers in the United States to-day. One hundred thousand of these are doing a profitable business; four hundred thousand more are doing a fair business; but a million of these retailers are barely struggling along.

A large proportion of this million are operating at a loss if their books were kept properly. Those who are not operating at a loss are merely getting day wages and small day wages at that.

There are several hundred thousand retailers in this country who would be better off if they were bricklayers or plasterers; that is to say, they would be better off as bricklayers or plasterers than continue to do business as they are doing it at present.

Yet the retailers of the country bear the same relation to the country's industries as the common soldiers bear to an army. The prosperity of the country is ultimately dependent upon the efficiency and prosperity of the retailers. The producers of raw materials are dependent on manufacturers; the manufacturers are dependent on the jobbers; while all three groups are dependent on the retailers.

Those at work in the mines and forests and those on the farms depend upon the retailers to sell their products. The railroads and steamship companies are dependent upon the retailers in order to get goods to transport. Manufacturers, bankers and all groups of people depend for business upon these little stores scattered throughout the country in cities and at cross roads.

Some say that there are a million too many retailers and the solution is to eliminate several hundred thousand of them. Perhaps, but I seriously doubt if this is the proper way to solve the problem. Surely an army would not be strengthened by dividing it in half, and there are none too many retailers. It, however, is true that these retailers are not working efficiently. The solution of the problem lies not in eliminating a million retailers, but in showing these retailers how they can work efficiently and how they can be of the greatest possible service. This is the great task facing American business men to-day.

Retailers of this country are already in a mood to help in any such movement. They see the chain store slowly but steadily approaching to swallow them up. Every year their net income is becoming less and many of them see only bankruptcy staring them in the face. Thousands every hour are asking themselves the question: "Shall I continue to fight the battle or shall I sell out?" I frankly tell these men to continue to fight. In operating such a fight, however, I should adopt many of the chain store features. Were I a retailer, I should endeavor to operate along chain store lines, but maintain my own independence.

If an independent retailer, I would continually keep in mind that the

chain store has its troubles ahead. I would continually keep in mind that the chain store is operating to day under conditions that the railroads enjoyed before there was any such thing as labor unions, railway commissions or other interference with their business. To-day the chain stores have a free hand in renting, purchasing and price making—while they are free from union labor troubles. Hence, to-day they have some advantage over the independent retailer. Retailers, however, should remember that this is only a temporary situation. Sooner or later the chain store employees will be organized; before long our state legislatures will enact laws relating to chain stores and their operations; while it will be only a short time before the public will awake to the dangers of the chain store. The independent retailer should have these facts in order to keep his courage and win the fight.

If a retailer, I would give more thought to co-operative trade movements and to trade associations. A man can keep his independence and at the same time learn to co-operate and work with his competitors. Trade associations have been abused rather than used: Associations of retailers have been formed more for social purposes or for the purpose of maintaining prices than for the purpose of buying efficiently and rendering service. If a retailer, I would take an active interest in my association, endeavoring to have the association help me in my buying, accounting and rendering service. These associations are too much social organizations and too little working organizations. The future of the retailer lies in keeping his own independence and at the same time co-operating to the fullest extent with his competitors in connection with purchases, credits and service.

If a retailer, I should trust freely for thirty days, but rigidly enforce monthly payments. I would not insist on the cash and carry system, believing that both the monthly account and the delivery have a legitimate economic function. I, however, would insist on cash each thirty days and rigidly refuse further credit to anyone who did not pay on the tenth of the month following the purchase. Monthly credit is a convenience to all parties and there should be no risk in it. The difficulty with the credit situation is the carrying of customers and the financing of families who have not the money with which to pay for goods. Credit extended for thirty days as a matter of convenience to those who can pay is all right; but credit extended to people who have not the money with which to pay is all wrong. An examination of mercantile failures shows that losses through charge accounts have been the great rock which has wrecked most retailers.

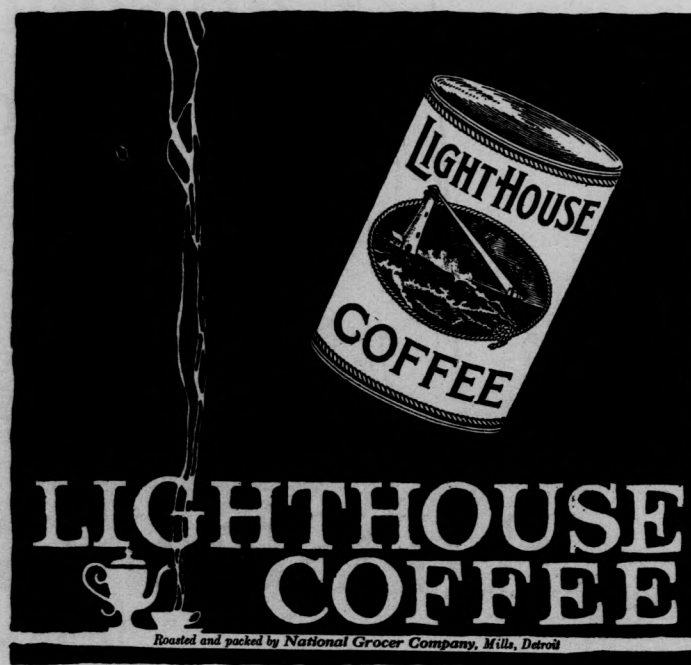
If a retailer, I should honestly try to sell goods as cheaply as possible. I would constantly keep in mind that I am the agent of the consumer and exist only as the servant of the consumer. Remember that in the old

Ideal Vitamin Bread

After long experimentation, we have succeeded in producing a bread containing in proper proportions three of the most vital elements necessary to the growth of children and the health of adults—Vitamins, health producing Mineral Salts and Pure Milk. This combination enables us to produce the most nutritious bread ever placed on the market.

We solicit sample orders from retail grocers who are not already our customers.

CITY BAKERY
Grand Rapids, Michigan



days the retailer did not exist. When our ancestors wanted a pair of shoes, they went to the man who made them. Those were the days of the Guilds. Finally there came a time when someone convinced our ancestors that it would be cheaper for them to let a middle man do the buying for them. Thus the middle man started not as an agent for the manufacturer or jobber but rather as an agent for the consumer. This is the way most of the great merchants of to-day got their start, beginning with packs on their backs, then getting a horse and wagon, and finally a little store. To-day they have great mercantile establishments covering entire blocks. If a retailer, I would continually keep in mind that I am the servant of the consumer and working for him as his agent to get goods for him as cheaply as possible. Many retailers have been put out of business by their desire to get as high a price as possible from the consumer.

If a retailer, I should advertise constantly and steadily; I should not enter the race of space-buying with my competitor, nor into a price-cutting campaign. Rather, I should do constructive advertising for the purpose of distributing goods for the best interests of all concerned. Instead of thinking of myself I would think of the men who are manufacturing the goods, the farmers who are raising the produce and the railroads that are transporting the merchandise which I buy. My advertisements would be written with this point of view. Roger W. Babson.

When the Human Element Runs Amuck.

We have always advocated the insistence of the human element in business but we are also believers in a sweet reasonableness in all things. There are occasions—more so to-day than ever there were—when this human element in business gets out of hand. Sometimes become "human, all too human."

Speaking at a meeting of ex-officers some time ago, the chief of this organization quoted the instance of a young man being introduced to a new job.

"You must catch the 12 o'clock train to-night to Glasgow," said the man who was getting him the job, "and go around and see Mr. Smith, in the morning, and he will take you over the new works in the afternoon."

The young man hesitated. "That is awkward," he said, slowly, "I had promised to take Dolly to the matinee in the afternoon—I've got tickets. It is a pity to waste them."

And that was the young man's chance-of-a-lifetime, weighed in the balance against Dolly and matinee tickets for two.

It is, unfortunately, characteristic of a good many business men and women of to-day, young and old, experienced and inexperienced. They have a habit of putting personal interests before the most important job of any human being's lifetime—making the most of opportunities.

What do we find as the central theme of the majority of our plays

and books and cinema dramas, to-day? Love, Marriage, Divorce. Human weaknesses and strength. Human joys and sorrows and sufferings. Not National interests. Not empires. Not industries. Not the bigness of business. Not ambition. Not progress. None of these things occupy their rightful importance in our lives. We subordinate them all to Love and Pleasure and our own petty round of personal interests.

For the truth of the whole matter is that business has not yet taken its rightful place in the life of the individual. We have still to recognize the bigness of business, and its influence upon our lives, collectively and individually.

Russia is a tragic example of what happens when a country's trade becomes disorganized and competition and ambition and individual effort are abolished. In Russia there is no scope for ambition; it is contrary to every principle of Soviet government. They don't want men and women burning with the desire to get on in the world. They want so many oxen who can draw and carry a prescribed burden. In Russia you may as well concentrate on the love and pleasure interest in your life. You are left precious little else to concentrate on.

But here in this country where every man prospers according to the amount of energy and brain power he exercises, it is as well to keep these human interests in place. They are by no means the most important things in life. They don't earn you the money wherewith to buy the good things of life; they don't furnish the community with clothes to wear or food to eat, or house to live in; they don't make for education; they don't do anything towards establishing this country on a sound basis of prosperity; they don't benefit the community; they are individual affairs, and as such must take a subordinate place. National affairs are essentially of predominant importance.

And that is what every business man and woman has got to realize—

the sheer importance of business; the predominant importance of business.

Fully Earned the Friendship of the Trade.

Grand Rapids, July 7.—Will you and your fine organization please accept my congratulations upon the completion of your fortieth year in the publication of the Michigan Tradesman. You have fully earned the friendship of the trade you so completely enjoy.

I have been told that "Getting what you go after is tame beside the going after, and worth little. The reward is in the race we run,

not in the prize." I do not quite agree with this, however, as I think you have a great reward in the prize, as well as having had it in the race. The Tradesman to-day is indeed, a great, well managed, highly esteemed property; and after forty years' race, the prize is great.

Will you please accept from me assurances of my high esteem and best wishes for many more years for you in your useful Tradesman career.

William Judson.

When a man makes a fool of himself, he is never selfish. He is always willing to share the blame.

Van Lopik Knitting Company

Manufacturers of



Infants and Children's Goods

College and High School Caps

Samples sent on request, or drop us a line and our Travelers will call.

ZEELAND,

MICHIGAN

BOOT & CO.

Butchers' and Grocers' Fixtures and Machinery.

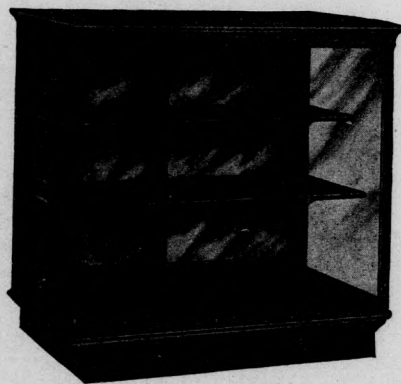
Refrigerators of all Descriptions.

Casings, Tools and Supplies.

5 Ionia Avenue N. W.

Grand Rapids.

Michigan



We are
Headquarters
for
Western
Michigan for



STORE FIXTURES

Restaurant Equipment, Soda Fountains and Supplies, New and Used Office Desks and Chairs.

Grand Rapids distributors of the VICTOR Adding Machine \$100.

Your valued inquiries will receive prompt attention.

7 Ionia Ave. N. W.

Grand Rapids Store Fixture Co.

CODES OF ETHICS.

They are as Numerous as the Different Religions.

Some one has figured out the number of religions there are in the world. I have forgotten the total, but it was up in the thousands. With so many varieties to pick from, the average man is bewildered. It seems as though all but one of these thousands of religions must be wrong, and which one is the right religion is most difficult to determine. Surely, it will be disappointing to a lot of folks, when they reach the pearly gates, to learn that they have wasted and lost both their time and opportunity while on earth. And so the thought again occurs to me that what the world needs is a religion founded upon the same basic idea as the chassis of the Ford car—something the masses can understand and afford.

Next to religion, ethics, perhaps, indulges in the most varieties. Just now we are in the midst of an orgy of ethics. Any pursuit, trade, vocation, profession or occupation without a hand-made code of ethics to regulate it is "ausgespielt" or words to that effect. Possibly the late war is responsible for this ethical epidemic. Wilson fixed up some very beautiful "points," fourteen in number, as I remember, which in a masterly manner set forth the ethics of civilization in the matter of war and peace. These points were apparently accepted by all nations as the basis of settlement with Germany, and the Deutschland accepted them as well. Then the diplomats got together and gave those fourteen points such a swift kick in the trousers that not so much of them remains as what is left after a little-mouthed black bass has had an executive session with a minnow. All of which bears out the long-established truth that the main purpose of an ethical code is to supply something to be ignored. Also ethics supply the underlying active principle of 99 per cent. of all hypocrisy.

The doctors and lawyers, I believe, originated the game of ethics. They have had so much experience with it that they have produced a greater number of disreputable members of their profession than any other branch of human endeavor. Every city, town or village has its quota of ambulance-chasers and breeders of hate, strife and discord. Every place has its bum doctors and every settlement is afflicted with pill-peddlers whose knowledge of medicine is away below the knowledge of any old grandma. To them it is of far greater importance to know ethics than to know law or medicine. These two professions unquestionably owe the disreputable distinction which they have attained to the fact that they got an early start in ethics, and have had more time to pile up the number of crooks and delinquents.

In the past few years there has been a very marked tendency in the newspaper pursuit to ape and imitate the doctors and lawyers. A wail has gone out, up and sideways

for drastic and far-reaching ethics that would cover every known and unknown impulse and emotion that surges through the brain of folks who make newspapers. The idea seems to be that decency is to be had only by laying down rules, regulations, ground plans and blue prints for newspaper men to consult before doing anything. If something happens in a community that looks like news, the editor is expected to consult a code to see how he must handle the occasion without being ruled off the grounds by the umpire. By the time he gets his eye accustomed to the pitcher's delivery the news becomes of such low visibility that the game is called on account of darkness. The idea that every fellow on earth has to map out his own destiny and go through life on his own motive power seems to get no consideration at all.

In an announcement made of a meeting held at Washington recently by the American Society of Newspaper Editors, it was stated that the formation and adoption of a journalistic code of ethics would constitute the principal business to come before the convention. I am writing this at a time when I have had no report of what was done at this meeting, but it is safe to assume that an elaborate and hand-illuminated code was put through without a protesting murmur. I know how dangerous it is to prophesy before an event, and how much better it is to do it after, but this time I am taking the chance to say that the code adopted at Washington made Seneca and Marcus Aurelius look like runts and discards. It contains some masterful rhetoric, and embraces all the moral laws and principles that have been expounded since the apple episode in Eden, which, as we know, was shortly followed by the births of Cain and Abel.

The point I do not get is why so many different codes are required to cover the situation. The Ford idea in autos would apply admirably in ethics. Nearly every state association of newspaper people has taken a fling at the thing. My own State of Oregon, a year or so ago, produced a code of journalistic ethics that for dimensions easily breaks all records, and as for moral laws laid down, it surpasses the Bible and the Talmud pooled together. It is such a verbose affair that it can hardly be read at one sitting. Taken in installments, it supplies a week's reading. Being much impressed by the Oregon code, I have asked probably a dozen native editors what they thought of it, and to a man they gave it their warmest admiration. When I asked them, however, what particular paragraphs they thought were of the most consequence, they couldn't say. And when I asked them to repeat any part of the code, they failed each and all to recall a single declaration. That is to say, while the code was a masterpiece of literature, they didn't know what it said. To have a code seemed the essential thing. To know it was of no importance at all.

Now, it seems to me that there is much waste of time, thought and

language in producing such an interminable array of codes, just as there is no apparent reason for having so many religions. What is right, is right; and what is wrong is wrong, whether the thing happens in Oregon, Maine, Texas or Alaska. A code that fits a state ought to fit a nation.

For that matter, I do not see why a code that regulates one profession should not regulate all professions, and what regulates a profession should be good enough to regulate a trade or a pursuit of any kind. To go and throw off so many, many codes is a sad display of time dissipated and language subjected to needless wear and tear.

Boiled down, all morals are embraced in the one word "Decency." Also, boiled down, all codes are embraced in the Golden Rule. Why there should be such labored productions in stringing out long codes that nobody can remember is something that has not yet been explained.

Recently, I suggested that part of a sentence taken from the photo-engravers' code supplied an admirable code in itself. The words were these:

"Be ever mindful of the rights of others."

Here are three more complete codes, with all fatty enlargements of language removed:

"Be on the level; also on the job."

"Be just plain decent yourself and others will imitate you."

"Devote at least 50 per cent. of your time to minding your own business."

I have never noticed where any code of ethics ever made a bad man good, but I have often noticed that codes made bad men act as though they were good when some one was watching them. When, however, no one was looking, their badness broke out in a rash.

When anybody gets into a profession or trade and does dirty, mean tricks, the best remedy is to leave him alone. A code won't eliminate him at all. When allowed to proceed along his crooked path unmolested, he not only supplies his own rope, but also supplies the occasion when it automatically forms into a noose and takes its place around his neck. This is an old adage and a good one: Every man who merits elimination eliminates himself.

Natural laws are better than ethical codes. Goodness furnishes its own reward, and badness brings about its own downfall. Men are what they make themselves. A good newspaper prospers, and a bad newspaper goes broke, and ethics has no more to do with your destiny than the name has to do with the rose, which smells sweet because it can't help it. Men are good or bad because of some law which has not yet been isolated, but the law of compensation is eternal. You get what you deserve, and generally you ought to get it worse than you do.

Bert Moses.

There is still a good deal of complaint about high prices, but everyone is agreed that socks should be kept well up.

Out of Each Dollar Merchant Gets Two Cents.

The Bureau of Business Research of Harvard University has dug out a lot of hard boiled facts about expenses in retail stores. This is what they found: Out of every hundred cents which passed over the retailer's counters, the merchants kept less than two cents profit for themselves. You probably never knew before how very little profit merchants make.

You all know the multiple services rendered by the modern store—searching the markets of the world for the things you need—having them ready for you at the time you want to buy. Their experts go to the four corners of the world buying goods on the most favorable markets, forming a mighty influence to keep the prices you pay, low. They make it possible for you to fill your needs most conveniently.

The Harvard Bureau of Business Research in an investigation of 266 retail establishments found merchandising costs to be divided as follows:

The goods cost net	72.2
Salaries and wages	13.9
Rentals	1.9
Advertising	2.1
Taxes	.6
Interest	2.1
Supplies	.9
Light, heat and delivery	.7
Unclassified	1.7
Traveling	.3
Communication	.2
Repairs	.3
Insurance	.4
Depreciation	.7
Professional Services	.1

Total Expense ----- 25.9

Total Mdse. Cost plus Expense -- 98.1

The merchants made ----- 1.9
Less than 2c

Few other lines of business are operated on so narrow a profit margin, and no other line of business renders so widespread and intimate a service to us all. Hereafter, before we criticize the retailer and his profits, let's remember how small a part of the dollar the merchant keeps.—Boston Traveler.

Commends Its Fairness.

Grand Rapids, July 24.—I am reminded that the fortieth anniversary of the Michigan Tradesman is at hand and that I am one of the twenty-one original subscribers who have been reading the Tradesman for the past forty years. It is a pleasure for me to record that it has been the most welcome of the many journals and other reading matter that have come to my store. I have enjoyed its fairness in discussing business affairs and its many helpful suggestions to the business man. I also have always found it on the right side of good morals, fearlessly exposing the wrong and wisely and kindly commending the right. It is my wish that the Tradesman will come to its half century anniversary still in the hands of its present owner and editor. If it should be my lot to see you enjoy such an anniversary, I'll promise Mr. Stowe my company all the way. Frederick C. Beard.

A Grave Question.

Little Laura's stay in the store had been so long and she had seemed so hard to please that the clerk finally blurted out:

"See here, little girl, I can't spend the whole day showing you five-cent toys. Do you want the earth with a little red fence around it for a nickel?"

Whereupon Laura said: "Let me see it, if you please."



TANGLEFOOT Products

Tanglefoot FLY PAPER

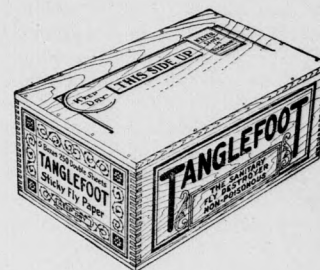


A carton of Tanglefoot (50 Double Sheets) Capacity, 100,000 Flies

TANGLEFOOT Sticky Fly Paper is now where you can sell it at the old popular price of 2 double sheets for 5 cents and make a profit of 50 per cent.

By spreading sheets of **TANGLEFOOT** in your show windows, especially over Sunday, you will not only catch the flies, but attract the attention of the 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.

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



A Case of Tanglefoot—5 Cartons (250 Double Sheets) Capacity, 500,000 Flies

PRICE FOR 1923

Per Case (250 Double Sheets) - \$4.15



SUGGESTED SELLING LIST for 1923 PRICE TO RETAILERS (Subject to Change Without Notice)

Put up in 1, 5, 10, 20 and 25 lb. full weight packages.

1 lb.	\$ 4.00 per doz. (24 in crate)
5 lb.	19.50 per doz. (6 in crate)
10 lb.	38.00 per doz. (4 in crate)
20 lb.	75.00 per doz. (2 in crate)
25 lb.	92.00 per doz. (not crated)

TREE TANGLEFOOT

TREE TANGLEFOOT is a sticky compound similar to that used by us in making Fly Paper. It is easily applied and is the most effective and economical protection for fruit, shade and ornamental trees against **all crawling insects**. Particularly recommended against

Canker Worms
Climbing Cut Worms
Ants

Tussock Moths
Brown-tail Moths
Gypsy Moths

On matured fruit trees and all shade trees it is applied directly to tree trunks; on young fruit trees over strips of manila paper.

One pound makes about 10 lineal feet of band. One application remains sticky three months and longer—(10 to 20 times as long as any other effective banding compound.) Remains effective rain or shine. Won't soften, won't run or melt, yet always elastic, expanding with growth of tree. No mixing required; use exactly as prepared by us. Applied with a wooden paddle. Will not injure trees.

Endorsed by prominent park and cemetery superintendents, foresters and horticulturists.

Tanglefoot ROACH & ANT POWDER

We have reduced prices 33 1-3% to put both sizes in the popular selling-price class. Put up in two ounce and half pound packages, to sell to the consumer at 10 cents and 25 cents. The cans are made of damp-proof fibre with semi-perforated tin tops.

Two Ounce Size:

Per dozen	\$.85
Per carton of 2 dozen	1.65
Per case of 5 cartons (10 dozen at 80c)	8.00

Half Pound Size:

Per case of 2 dozen at \$2.00	\$4.00
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One Pound Size:

10 Full Pound Packages	
1 Large well-made Powder-Gun	
Price per case	\$4.00

There is no better destroyer of Roaches and Ants made. There are no other high-class powders lower in price, if there are any as low. Quality is Guaranteed.



Made by

THE O. & W. THUM COMPANY
GRAND RAPIDS, MICH.



PAID 100 CENTS ON DOLLAR.

Mark Twain Found Honor Harder Master Than Law.

"Shoemaker, stick to your last!" is an admonition to which Mark Twain, like many another literary, business and professional man, might have hearkened with profit. It is a curious commentary on the waywardness of human nature to note the persistence with which men successful in their own lines of endeavor squander shrewdly earned money on dubious projects in totally unfamiliar fields. The successful plumber takes a flyer in Wall street where he is just one more lamb to be fleeced. The hardware merchant listens to the real estate promoter's promises of 200 per cent., and later finds himself saddled with a white elephant in the guise of an unproductive tenement house. If Mark Twain had always remained faithful to his genius, if he had not succumbed to the decoy of a speculative business killing when he had assurance of financial success in literature, he would have been spared several years of desperate anxiety over his family's future and his own good name.

The literary man is apt to prove a poor asset in a business combination, but imaginative writers have been quick to appreciate the romance of business and have often written so shrewdly about commerce and finance that one might be tempted to believe them capable of great achievements in those fields. Mark Twain's business interests, however, never absorbed him wholly. Had he considered them as his friends did in the light of mere speculations, they would never have jeopardized the security of his credit, and forced him at an advanced age to embark anew on an arduous career of money making.

In 1893 by a stroke of good fortune Mark Twain became acquainted with H. H. Rogers, the Standard Oil Magnate, an admirer who soon became a devoted friend. He was then deeply involved financially, just how deeply he did not himself realize until the following year when catastrophe stared him in the face. Without the assistance of the best business brains the task of extricating him from his difficulties might well have appeared hopeless. It would be difficult to conceive of a man better equipped for such an undertaking than Mr. Rogers, and to his disinterested management of the author's affairs Mark Twain rightly attributed his financial salvation.

Briefly the situation was as follows: In 1884 Mr. Clemens had established the firm of C. L. Webster & Co., a publishing house that made its debut under the most auspicious circumstances. One of the first books published was General Grant's *Memoirs* in the preparation of which the humorist had a notable part. The General was at the time dying of cancer, heavily in debt, his war glory tarnished by a worse than mediocre record as President and his personal honor implicated by association with a brokerage house of doubtful repute. The *Memoirs*, as is well known, made more money for

its publishers and the author than any other book in the world's history. Mrs. Grant received \$350,000 in royalties. This stupendous success, which founded the fortunes of C. L. Webster & Co., was subsequently never even approximated by the concern. Then years after its spectacular beginning the firm became insolvent and closed its doors. Mrs. Clemens, with claims aggregating \$60,000, was the chief creditor.

As the financial difficulties of C. L. Webster & Co. became more frequent and ominous, Mark Twain fixed his hopes more than ever on the anticipated success of the Paige type-setting machine. From the mechanical point of view it was a marvel of ingenuity. However, its inventor was never satisfied with results that a business man would have considered ample to justify production for the market. He continued to experiment and to make expensive changes that consumed years of time and thousands of dollars. So complicated and intricate was the machine that it contained more than 20,000 separate parts. In the model as finally perfected an unsuspected flaw was revealed. It was found that type had a tendency to break under the mechanical adjustment. At the same time the Mergenthaler linotype machine was produced and installed in all the larger newspaper and book press plants of the country. Mr. Rogers had the unhappy responsibility of disclosing to the author, then in France working on his *Joan of Arc*, the news that struck the final blow at his long cherished hopes. Mark Twain was close upon his sixtieth birthday. To his business tribulations was added a deeper anxiety over the health of his adored wife who had been an invalid for the greater part of their married life.

In circumstances where a weaker nature would have despaired he revealed new reserves of strength and determination. His most valuable assets were the many devoted friends notably Mr. Rogers, who was able and desirous to aid in the most efficient way. Mark Twain possessed a world-wide reputation, so far only partially exploited. He had also the assurance enjoyed by the man who has once achieved success, and that priceless asset, a sense of honor.

At the meeting of the creditors Mr. Rogers represented Mr. Clemens. Albert Bigelow Paine, Mark Twain's biographer, vividly describes the scene. It was like a thousand other such post-mortems, with its antagonistic factions and revelations of character. When it was proposed to sell Mrs. Clemens' Hartford house and appropriate all copyrights of published and unpublished works, Mr. Rogers announced that he could not agree to such action. Mrs. Clemens was the most important creditor. Out of her personal fortune she had lent the firm \$60,000, and he intended to see that her interests were protected.

Excluding Mrs. Clemens' claim, the debts amounted to \$100,000. In the end the creditors agreed to Mr. Rogers' terms receiving fifty cents on the dollar realized by the sale

of the assets. Only one of the creditors refused this settlement, but his attitude remained so threatening that it was necessary to find means to pay him off though it meant borrowing from Peter to pay Paul. Mr. Clemens now determined to liquidate his debts and recoup his fallen fortunes with the proceeds of a lecture tour of the world. One cannot do better than quote from a statement addressed to the press after he had made this determination, and had actually started on the tour.

It has been reported that I sacrifice for the benefit of the creditors the property of the publishing firm whose financial backer I was and that I am now lecturing for my own benefit.

This is an error. I intend the lectures as well as the property for the creditors. The law recognizes no mortgage on a man's brain, and a merchant who has given up all he has may take advantage of the laws of insolvency and start free again for himself. But I am not a business man, and honor is a harder master than the law. It cannot compromise for less than one hundred cents on the dollar and its debts never outlaw. From my reception thus far on my lecturing tour I am confident that if I live I can pay off the last debt within four years, after which at the age of sixty-four, I can make a fresh and unencumbered start in life. I am going to Australia, India and South Africa, and next year I hope to make a tour of the great cities of the United States. I meant when I began to give my creditors all the benefit of this, but I am beginning to feel that I am gaining something from it, too, and that my dividends, if not available for banking purposes, may be even more satisfactory than theirs.

In April, 1895, he was a bankrupt. Less than three years after (January, 1898) he had made the final payment to his creditors and was free of debt, with \$13,000 to his credit.

There existed for many years a widespread belief that he was saved from his pecuniary embarrassments by Mr. Rogers' loans and even outright gifts of money. Mr. Paine dissipates this misconception by revealing the exact status of their relations. In a word, Mr. Rogers served, and most loyally served, the humorist as his financial advisor. He regularly invested Mark Twain's earnings in such profitable securities that, had their friendship been of a few years longer duration, Mr. Clemens undoubtedly would have died a rich man, if not a millionaire. But Mr. Rogers did not give or lend him one cent, though Mr. Clemens' credit with him was limited only by Mr. Rogers' own resources.

While comprehending to the full Mr. Rogers' business sagacity, Mark Twain was too much of a born gambler to be content with the conservative returns on sound investments. Even after the terrible experience of bankruptcy, when eventually freed from debt by the proceeds of his world tour, he dallied with speculative enterprises in a way that would seem to disprove the adage of the burned child. To the conservative, cautious business man this persistence in a line of action that had twice proved highly injudicious, to put it mildly, would indicate utter incapacity. Curiously

enough he realized his limitations though he did not abide by them. But though he may never be held up as a model of commercial sagacity, he will always exemplify the great credit essential, Character.

Mark Twain was no universal genius. In his own field he was unequalled. He knew intimately his own world, but it happened not to be the world of commerce and finance. Few of his admirers who considered him inimitable as a raconteur appreciated his wisdom; for the author of *The Man that Corrupted Hadleyburg* and *Joan of Arc*, it is now conceded, understood and artfully revealed the petty weaknesses and sublime heroism that are the common heritage of humanity. One is reminded of the axiom that an artist is either imitative or creative, and, when creative, like God he creates in his own image. Though he possessed the underlying strain of pessimism common to all great humorists, a strain which is after all an essential ingredient of humor itself, a fine idealism was his guide in the supreme crises of life.

When he returned to the United States after his tour, Mark Twain's reputation had increased to such a degree that he was offered twenty cents for every word he might write. His courageous and successful efforts to pay off his debts received an unexpected reward in the public's esteem. He had always been loved for the joy he brought into so many dull lives, but it was a new and agreeable experience to hear and read the expressions of respect that greeted him on every hand. Success was assured. The sales of his books mounted to almost unprecedented proportions. He had lost a fortune unwisely, but persevered and made a larger one. To his failure must be attributed in large measure that ultimate financial success and the fame for business probity that cannot be measured by material standards.

Drake de Kay.

The Egyptian Fad.

So far as men's wear is concerned, it is fortunate that the Egyptian note did not go very wide; for a time it looked as if the vogue of Tut might influence more than it has, and if we had embarked on any extensive operations along the line of Oriental wearables, there's no telling how many disasters might have resulted. Once again we see the danger of supporting largely a thought that holds the eye of the public for the proverbial fleeting moment. It is easy enough to become enthusiastic about a novelty; putting good money and time into its further development, is quite another matter. The value of vogues is always a speculative one—hardly ever a sure thing. The man in St. Augustine, Fla., who named his new baby Tutankhamen in honor of the Egyptian pharaoh would have been a plunger in Tut finery, were he a haberdasher—getting rid of the name will be almost as hard as getting rid of heavy Egyptian stocks in which some merchants have invested.

Folks down South are rising in the prosperity scale.

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.

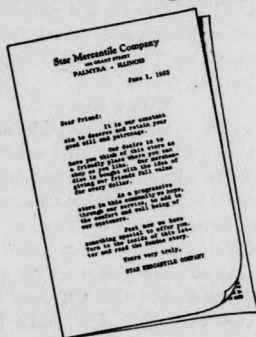
That is why the Semdac Floor Mop and Semdac Liquid Gloss appeals to her. It provides the easiest way for her to get rid of dust and dirt.

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
(Indiana)

910 South Michigan Avenue

Chicago, Illinois.

SWAN SONG OF COY STORE.

Fifty-Three Consecutive Years of Retail Merchandising.

The Chas. H. Coy store at Alden is the oldest exclusively retail store in the Western portion of the Northern part of the Lower Peninsula, of Michigan. This store was established August 31, 1870, by Reuben W. Coy, at Spencer Creek (now Alden) and is the pioneer retail store of this region. The Hannah & Lay Mercantile Co's store, at Traverse City, was established a few years earlier, but has always wholesaled merchandise in connection with its retail departments.

Reuben W. Coy, the founder, was born in Livonia, Livingston County, New York, April 27, 1843. His boyhood was spent on a farm with his parents near that place. He graduated from the schools at Livonia and afterwards took a classical course in Lima College, at Lima, New York. At the beginning of the Civil War he enlisted as bugler with the First New York Mounted Rifles and served with his regiment until the close of the war. In 1866 he followed Horace Greeley's advice and came West to Michigan and located at Elk Rapids, Antrim county, where he taught school one year and then entered the employ of Dexter & Noble as salesman in their store. In 1870 he resigned his position and opened a general store in Helena township and platted the village of Spencer Creek, now Alden. A few years later he built a grist mill and afterwards a sawmill, which he operated for many years. In 1873 he was married to Helen M. Thayer, daughter of Mr. and Mrs. Lucius A. Thayer, of Clam River. Mr. Thayer was a brother of the late George W. Thayer, formerly mayor of Grand Rapids. Their children now living are Chas. H. Coy of Alden, Ernest O. Coy, of Iron River, Mrs. Grace Shepperson, of Grand Rapids, and Mrs. Helen M. Vought, of Boyne City. In 1890 Mr. Coy disposed of his mill plants and devoted his time entirely to his rapidly growing mercantile business. Mr. Coy served as postmaster of Alden for twenty-five years and served the township for many years as supervisor and clerk. He established the first Sunday school in Helena township. He was a progressive, public spirited citizen and worked hard to advance and develop the resources and interests of the region. He was a member and trustee of the Methodist Episcopal church and a member of the Grand Army of the Republic and the Masonic fraternity. He died at his home in Alden, January 12, 1896, at the age of 53. The Elk Rapids Progress commenting on his death said this:

Death loves a shining mark and no truer exemplification can be found than in the statement that R. W. Coy is dead. He was an honest, energetic, intelligent, public spirited Christian gentleman, who labored with and for the best interests of his fellow men. He attended strictly to business and by his economy and thrift accumulated considerable property. As a merchant he was honest to the last degree and as a citizen naught can be said against him.

He was a born philanthropist and no hungry or needy person who was deserving was ever turned away. As a public benefactor he excelled and always had the best interests of the community at heart.

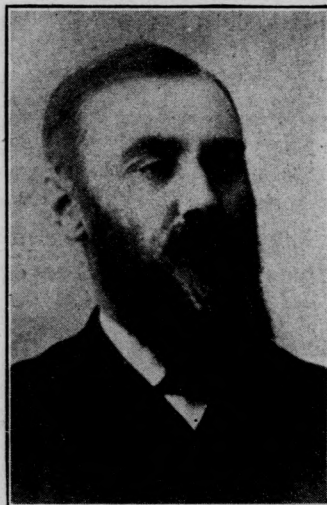
A history of the old store would not be complete without a sketch of the early history of Spencer Creek, now Alden, as it is so closely interwoven with it. In 1854, the firm of Dexter & Noble, of Elk Rapids, operated heavily in lumbering pine and at that time had a string of five lumber camps in operation. The first camp was located on the East arm of Round Lake, in Kalkaska county, the second camp was located on the East bank of Torch River, also in Kalkaska county, the third was at the South end of Torch Lake, where the Crystal Beach resort is



The First Store on Torch Lake.

now located, the fourth at the present site of the village of Alden and the fifth camp was located eight miles Northeast of Alden, on Grass River. John Spencer had charge of the fourth camp at the present site of Alden and built the first house at this point, a log one, in 1854 and the stream flowing through the village was named after him and is called Spencer Creek to this day. Mr. Spencer built extensive camps and operated for several seasons and eventually the village sprung up here and was named after Mr. Spencer and was called Spencer Creek, which name it retained until 1891, when the Chicago & West Michigan railroad was built through the town and the name changed to Alden, in honor of William Alden Smith, who was then connected with the railroad and who at the present time is President of the Grand Rapids Savings Bank. After the pine was cut, settlers began homesteading the Government lands near the East shore of Torch Lake and the problem of getting in supplies was an arduous one, the nearest supply being Elk Rapids, a distance of eighteen miles to drive. There were no bridges in the early days and in order to make the trip to Elk Rapids, it was necessary to ford Torch River, which was done at its mouth, the teams swimming across, a hazardous and dangerous undertaking. All this was changed when R. W. Coy opened up his store in 1870 on the bank of Torch Lake, near the point where Spencer Creek empties into it. The original store building is presented with this article. This building housed the business until the new store was built in 1888, about a block away, from the old store. This building is still used

for a store by the present owner of the business. The business venture of R. W. Coy met with a hearty reception by the early settlers and the new store was well patronized. The original sales book used at the opening of the store August 31, 1870, is in possession of the writer. From this we glean the fact, that the first day's sales were \$46.81, not at all bad for a store newly opened up in the woods. James Lewis, afterwards manager of the Cushman House, at Petoskey, was the first salesman. The first sale, a half pound of tea, sold for 50 cents to John F. Main, then a small lad. He is still living in Alden and is the proprietor of Alden's hotel, the Main House. Comparing the prices of merchandise in the old sales book, we note that they do not vary much from present day prices. A few exceptions are noted, viz: kerosene oil retailed for 40 cents per gallon; eight inch flat files sold for 40 cents each; ten inch at 60 cents; saw handles \$1.50 per pair; Japan tea of about the present 40 cent grade, sold for \$1 per pound; coffee was little used in those days and this item seldom appears, sugar sold for 15 cents per pound; lard at 25 cents; cotton spool thread, 10 cents; raisins, 30 cents per pound. Some articles were much cheaper then than now—shoes, cheese, butter, pork beef, spices and flour. One item appearing frequently is tin candle sticks at 10 cents each and candle wicking was a very staple



The Late Reuben W. Coy.

article, showing that candles were still in general use. No doubt the price of kerosene made its use prohibitive for many. There was no bluing sold in small packages and liquid bluing was unknown. Pure indigo was sold instead. It came in small wooden boxes about the size of a school chalk crayon box and sold by the ounce. Maccaboy Scotch snuff, in pound tin cans, was a staple article, now rarely sold. Wire hoop skirts were good sellers. Later on wire bustles were popular. Nearly every settler possessed some kind of a shooting iron, either a muzzle loading shot gun, rifle or Civil War musket, and a great deal of gunpowder, percussion caps and shot were sold. The modern paper bag was unknown and each salesman

was taught the art of making cornucopias from sheets of paper or paper cones to use in wrapping bulk groceries like sugar, tea and salt. The writer remembers very keenly an experience he had in his father's store, when he was a small boy 12 years of age. A customer came in and bought two pounds of fine shot of him. This he proceeded to wrap up in a cornucopia made from light weight tea paper. He poured the shot out of the scoop into the cornucopia and it went through it and scattered over the floor. His father and the customer laughed heartily at his predicament. Being sensitive to ridicule, he went out back of the store, sat down on the woodpile and cried hard to relieve his embarrassment. It is needless to say that he learned a lesson from this experience and wrapped shot in heavy straw paper from that time on. The shoe retailers of to-day who have to carry a multitude of styles to cater to the whims and fancies of their customers, only to sustain heavy losses, when the styles change, would welcome trade conditions of the early days in the old store. Shoes were not sold in individual cartons, as now, but came packed in bulk in wooden cases containing a dozen pairs, each pair fastened together with a cord strung through the backs of the shoes. There were just two styles for women, a cloth Prunella gaiter, with rubber gore in the sides retailing for \$1 per pair and a pebble goat button shoe selling for \$2.25. Men wore boots more often than shoes. Heavy rubbers were not on the market. Two grades of boots were sold, one a split leather boot, selling for \$3 per pair and a full stock of French hip boot for \$4.50. The boots were pegged with wooden pegs, frequently projecting through the inner soles. Before the boots were tried on by the customer, the salesman was obliged to remove these projecting pegs with an iron float, this giving the salesman plenty of exercise along with the sale. For girls there was only one style, a heavy calfskin shoe, and for boys, the famous copper toed boots, with the American eagle or flag stamped in gilt on the tops.

Kingfisher.

It was a matter of considerable difficulty to get merchandise transported from Elk Rapids to the store at Spencer Creek. In the summer time it was brought up by one of Dexter & Noble's tugs and in the winter time, when the lakes were frozen, was hauled across Elk and Torch lakes on the ice. The tugs had no regular schedule of stops at Spencer Creek and there was no certainty of obtaining merchandise when wanted. To overcome this Mr. Coy purchased from Wilson Rushmore, at Elk Rapids, in 1871, the small but staunch two masted schooner, King Fisher. This was a sturdy boat, forty-five feet in length and of good wide beam. It carried a crew of two men and could carry twenty passengers besides freight. The boat was sailed on Torch Lake to Torch River and poled down the river. The gunnels running the entire length of the boat, were about

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**THE
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COMPANY**
GRAND RAPIDS

ten inches wide. The crew walked on the gunnels from bow to stern, pushing against the bottom of the river with pike poles, thus propelling the boat. This had to be done for a distance of three miles until Round Lake was reached. The boat was then sailed across Round Lake through the narrows into Elk Lake and across to Elk River and was then poled through the river to its destination Elk Rapids. A profitable business was done, carrying settlers and their household goods from Elk Rapids to Spencer Creek, as the country about the village was rapidly filling up with settlers. My father once stated that "The purchase of the King Fisher was one of the best investments I ever made, for it paid for itself in one season, besides paying the wages of the crew and hauling his merchandise free."

A warehouse, located back of the store, on the shore of Torch Lake, was used for storing the bulky merchandise, such as barrels of flour, salt, kerosene oil, hay and feed. The warehouse was filled in the Fall with a sufficient quantity of this merchandise to last through the Winter months. These supplies were shipped from Chicago and Milwaukee by lake steamers to Elk Rapids and then transferred by the King Fisher to Spencer Creek. A similar condition still exists on Drummond Island, where sufficient supplies have to be stored in the Fall to supply the inhabitants through the Winter from the close of navigation in the Fall to the opening in the Spring. The old warehouse was eventually moved up onto the street, remodelled and now houses the Alden postoffice. The original crew of the Kingfisher was Levius Van Camp and his son, James. In the fall of 1872 Levius Van Camp was shot and killed by John Fitch in the woods, five miles East of Spencer Creek. They were hunting deer together, Mr. Van Camp wore a tan colored hunting jacket and was mistaken for a deer by Fitch, who shot at him killing him instantly. The next season the Kingfisher was operated by James Van Camp and John F. Main. This was the last season's run for the Kingfisher, as the Grand Rapids and Indiana railway was built this year (1873) and Mr. Coy was no longer dependent on Elk Rapids for his supplies, hauling them in from Kalkaska by teams, a distance of eighteen miles. The boat was then sold Mr. Coy supplied all of the construction camps at Kalkaska, Mancelona and Elmira with provisions, while the G. R. & I. was being built through this territory. The sales in 1873 were among the largest in the history of the store. A history of the early days would not be complete without mention of other boats, plying on the chain of lakes. The iron furnace owned by Dexter & Noble, at Elk Rapids, first went into blast, in 1873 and cordwood was secured for it from the settlers around the shores of Elk, Round, Torch and Clam lakes, to be converted into charcoal and used in refining the iron ore. The wood was loaded on large scows or lighters, from the banks of the lakes. These scows

were towed to Elk Rapids by three powerful tugs, namely, the Elk, the Torch and the Albatross. The cutting, handling and hauling of the cordwood gave employment to large forces of men on the several lakes. Logs were also towed in booms to the Dexter & Noble sawmill at Elk Rapids. The crews working on the lakes, lived in boarding scows or floating camps. The boarding scow for the wood crew was a two-story building, built on a large scow, the crew sleeping in bunks in the second story. The first floor was divided into three rooms, used as a dining room, kitchen and lounging room for the men. The log boarding scow was not so large, the building on it, being only one story, but the arrangement for the care of men was similar. The finest passenger boat that ever sailed on the chain of lakes was the sidewheel steamer, the Queen of the Lakes, owned by Dexter & Noble. This ran on a route between Elk Rapids and Brownstown (now Torch Lake village) at the North end of Torch Lake, making stops at Torch River, Spencer Creek and Clam River. The boat was purchased at a cost of \$35,000 and was a double deck boat, containing several state-rooms, a dining room and a main cabin, as well as a large open upper deck for passengers. It carried a crew of four men under the command of Captain Fred Johnson. The boat did not prove profitable, however, as it cost too much to operate it and to the great disappointment of the inhabitants about the lakes, was sold in the early eighties and was taken to Black Lake, to be used on a run from Holland to Ottawa Beach. Other passenger boats operating on the lakes after the Queen was sold, were the Jennie Silkman, owned by Cameron Bros., at Brownstown, used both for passenger service and for towing logs to their mill at that place and for hauling hemlock bark, to be shipped to Milwaukee. This was taken across from Torch Lake to Lake Michigan, a distance of about three quarters of a mile, on a tram road, the cars being hauled by horses. Later the steamer Times plied between Bellaire and Elk Rapids and afterwards the River Queen covered the same route. Some time in the eighties Joe Hawley and Ira Sharp bought the steamer Ida and it was placed on the run between Elk Rapids and Spencer Creek. This boat finally sunk in Clam River and was abandoned. Afterwards a fine new boat was purchased by them, the steamer Odd Fellow, to replace the Ida. Later a sister boat was bought, the steamer Mable, to better care for their growing patronage and for several years a profitable business was done. Captain Hawley operated the Odd Fellow and Captain Sharp the Mable. The Odd Fellow made two round trips each day from Alden to Elk Rapids and the Mable connected with this schedule, making two round trips to Bellaire daily. On the advent of the gasoline motor boats and automobiles, the boats became unprofitable and were sold to parties near Charlevoix and were put on the Pine Lake run. At the

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\$356,250 common stock now outstanding, on which a 7% cash dividend was paid in 1922, and over which this preferred stock issue has prior claim on earnings.

An unusually stable business, selling builders' and furniture hardware to over 7,000 retail hardware merchants throughout United States and Canada. It has never been able to supply the demand for its product.

Shipments have steadily increased from \$7,000 the first year to \$464,000 in 1922, and are running this year at the rate of \$590,000 annually.

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present time, no passenger steamers ply on the chain of lakes, of which Torch Lake is a link. However, there is no prettier trip to be taken in America than that through this chain of lakes: and as the resort business is increasing by leaps and bounds and numerous new cottages are being built on the shores of the lakes each season, a new passenger boat will, undoubtedly, be placed on this route in the future and will prove a profitable venture for the owners.

Returning, again, to the subject of the old store, the writer remembers well when the Ottawa and Chippewa Indians were numerous and of their bringing furs and baskets to the store for sale and of seeing his father grade the furs. The muskrat and mink skins were the more numerous and were sorted in three grades, according to quality. Red and grey fox skins were common and occasionally the skin of an otter and black bear was purchased. Skunks were not native here in the early days and no skunk hides were bought. Skunks are plentiful and common to-day, however. Another article that was extensively purchased from both the Indians and the white settlers was the native ginseng root. This was purchased in large quantities and shipped to New York City, usually in sugar barrels. The price paid then was about \$1 per pound for the dried root. Now that the timber is cut away, wild ginseng is very scarce and sells to-day in New York City, the principal

export market, for \$15 to \$18 per pound.

Notwithstanding the fact that the store has been in continuous operation for fifty-three years, there are customers still trading with it, who started trading away back in 1870 and in several instances four generations in the same family have been customers of the store.

The Old Grist Mill.

The grist mill installed by my father in 1875 was of the old stone burr type. It was operated by water power, utilizing the waters of Spencer Creek and the old mill pond was near the store. This has long since disappeared. The mill was an up-to-date one for those days. Amasa B. Probasco, also of Livonia, N. Y., was the first miller. The mill did a flourishing business grinding the grains of the early settlers, who came from as far away as the districts around Central Lake to the North, Mancelona and Westwood to the East. It also drew a good patronage from Kalkaska county to the South. Among the first recollections of the writer of this article is one of how the early settlers came for miles with their grist to be ground in his father's grist mill. Horses were scarce in those days and wagons and buggies were curiosities. Four wheel trucks were used, the wheels being sections sawed off from the ends of maple logs and the motive power ox teams. It was a common sight to see ox teams, lying down in their yokes near the old mill, chewing their cuds and enjoying a well

earned rest before resuming their long journey homeward. The old stone mill filled a long felt want in the regional life of those early days. The mill was a place of peculiar interest to the writer in his boyhood days. In the winter time it was heated by a large box stove and many a happy hour was spent by him beside it in parching field corn to eat and visiting with the old miller. But the old stone grist mill finally had to succumb to the sweep of modern inventions. The roller process of grinding grain between hardened steel rollers was invented and a mill of this type was installed by Dexter & Noble, at Elk Rapids. The new process was such an improvement that patronage soon drifted away from the mill at Spencer Creek and the mill was closed and the machinery dismantled and sold. The Pere Marquette railway now crosses the site of the old mill dam. The building still stands and is used as a warehouse for the store at the present time.

Maple Slivers.

While R. W. Coy, managed the store continuously up to the time of his death, there was a short period of a few months, when he did not own the stock and that carries us into the history of the epoch of "Maple Slivers." The famous "Maple Slivers" were due bills issued by Dexter & Noble, of Elk Rapids, and were made payable in merchandise at their store and were used in buying logs and wood. The panic of 1873 did not immediately

affect business in this region until a year later, in 1874, and then the depression was serious. In this year Dexter & Noble conceived the idea of discontinuing the buying of logs and cordwood for cash and issued trade due bills, payable in merchandise at their store instead. These at once became very unpopular with the settlers and were promptly dubbed by them "Maple Slivers."

Dexter & Noble had a practical monopoly of the buying of timber products, as there were no other firms buying in this territory at this time. Located, as they were, at Elk Rapids, at the outlet of the system of the chain of lakes, they occupied a position of strategic importance, as all timber had to be floated down stream and they were located where they were sure to get it. The early settlers were obliged to sell to them as there were no other buyers here and there was no railroad in this territory, so they could ship logs and wood out to other points. The nearest railroad was the G. R. & I. which was twelve to eighteen miles distant. The settlers were actually dependent on the sale of logs and wood for their very existence, as there was no market for farm products at this time. "Maple Slivers" soon became the only medium of exchange and money soon disappeared from circulation entirely. My father accepted "Maple Slivers" in payment for goods in his store and for a while everything went fine, as Dexter & Noble sold him merchandise from

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their stocks at wholesale prices, accepting the "Maple Slivers" in payment at full face value, thus allowing him a margin of profit. This worked out nicely for two years, but January 1, 1877, they refused to sell him merchandise at wholesale charging him full retail price instead. My father was forced to sell out to them and met the issue by doing so. They took over his stock of merchandise in the store and the stock of grain in the grist mill, but he kept his buildings and fixtures. They retained him at a salary of \$125 per month as manager at Spencer Creek. They were soon to be punished for their unscrupulousness. John Mitchell, of Elk Rapids, a local money lender, bought up a large amount of "Maple Slivers" at a discount ranging from twenty-five to fifty per cent. At the same time, the late Perry Hannah, of Traverse City, had done the same thing and then came the show-down. Mr. Hannah bought a large amount of wheat of Dexter & Noble and demanded that they accept "Maple Slivers" at their full face value in payment. This they refused to do, stating that they would pay them in merchandise only from their store. At about the same time Mr. Mitchell presented his accumulation of "Maple Slivers" and demanded that they be paid at full face value in cash. This they also refused to do. Mr. Hannah and Mr. Mitchell pooled issues and took their case into the Federal court at Grand Rapids. The "Maple Slivers" were printed in green on white paper and had the appearance of money, although reading payable in merchandise, as has already been stated. They were the only money in circulation during this epoch. When these facts were brought out in court, the decision was made by the judge, "that in as much as they were displacing U. S. money and were circulating as money, their use was illegal" and Dexter & Noble were ordered by the court to discontinue their use and pay the parties holding the outstanding "Maple Slivers" in cash. There was great rejoicing among the settlers at the result of this trial, as the "Slivers" had worked a real hardship on them, especially when tax paying time came, as they were not accepted, of course, for taxes and there was no other way of obtaining money. If you wish to see any of the old residents of this region literally "go up in the air," just mention "Maple Slivers" to them. They were surely most decidedly unpopular in every way. It is said that Mr. Hannah and Mr. Mitchell cleaned up several thousand dollars in their deals and the firm of Dexter & Noble was handed a real financial bump. Soon afterwards R. W. Coy bought his stocks back from the company and continued his business as before.

After the death of Mr. Coy, in 1896, Lewis Way, who had entered his employ in 1883, as salesman, was made administrator of the estate and the mercantile business continued by the family under the style of the R. W. Coy Estate, for a period of four years. In 1898, what was then

known as the "Klondyke" railroad was built as a branch of the Pere Marquette railroad from Rapid City through Kalkaska to Sharon, into the large tracts of pine owned by the Thayer Lumber Company, of Muskegon. When the construction of the new road was started, at Rapid City, large gangs of men were employed in construction work. Mr. Way foresaw that this would be an excellent point for a branch store and he immediately got busy putting the store in at this point. He purchased a lot and in seven days time had a store building erected and was selling goods in it, the merchandise for this store being rushed from the store at Alden. Carpenters worked on one side of the store, while goods were being sold on the other. Mr. Way was a genuine hustler and this is only one of many instances of his accomplishments. He was employed by the Coy interests for a period of over fifteen years and served them faithfully and well. The Rapid store soon developed a large trade. Two years later it was sold to Mr. Way, who still operates it, having built up under the management of his son, Dan Way, a very successful business. After the Coy estate was fully probated, the mercantile interests at Alden were re-organized under the name of the Coy Mercantile Co., Ltd., with Mrs. Helen M. Coy, Chas. H. Coy, Ernest O. Coy and Helen M. Vought as partners, later Mrs. Coy and Charles Coy purchased the interests of the other partners. In 1908 Charles Coy purchased the interests of his mother, Mrs. Helen M. Coy, and became sole owner of the business. In 1912 he took over the mercantile stock at Comfort, located between Alden and Bellaire, from Chester Hall and took in his cousin, Frank H. Lyon, as partner with him, operating this store under the style of Lyon & Coy. A few years later 85 acres of land surrounding their store was added to their holdings and for two seasons they operate this as a farm, in connection with the store business. In 1918 Mr. Coy sold out his Comfort interest entirely to Mr. Lyon, devoting his whole time to his Alden store and the buying and shipping of beans in car lots, in which he was a heavy shipper. After operating the Alden store for a period of fifteen years, he is now

liquidating it and expects to sell his store interests September 1 to other parties and take up other work. This will complete fifty-three consecutive years of merchandising, by the Coy family, in Alden. Mr. Coy's mother, Mrs. Helen M. Coy, and Mr. and Mrs. Charles H. Coy with their daughter, Marian, all expect to move to other points this Fall and the last member of the Coy family will have left Alden. They will always have the most pleasant memories of Alden and the beauties of Torch Lake, than which there is no handsomer body of water in the United States.

A great many changes have come to Alden in the past few years. It is rapidly developing as a summer resort and is very popular with Chicago, Cincinnati and Toledo tourists, who own many cottages in and around it. It is now the leading summer resort between Grand Rapids and Charlevoix and new cottages are being built here each season. It has also become an important shipping point for potatoes, beans, apples, cherries, cattle, hogs and chickens. Alden is now one of the

best business points in Antrim county.

Gone are the days of lumbering and sawmills about Alden. Gone are the days of lumberjacks and log drivers on our lakes and rivers. Gone are the days of wood scows and wood camps. The big sawmill, the roller flour mill and the iron blast furnace owned by Dexter & Noble at Elk Rapids, are dismantled and the buildings razed. Gone are the cheerful whistles of the tugs and passenger boats on old Torch Lake. Gone are the Indians with their dugout canoes, which they paddled so gracefully. All these are now but memories, and we miss them. The beautiful sunsets of Torch Lake shine on these scenes no more. One month from this issue of the Tradesman the curtain falls on the history of the Coy store and this article is its swan song. Charles H. Coy.

A Coming Financier.

Father—If you'll be a good boy, Frank, I'll give you this new shining dime.

Frank—Well, Pa, haven't you got an old dirty half dollar instead?

FIFTY YEARS AGO

Fifty years ago to-day I was clearing logs away
And at evening burning brush on the farm that was to be;
Every acre that could grow something needful here below
Seemed to be just so much sky let right down from heaven for me.

While it was a stubborn fight, yet its memory brings delight
As perhaps no other work with its sweat and grime can give.
I was master in the game, nature's age-old work was vain,
It was mine to make the terms by which with her I could live.

True, it was destruction bold, not so much for winning gold
As the thought of home, sweet home spun its cables in the soul;
Yet with love upon its throne there was something that I own
Seemed as waiting, waiting still as the ultimate, the goal.

And the time of moving, too, from the old house to the new
Was looked forward to for years as the real home at last;
But its joy seemed in the main as a place to entertain
More than giving to the life something better than the past.

But I've found I did not know, in those years of long ago,
That I'd never see the time that meant more to life than when
In those stern and strenuous days, holding hope before my gaze,
That to even up with life I must live the more in them.

And I'm sure the one at rest who shared with me in the quest
Of all compelling force that makes this old world go round,
Would agree with me to-day that 'tis not too much to say
That the really better days, save in dreams, were never found.

But with all the failures met there is nothing to regret
In the monumental work of the making of a home;
And so long as life shall last, memories of the precious past
Will in ever bright'ning gleams in their sweet persistence come.

L. B. Mitchell

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Hartford Fire Insurance Co.-----	67,104,458	10.00	2.15	49.2%	41. %
Continental Insurance Co.-----	49,770,190	13.14	4.50	49.8%	41.4%
Finnish Mutual Fire Insurance Co.	264,586	43.68	35.25	36.5%	18.5%

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INCREASED NINE FOLD.

Record of Grand Rapids Banks for Forty Years.

No survey of the business and industrial life of this community for the last forty years might be called complete if it did not contain abundant reference to the growth and development of the banking interests which in every community reflect in composite form the net results of its achievements. The tangible growth of a city is often measured by the character of its publicly and privately owned buildings, its parks, its public utilities and conveniences, its schools and playgrounds, its churches its streets and bridges. All of these interesting things can be seen without much effort. A closer study and analysis shows the growth of particular industries. The shop windows reflect the purchasing ability of the people.

The crowded streets give impressions of the people themselves, their occupations and character.

A study of the banking conditions sums up their achievements, illustrates their thrift and conservatism, so it is quite natural that Mr. Stowe should wish somewhere in his anniversary number to have a short survey of this interesting line of activity, in order that he may present a balanced picture of what has been done here in the last forty years.

To my knowledge, no one, not himself a banker, has been more interested in having well managed and well equipped banks in this city than our friend Ernest A. Stowe. Not because he used them unduly himself, but rather from the fact that he knows that the commercial needs for sound banks are compelling, and his purpose always has been to hold to high standards in commerce and trade.

That we may see at a glance the progress made since 1883 in the banking power of the city, it is interesting to compare the statements of the city banks then and now. Four National Banks in 1883 reported as follows:

Stocks, bonds and mortgages	\$ 363,000
Loans and discounts	5,592,000
Due local banks from other banks	578,000
Cash in the vaults	687,000
Invested in bank building and fixtures	68,443
Capital stock invested	1,300,000
Surplus and undivided profits	524,000
Deposits of all kinds	5,247,000
Bills payable or rediscounts	63,000
Total resources and liabilities	7,361,000

To be added to these figures I find that in 1889 three savings banks reported total resources and liabilities of \$1,949,000, so that we may say that the total banking power of that period was under \$9,000,000.00.

We can now look at the reports of the twelve incorporated banking institutions of the city and see what their June, 1923 statements show:

Stocks, bonds and mortgages	\$26,809,000
Loans and discounts	39,723,000
Due local banks from other banks	7,630,000
Cash in the vaults	3,698,000
Investments in bank building and equipment	3,200,000
Capital stock invested	5,225,000
Surplus and undivided profits	5,384,000
Deposits of all kinds	67,674,000
Bills payable or rediscounts	1,467,000
Total resources and liabilities	79,490,000

From these figures we see that in forty years time the banking power of the community has increased

about nine fold, without considering any of the private banking resources at all.

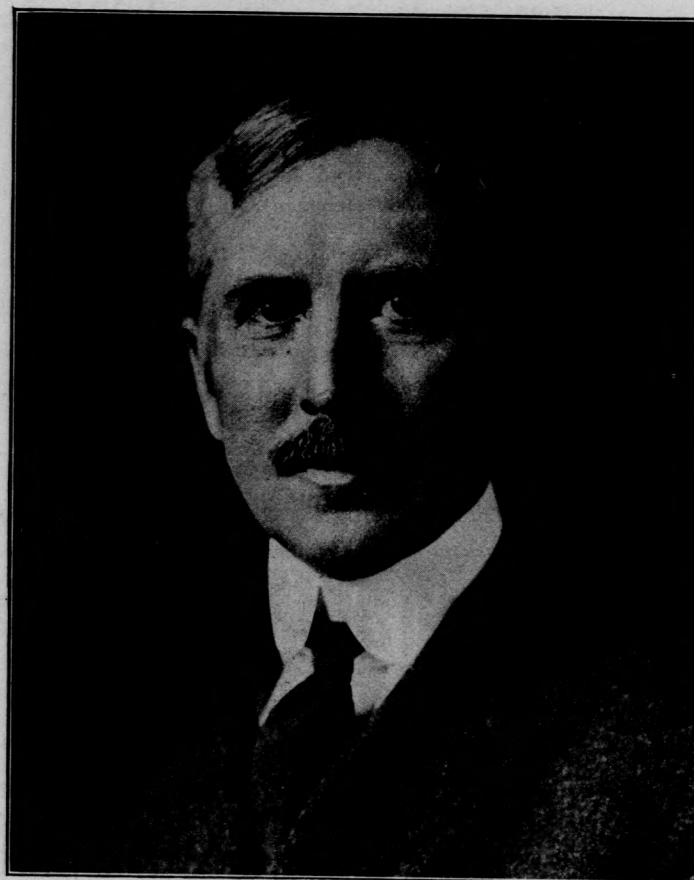
This period has indeed been one of great change for our banks. No bank in the '80's had particularly fine offices. There was some black walnut seen then and a little marble. The space for customers to use was whatever was left after the office arrangement was complete, although they usually had the benefit of all the outside light that the room afforded. The air was musty enough so that smoking in the office was considered a personal affront. The work was done by hand and the rows of figures were footed up by various mental exertion. The cashier was in close touch with almost every transaction in the office. The clerks and tellers came back nights many a time to

et, where one might roar to his heart's content, was soon found on the open desk and pretty soon everyone had one at his elbow where he could whisper his confidences without fear. Electric lighting was installed with all its adaptability. Marvellous adding machines appeared. Money counters and change makers relieved the tellers. Steel filing cabinets and fire proof walls discouraged the rats.

There were in the '80's seven banks in the city:

Old National Bank
City National Bank
Grand Rapids National Bank
Fourth National Bank
Grand Rapids Savings Bank
Kent County Savings Bank
Michigan Trust Company

These had individual offices at fixed



Clay H. Hollister.

finish up. The copy press smeared many well written letters and the rats in the basement ate up the copies. Some of us living on Canal street had the back wash from Grand River in our basements every once in a while for the purpose, no doubt, of exterminating the rats, but it did not do it. All it did was to occasionally spoil a ledger and make it illegible for reference and put out the fire in the heating plant.

Conditions were not at all primitive, but rather transitional, for the bankers were alive to developments in their profession, and soon offices were remodelled and later rebuilt. More light and air were provided. The public spaces were greatly enlarged. Rooms for women customers were added. All the modern devices for expediting business detail were sought out and used. The telephone first installed in the sound-proof clos-

locations. The tendency to combination soon began. In 1892 the State Bank of Michigan was opened. This continued as an individual bank until 1908 when it was merged with the Kent County Savings Bank under the title of Kent State Bank. The National City Bank in 1910 merged with the Grand Rapids National Bank under the title of the Grand Rapids National City Bank. Previous to this, in 1905, under the studious guidance of James R. Wylie, the National City Bank had created an affiliated institution with common ownership, this institution being established under the State banking law and being known as the City Trust and Savings Bank. This common ownership continued under the new merger until 1922, when by process of law the whole institution became the Grand Rapids National Bank.

The Fifth National Bank was in 1908 absorbed by the Commercial Savings Bank.

The Peninsular Trust Company, organized in 1894, was absorbed in 1900 by the Michigan Trust Company.

The Morris Plan Bank was established in 1918.

The Home State Bank for Savings was established in 1922.

Feeling the desire to become of easier service to a greater number of people and using the flexibility of the permission given by the Michigan State banking law to establish branches, several of our banks have established these in all parts of the city. At this time the Grand Rapids Savings Bank has twelve, the Kent State Bank seven, the Commercial Savings Bank three, the Peoples Savings Bank two, and the Grand Rapids National as successor to the City Trust and Savings Bank, has seven. These offices, manned and equipped in an efficient fashion, are enabling customers to be served near their residence or place of business and are serving to solidify into self conscious and independent groups, the neighborhoods in which they are located.

During this period the banks have made good steady progress. They have not made large profits and they have had to charge off considerable sums from time to time for commercial losses, due to either failures of their customers or to frauds perpetrated against them. In spite of these losses, which have been heavy at times, the present showing of a combined surplus and undivided earning account exceeding their fixed capital account, which itself is \$5,225,000, reflects good and conservative management. Two privately owned banks have started and then closed their doors, one of these, that owned by the late George E. Ellis, had accumulated deposits of about \$4,000,000 when his death occurred. There being no efficient organization established or plan anticipated to meet such a contingency, this bank, which had largely been built up around his personality by paying liberally for deposits, was put in liquidation. The Farmers and Merchants Bank, a private institution, owned by several individuals, also closed, owing to flagrant bad management.

The Banks now operating in the city are as follows:

The Old National Bank.
The Grand Rapids National Bank.
The Fourth National Bank.
Grand Rapids Savings Bank.
Kent State Bank.
Peoples Savings Bank.
Commercial Savings Bank.
Home State Bank for Savings.
Morris Plan Industrial Bank.
South Grand Rapids State Bank.
The Michigan Trust Company.
The Grand Rapids Trust Company.

The above are all incorporated under the National or State banking laws.

Besides these incorporated banks, there is a privately operated bank, known as the Polish American Bank.

The establishment of the Federal Reserve System in 1914, which served to mobilize the reserves of all of the

Roamer Motor Car Company

Kalamazoo, Michigan

MANUFACTURERS OF



AMERICA'S SMARTEST CAR. Every Roamer is custom finished to the specifications of its purchaser—with almost unlimited range of open and enclosed bodies, color combinations, leathers, textiles, top materials and equipment. Each Roamer is a model of detailed refinement and distinction.



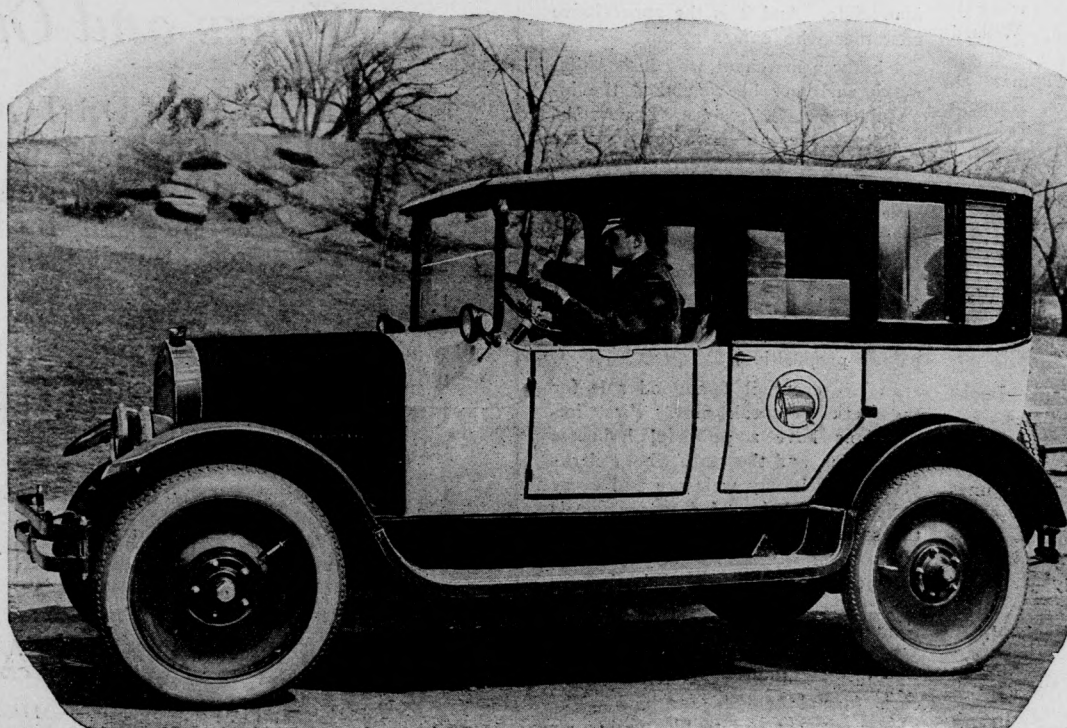
THE BARLEY SIX is frequently termed the most strikingly handsome car that can be maintained on a modest income. It is Roamer-Built for the man of moderate means and has behind it an institution with many years of successful, uninterrupted, unblemished manufacturing history.



"BUILT for the purpose" is a term that applies in full meaning to the Roamer-Built Pennant Taxicab. Of proven standard units, designed by expert engineers and built under the careful supervision of practical men the Pennant Taxicab is popularly accepted as the outstanding taxicab value of the day.

An outstanding feature of the automotive industry during the past year has been the rapid strides made by the Roamer Motor Car Company and the phenomenal success achieved by Roamer Built vehicles wherever introduced. Only recently Roamer stock was placed on the New York Curb and Boston exchanges.

Roamer stock offers a remarkable investment opportunity.



National banks and a very large number of State institutions throughout the Nation, also gave outlets for easy rediscounting to their banking members. This system has done wonders in stabilizing the Nation's banking conditions. The world war put that system to a tremendous test right at its inception and its ability to meet all requirements and demands, even to the financing of the upwards of twenty-five billions of dollars of securities newly issued, was a triumph for the system and reflects lasting glory upon the men who administered its affairs. It served in many ways to revolutionize banking practice. It provides ample means of expansion and contraction to meet all sorts of business fluctuations.

A little later the Federal Land Bank was established for the purpose of making larger sums of money available in agricultural districts, such advances to be secured by first mortgages running for a long term of years at moderate rates of interest and providing for gradual amortization. This measure and a later one providing for Joint Stock and Land Banks serve to furnish large amounts of capital to the farming interests.

Our city banks have profited by the use of these institutions and now natural community business that is presented to them.

I can but mention some of the capable men who have been associated with the active management of the banks in past years. It is impossible to give a full list, worthy as it would be. The city owes a great deal to these men. They were all faithful to their trusts and they set standards for upright and fair dealing that have made Grand Rapids always known as a safe and conservative banking town. There are a few names of those not now living whose memory we cherish:

Old National Bank—Martin L. Sweet, James M. Barnett, Harvey J. Hollister, Hoyt G. Post, Willard Barnhart.

City National Bank—Thomas D. Gilbert, J. Frederic Baars, Ransom C. Luce, James R. Wylie, Edwin H. Hunt, Otis H. Babcock.

Grand Rapids National Bank—William Widdicomb, T. C. Sherwood, C. H. Bennett, Edwin F. Uhl, Franklin M. Davis, Enos Putman, Edwin Hoyt, Jr.

Fourth National Bank—A. B. Watson, A. J. Bowne, I. M. Weston, D. A. Blodgett, H. P. Baker, H. W. Nash.

Grand Rapids Savings Bank—James D. Robinson, Marcus W. Bates.

Fifth National Bank—William Dunham.

Peoples Savings Bank—Thomas Heffern.

Commercial Savings Bank—Amos S. Musselman.

State Bank of Michigan—Daniel McCoy.

Kent County Savings Bank—J. A. S. Verdier.

All of these names recall pleasant memories of fine men.

If we were to attempt to call the roster of all bank officers and directors for the last forty years it would contain a great majority of those who have made Grand Rapids fa-

mous. Judges, lawyers, doctors, merchants and manufacturers—every trade and profession, except the ministerial—has been represented. An interesting paper of some length would be required to do justice to these men.

Our banks at present are in excellent condition. They have taken in the past, and now quite as much as ever, do take generous care of all local industries. They have always stood behind the great furniture industry of the city and its success has contributed to theirs. The whole of Western Michigan has always looked to Grand Rapids as a banking center and it has been a cause of gratification to Grand Rapids bankers that this has been so. What the future may have in store we do not know, but we have no fear that there will ever be a great departure from sound banking principles upon the part of local bankers. The traditions of the past are now being utilized by a strong and able group of younger bankers to build even better banks and it is gratifying to note that personal speculation was never a real part of our traditions.

Clay H. Hollister.

Making the Customer Feel at Home.

Written for the Tradesman.

Selling should never be a perfunctory formality.

The clerk who is satisfied to merely stand behind a counter, and thence to answer questions and hand out goods, may be formally polite; but it is a politeness that doesn't grip the customer. Truest politeness is that which reaches out and welcomes the customer and, from start to finish of every transaction, impresses him with your eagerness to serve and satisfy him.

Service—intelligent, painstaking store service—is the form of politeness which the customer will most appreciate. And it is the appreciative customer who comes again.

I know a merchant who insists that every customer be welcomed the instant he enters the store. If possible, a clerk is there to open the door for him; if not, the nearest clerk says, "Good morning, sir," or better still, greets him by name, and, if engaged at the moment, promises prompt attention.

This may be a bit extreme; but this merchant has found his open-hearted welcome to every customer a paying proposition.

In any event, it is a good rule for the clerk to speak first. First impressions have a powerful influence upon sales, and the store whose clerks give you a hearty welcome and every indication of being glad to see you is the store which you will favor thereafter. Don't wait for the customer to speak first and then slowly unbend; give him the words of greeting right away and proffer your services. If you know him by name, say "Mr. So-and-So"—don't be content with a curt, formal "Good morning." The nearer you can get to him with your greeting, the more favorably predisposed he will be toward what you have to offer.

There isn't the remotest doubt that

the salesman's attitude toward his customer is immensely influential in promoting or hindering sales. I know this from my personal experience, not merely in selling, but in buying—and the buyer's view-point is something which it will pay the clerk to study. The clerk who stands off at a distance, waits to be spoken to, and hands out the goods as though he were conferring a great personal favor, if he does not arouse actual hostility in his customer's breast, does at least leave the customer indifferent. While the clerk who gives the customer a cordial welcome, makes him instantly feel at home, and takes a keen interest in showing the goods, brings him from the very outset to a friendly attitude where he will be receptive to suggestions and appreciative of what you have to say of the goods.

Good selling is partly a habit. So is bad selling. You can train yourself in a fatal habit of stand-offishness toward customers, of striking a pose. Cut it out. It doesn't pay.

Instead, develop the habit of interested, friendly, enthusiastic service. Forget yourself, don't trouble your mind as to what the customer is thinking of you, center your thoughts rather upon the needs of the customer and the goods wherewith to satisfy those needs. The clerk who completely forgets himself in his enthusiastic desire to serve is the clerk who won't be forgotten when the boss is fattening the pay envelopes.

Make enthusiasm and eager service

and cordial welcome second nature with you—train yourself along these lines until the "Make yourself at home" attitude toward customers becomes a habit with you. You can't cure indifference except by the injection of enthusiasm; and not until the injection has been repeated again and again will you drive the indifference-germ completely out of your selling system. Victor Lauriston.

Reads It From Cover To Cover.

Chicago, July 17.—When a man has established, edited, managed and given a commercial paper a National reputation for excellence and merit, without a change or intermission for forty years, he has done something very remarkable.

I have read your paper for many years and must candidly say that I am always eager to break the wrapper on it when it comes to hand. It is mailed to my home—not to my office—because in my home I have more time and opportunity to read it from cover to cover, and I certainly enjoy the privilege.

John A. Lee.

Hopes to Read it to the End.

Grand Rapids, July 24.—In reply to your letter of July 6, will say I am pleased to be one of the original subscribers of the Tradesman and hope to be able to read its pages until everything is blotted out. In the early days your office was located near old Grab corners and two flights of rickety stairs brought us up to the sanctum sanctorum. I hope you will have continued prosperity.

Daniel Gale.

Credit--- Yours and Ours

CREDIT HOLDS TOGETHER
the world of business and finance.

If there were not this universal trust in the word of men, of businesses and banks, we would all fall back into a state of semi-civilization.

Your promises to us, our promises to you and others—these help in the building of the mammoth international structure called "FINANCE."

Credit and service are our products, and we have the best of facilities to make them helpful to our friends.

THE OLD NATIONAL BANK

GRAND RAPIDS

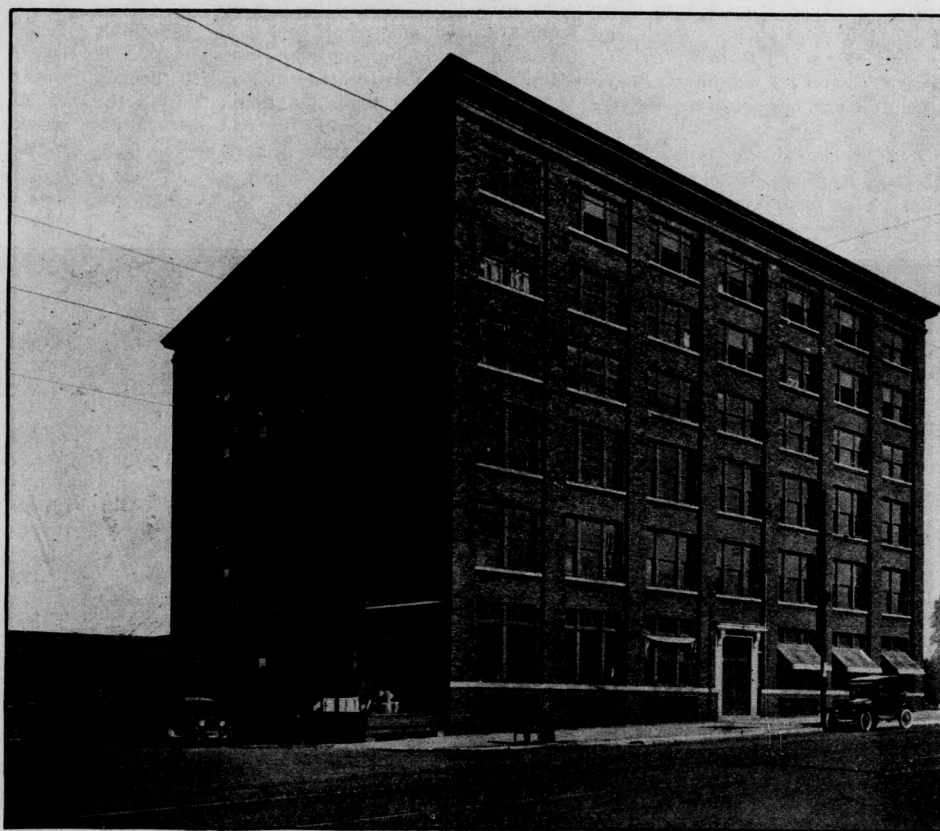


MICHIGAN

Resources Over \$14,000,000

Michigan Hardware Company

GRAND RAPIDS



WHEN we embarked in the wholesale hardware business in Grand Rapids eleven years ago, we resolved to leave no stone unturned to make our establishment all that its name implies—an emporium where everything the retail hardware dealer of Michigan requires in the regular and legitimate conduct of his business could be obtained at all times and gotten to its destination at the earliest possible moment. This policy involved a careful and continuous study of market conditions, trade tendencies and transportation facilities, but we permitted no amount of effort to stagger us in the accomplishment of our purpose.

We are happy to be able to announce that we have succeeded beyond our most sanguine expectations. We have become a real and a dominating factor in the wholesale hardware trade of Michigan. We have demonstrated our ability to handle the largest or smallest account with equal celerity and satisfaction. We have clearly demonstrated our right to the proud position we aspired to occupy and have justified our existence.

To do this we have had to have the cordial co-operation of our customers in every city and hamlet in Michigan, to whom we extend our hearty thanks for their generous and much appreciated assistance.

MICHIGAN HARDWARE COMPANY **WHOLESALE ONLY**

MEN OF MARK.

Jacob Van Den Berge, Founder of Van Den Berge Cigar Co.

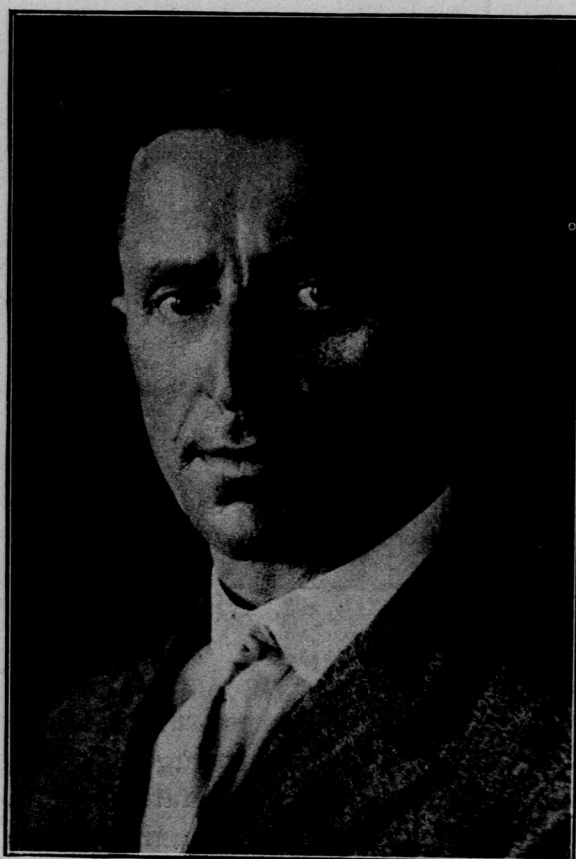
Appraisals of persons are far more difficult to make than of things. A hammer, for instance, consists of metals which are capable of accurate analysis in the laboratory. The chemist can determine the proportions of iron, carbon and vanadium which enter into its composition. But there is no laboratory, however marvelous its apparatus and methods, in which a comprehensive analysis of man can be accomplished. The reason is that man is a complex of such infinite variations and inheritances that his qualities cannot be estimated by a formula nor the contents of his personality tabulated with precision.

as it were. The truth is that no man fully understands himself, much less another man. The cosmos of emotions, ideas, impulses, passions, desires and latent energies has an infinitude of unexplored spaces in the subconscious mind whose potentialities no one can measure or estimate. It is impossible, therefore, adequately to portray all the units of a character. The best that one can hope to do is to sketch certain familiar traits which serve to identify the individual to his friends and acquaintances and from which an appreciable degree of helpfulness may be derived for those who are striving to reach the same goal.

It is from such a perspective that one may view with profit some of the achievements of Jacob Van Den

cigar maker. He started in with James Van Dam, who was then conducting a cigar factory at the corner of Leonard and Emerald streets. Six months later he transferred, himself to the cigar factory of William Klaassen, who was located on the corner of Bridge and Diamond streets and who was manufacturing cigars for H. Van Derweiden, who resided at the corner of Crescent avenue and Union street. He lost his job in this factory because of the enforcement of the union rule that no apprentice could be employed unless there was one journeyman employed in the factory at the same time. During the eighteen months he had worked for these three cigar makers he had managed to save \$28 and with this as a capital he engaged in business for

himself, so that he was able to buy leaf tobacco on time. His first regular factory was built at the rear end of the lot on which he lived. The factory cost him \$450 and he occupied it for six years. He then bought the lot at 1002 East Fulton street and moved the factory to the rear end of the lot, erecting an addition on the front end of the lot which he occupied for several years. In the spring of 1921 he concluded to erect a new building at 1055-59 East Fulton street. The contract was let to N. Rosema and the result was a two story and basement building, 65 x 75 feet in dimensions. The basement is 11 feet in the clear and is a humidor of its own accord. The temperature in the basement never gets above 65 degrees, making it an



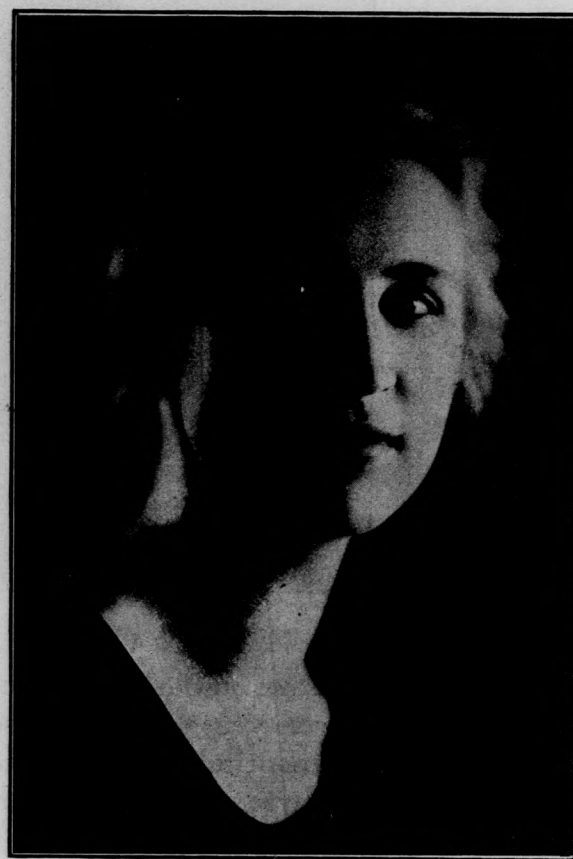
Jacob Van Den Berge.

Man is a microcosm—a universe in miniature. He has reserves of power and possibilities of performance of which he himself seldom senses the number and extent. The "mute inglorious Milton" and the "village Hampden that with dauntless breast the little tyrant of his fields withstood" are not merely figments of the poet's imagination. They are symbols for which the translation is found on every page of history. General Grant evolving from the obscurity of work on a canal boat to the leadership of armies and the presidency of the United States has his counterpart, in less spectacular guise, in every walk of life.

The comment is sometimes made that the biography of a man with whom one chances to be acquainted is too flattering or that it presents him in an artificial light or decks him forth in virtues and talents several sizes too large for his character,

Beerge. He might have developed into a diplomat, a journalist, a labor leader, a banker or an astronomer. But his faculties turned at a tangent to the circle of these avocations and his talents evolved along the line of manufacturing and salesmanship.

Jacob Van Den Berge was born in the Province of Zeeland, Netherlands, July 21, 1876, his antecedents, of course, being Holland on both sides. He was the fourth child in a family of seven children, all of whom are still living. He attended school until he was 10 years old and for the next six years worked on the farm on which his father was employed. The family then came to this country, locating in Grand Rapids, and Jacob found employment in the furniture factory of Zenas E. Allen, with whom he remained one year. The panic of 1893 threw him out of employment for a time, so he concluded to acquire the trade of



Miss Alida Van Den Berge.

himself in an upstairs bedroom in the family home at 1152 Baldwin street. The exact date of his starting was May 5, 1894. He bought his first leaf tobacco from J. Blickley, who at that time conducted a wholesale leaf tobacco store at the corner of Crescent avenue and Kent street. His first brand was the Nickle Movement, which sold at two for a nickle. His price to the trade was 90c for a box of 50 cigars. His first customer was N. Jonker, who still conducts a grocery store at the corner of College avenue and Carrier street. Mr. Van Den Berge vividly recalls the manner in which he got over the ground to deliver his first order of one box of 90c cigars to his first customer, who, by the way, is his customer still and has been all of these thirty years. Notwithstanding the humble beginning, dame fortune looked with favor on the young man and he soon established a credit for

excellent place in which to store and ripen leaf tobacco. On the death of Cornelius De Jonge, who had established a wholesale tobacco business on his own account, he purchased the stock and business and has since conducted it in connection with his cigar manufacturing business. He has now a manufacturing capacity of 2,000,000 cigars per year and, besides his other jobbing business, controls the El Producto brand of cigars in this territory. He has three young ladies in the office and takes much pride in the fact that his daughter, Alida, 22 years of age, is able to serve him in the capacity of office manager.

Mr. Van Den Berge has three brothers in his employ. One of them, who is foreman of the factory, has been with him for twenty-two years. Another one is employed in the shipping room and the third one is on the road. The office force consists of himself, Gillis Van Den Berge,

The Greatest Sale of any Brands of Similar Products in America



-The Three Great Products from Corn

CORN PRODUCTS REFINING COMPANY
17 Battery Place, New York

John C. Verburg and Gilbert Verburg.

Mr. Van Den Berge was married May 3, 1900, to Miss Catherine Ver Sluis. They have seven children, a boy and six girls. One of the daughters enters Blodgett hospital as a nurse Sept. 1. Another graduates from the high school in June and has not yet fully decided on her life work.

Mr. Van Den Berge is a member of Dennis Avenue Christian Reformed church, with which he has long been identified. He has been a trustee of the Holland Home for old people for the past ten years and still continues in that capacity. He took absolutely no vacations from business until 1922, when he went on an extended fishing trip and he is now planning on repeating that experience again this year.

Mr. Van Den Berge owns up to no hobbies but business. He is one of the most faithful men in the city in attendance to his business and is at his factory every working hour during the day, except when he is out with his automobile covering the city trade. He manufactures four brands—Whaleback, Plaindealer, Charles the Eighth and Lady Ryan, which have a large and constantly growing line of admirers and customers. His present factory is thoroughly sanitary and every convenience that could be introduced to conduce to the health and happiness of his employes has been provided.

Mr. Van Den Berge is quiet and unostentatious in his manner, attends strictly to his business and has many strong friends. He is personally hearty and rugged, due to the amount of time he spends in the open, calling on a portion of his city trade. From the time he started on his business career he has conserved and not abused his strength. His early life on the farm and the years spent in building up his business have given him a strong constitution that is carrying him along well and hearty through the active years of a life that has been devoted to earnest endeavor and a large measure of achievement. It is such men as Jacob Van Den Berge who give character and strength to the cigar industry, and make better the communities in which they reside.

THE UPLIFT OF THE WORLD.

It Must Come Through Individual Effort.

Twenty-five years ago I wanted a kitchen cabinet and I could not find what I wanted in the market and so I said to a mighty good carpenter of my acquaintance, "Here is a little plan of a cabinet. Can't you work it out for me?" And he looked over the sketch and said, "Yes, I will be glad to. I will look it over at odd times and I think I can improve on your sketch as I go along and will have a lot of fun working it out." The cabinet was made and is a very satisfactory part of our household conveniences to-day. This man many times afterwards spoke of the development of this housekeeping article and the joy that he had in it and the usefulness of many of the ideas which were brought out in the manufacture of the article.

I needed about that time a house that should be adapted to the use of my mother and whoever might be living with her, and I turned again to this carpenter and explained to him that we would like him to talk over the matter with my mother and then build a house, using his judgment in connection with building an attractive house and one that would make for comfort and service. He was greatly interested and together sketches were made and placed in the hands of an architect, who whipped into shape the ideas of my carpenter, and the house was built in a very satisfactory manner. We took keen enjoyment in working out the plans and modifying them from time to time to suit the new thoughts that came into our minds.

In the building of the house he employed a number of men who were expert in their different lines of work and the keenest satisfaction came from the conferences that we all had together with regard to the details of the building. These men who worked on the house did not think anything particularly about hours: they came in the morning and worked all day and always had time to go into conferences or note what was going on in the neighborhood, and nobody to criticize them. They were broad-minded men, men

of affairs, who were interested in all sorts of things that help to make good citizens. They were men who were interested in reading not only the current newspapers, but they were readers of other types of literature and got a good deal of enjoyment in studying up the new things that came into their daily lives and adapting them to the needs as they arose from day to day. This method developed men who were useful in neighborhood and community life. They took their part in things that were going on. Their chosen employment fitted into their enjoyment of life and the combination seemed very perfect.

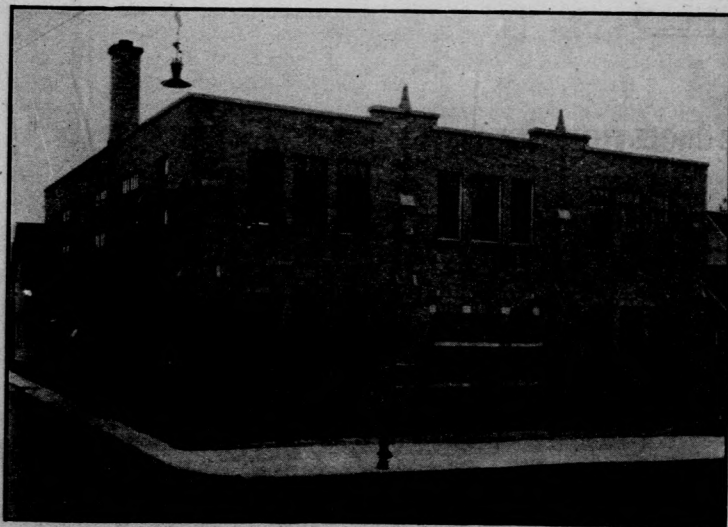
Not many cabinets could be made in the way my carpenter made the one for us and not many houses could be built by that old-fashioned method, but there were compensations very noticeable in connection with the evolution of manhood that added to the delightful experiences of life and the enjoyment of living in this world.

The other day I visited a factory in which they were making cabinets and I watched with interest the processes of manufacture. There was the most complete differentiation in the allotment of duties and from the raw material deposited at one end of the factory to the completed product an army of men and women were engaged, each one doing his small part well. That small part needed the most careful attention, but not much thought: the knowledge required for each one's particular

process was very slight and it was a comparatively easy matter for each individual to do his stunt in the completion of the perfected product.

I found these people worked eight hours a day. They started with the whistle and closed with the whistle and at the end of each day's work they were no wiser than they were at the beginning. There was no opportunity for thought or genius to express itself in connection with the monotonous labor. I was glad to note the shorter hours required of the workmen. It seemed to me that eight hours of continuous work of this kind was all that should be required of a man in a day. On the other hand, as I left the factory, I wondered what compensation could come into the lives of these people in lieu of the opportunities gotten under the old plan of an individual building, a completed article, and it occurred to me that there was a very serious problem that we have not yet solved in connection with the matter of utilizing the leisure of the working people who get so little outside of their wages from the pursuit of their industry.

I have recently stepped into a number of houses that were building in our city. I have been astonished from week to week to see with what rapidity good houses are erected and how under skillful managerial ability and the wise differentiation in the mechanical part of the work, rapid and perfect results are secured. I noted that each man employed did his part of the work and then



The Van Den Berge Factory.

Tilford Cigars

Manufactured by

PARK & TILFORD

=====
DISTRIBUTED EXCLUSIVELY BY
LEWELLYN & COMPANY

Wholesale Grocers
GRAND RAPIDS, MICH.

*It Keeps Bringing New Customers to the Dealer---
and Holds the Old Ones.*

RED ARROW FLOUR

The Bread Flour
De Luxe

=====
Watson-Higgins Milling Company
GRAND RAPIDS, MICHIGAN

was passed on to another building doing the same thing over and over at which he had become expert. I noted, also, that these men knew very little about other types of labor required in the building of a house outside of the one they were pursuing. It was interesting also to note that these men came to work at a given hour and if they arrived a little in advance, they lounged around, lying on their work benches, waiting for the whistle to blow and then very possibly it was necessary to sharpen a knife or a chisel or some tool that might be needed; quite in contrast to the old way of men coming to work in advance of the hour and putting their tools in readiness at the appointed hour to take hold with well-arranged equipment to accomplish the work of the day.

I noted, also, in connection with these buildings how suddenly the men stopped when the whistle blew indicating the time for the close of work. Nothing seemed to be on their minds looking toward the completion of any particular item of work. When the warning came, if the hammer was in the air, it was not brought down on the nail; and I was impressed with the lack of interest manifested by the average workman in his job.

It may be possible I am not conversant with the details of these matters; that some organization may be dictating to these men, so that they are not acting under their own volition in exhibiting this lack of interest in the details of their work. Be this as it may, this method does not develop breadth of character or intelligent service; and inasmuch as the biggest job we have in a democracy is the making of good citizens, I am wondering in what way these men can use their leisure time so that they can make up in some way for the lack of range in the occupation that supports the family and will result in making men better neighbors, more useful elements in the community and fit them for the larger requirements in the service of mankind.

This problem of utilizing leisure time, it seems to me, is a vital one in connection with the present processes of industrial life. Where does this obligation lie? First, of course, with the individual. It is a great deal more important to each one of these men that he equip himself to do the most possible for his family, for his neighborhood and his community; it is a great deal more vital to the world that he learn during these leisure hours to render intelligent and interested service in the life of his neighborhood, than to try to find out whether the United States should enter into the league of nations or whether a million years from now there will be another ice age that shall envelope this part of the world. In all of these large problems of the universe and our world, it does no harm for our individual workmen to take an intelligent interest, but during his leisure hours the matter of most startling import is how he can be a better father, a better husband and a more

useful man in his own neighborhood. The uplift of the world must come through this individual process.

Organizations are useful in the solution of this problem of the wise employment of leisure hours and the good people who make up welfare societies, social assemblies and business organizations ought to be impressed with the responsibilities upon them in connection with rendering aid in the solution of this problem; and especially, it seems to me, the church ought to be far more mindful of this obligation than to waste time in discussing sectarian differences. The method of getting into Heaven, that seems to be a matter of such startling import in the differentiated Christian church, ought to be attached so closely to

given over to diversion, to the employment of mind and to the development of delightful ways of enjoyment. Character is thus built and better citizenship is awakened and developed. First of all, I would say that the leisure time of a man of family should be largely devoted to the family problems. The children of to-day become the workmen, the managers and the leaders of tomorrow. Through the wise adaptation of leisure hours, wonderful progress can be made in assisting to a broader citizenship and a wiser service in making the world a better place in which to live.

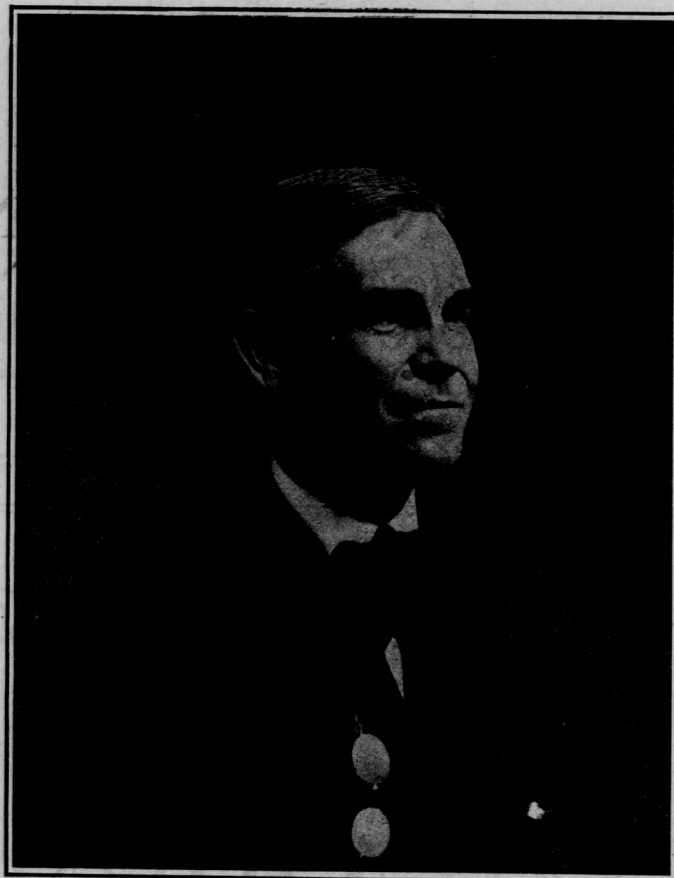
As I write this word, there flit through my mind a great many ways in which hours of leisure can be made attractive and useful along

ity in the people that found homes, which become the units of our civilization, is it not possible that this is the best work of organizations of every character which have for their prime object the welfare of mankind?

I have had the care of many people who in life's decline have few resources which make for happiness. Their joys have been limited and they have become a source of anxiety to their friends because there were so few things in which they could take an intelligent interest. My antidote for this condition lies in the realm of the wise employment of leisure hours during the active years of life. The average persons, those sometimes called "the two talent men," (and the Lord must love them because of the legion He has created) can do no wiser thing than to spend their leisure hours in preparing for a sweet and serviceable decline of life. This means a lively interest in children, in current events, in neighborhood affairs, in a love of reading, in developing deftness with one's fingers and in learning to play.

What is more pathetic than an aged person with nothing to do, and no enjoyment in people or things? What is more beautiful than a sweet joy-living and joy giving decline of life. People who wisely equip themselves for this type of existence are dwelling in the Kingdom of Heaven no matter what tenets they may profess or to what race they may claim allegiance.

Charles W. Garfield.



Charles W. Garfield.

problems of this character that in the solution of these problems of life in this world we shall see the gateway to the Heavenly abode.

The workman who goes from his job to his home at half past four has many hours before bedtime to employ in some way. How can he be helped to make them most serviceable? I wish these men would give more attention to their own children and become pals with them. As most of these people cannot go to Europe for vacations, or even to the mountains, and most of them are not able to go to nearby resorts, it is important that in lieu of these things the home develop means of diversion and happiness that shall be the equivalent of these larger things. It is perfectly possible to do these things. A family may in its own back yard have all the elements of recreation to be found at resorts

the lines of development of skillful handiwork, enlightened sympathies, quickened intellect, all leading to a broader conception of the responsibilities of life. Isn't it possible that we are putting the emphasis too strongly on what we call "world problems" and we are not getting any where: when, if we stressed the obligation of the individual to the nearby things we would reach gradually to the solution of the greater affairs and not spend a great deal of time, intellect or energy in the direct solution?

I think, on the whole, I am more interested in the children than in the grown-ups and I like to put the emphasis of my efforts in moulding the lives of children, rather than in trying to convert people who are in mature life to my way of thinking; and if any of us can awaken an increased interest and responsibil-

Twenty-One Original Names Still on the List.

The Tradesman possess a most distinguished roll of honor, of which it is exceedingly proud. It comprises the names of business houses which have been on the subscription list of the Michigan Tradesman ever since the first issue, forty years ago. The Tradesman very much doubts whether any other trade publication can present such a collection of faithful followers as the following:

Charles H. Coy, Alden.
Amberg & Murphy, Battle Creek.
J. L. Norris, Casnovia.
F. H. Bitely, Lawton.
E. S. Botsford, Dorr.
Richard D. McNaughton, Fruitport.
D. Gale, Grand Haven.
Wolbrink Bros., Ganges.
Charles E. Belknap, Grand Rapids.
Frederick C. Beard, Grand Rapids.
William J. Clarke, Harbor Springs.
Walsh Drug Co., Holland.
L. M. Wolf, Hudsonville.
Charles G. Phelps, Elwell.
Wisler & Co., Mancelona.
Thompson & Co., Newago.
M. V. Wilson, Sand Lake.
H. P. Nevins, Six Lakes.
Milo Bolender, Sparta.
O. P. DeWitt, St. Johns.
S. E. Wait & Sons, Traverse City.

A Common Case.

"Do you know," said the successful merchant pompously, "that I started life as a barefoot boy?"

"Well," said his clerk, "I wasn't born with shoes on, either."



---any man who drives an automobile
or truck in Michigan without

CITIZENS'

MUTUAL AUTOMOBILE INSURANCE

against Fire, Theft, Liability and Collision
is carrying a risk that he cannot afford

CITIZENS' MUTUAL AUTOMOBILE
INSURANCE COMPANY

WM. E. ROBB, SECRETARY
HOWELL, MICHIGAN

DON'T LET YOUR WARNING COME TOO LATE!

TRADESMAN CONTEMPORARY

Henry Vinkemulder "Came to Town" in June, 1883.

I have your letter stating that August 1 will be your fortieth anniversary as editor of the Michigan Tradesman. It is also forty years ago, June 3 of this year, that I first came to Grand Rapids from my birthplace in Grandville and entered the employ of Phillip Graham in his grocery store on South Division street, corner of Fourth avenue.

I well remember your coming to see Mr. Graham and hearing you tell him your plans for the publication of the Michigan Tradesman. You were at that time just starting in the old Eagle building on Lyon street, and were soliciting subscriptions and advertising.

and machinery of the Michigan Spice Co., which had been established by the late Edward Telfer, E. A. Stowe, Henry Idema and Peter Lankester, and conducted that business as a branch of our produce line for many years. We cultivated the trade with great care and thoroughness and enjoyed a large patronage at the hands of the trade, especially in teas, coffees, spices, baking powder and flavoring extracts.

We subscribed for the Tradesman as soon as we engaged in retail trade and have never since missed reading a single copy.

We have always valued the Michigan Tradesman as an advertising medium and there has not been an issue in thirty-five years that has not contained our advertisement.

During these years, we have many

Every Clerk Should be a Profit-Maker.

Written for the Tradesman.

Are you a profit maker?

Is your profit-making capacity on the increase?

Ask yourself these questions, friend, the next time you have a few slack moments behind the counter. Wrestle out this problem with yourself. Try to discover, in actual dollars and cents, what you are worth to your employer.

What you are worth to him depends solely upon the profits you bring him. And the only way you can secure profits for him is through the sale of goods for more than they cost—that cost including, not merely what the wholesaler or manufacturer receives in the first place, but the proportionate cost of doing business, transportation on the goods, rent, light, heat, advertising, subscriptions to church fairs and charities, and all the multitude of expenses, legitimate and otherwise, to which the merchant is put in order to do business. Including your salary.

Your value to your employer depends solely upon the margin you can secure for him over and above these items. If your sales do not represent a margin, what are you worth?

"Oh, yes," you say, contemptuously, "that's all he wants me for—just what he can get out of me."

No, friend—and alas, Yes, friend. No—because you have certain talents, and his store gives you an opportunity to turn them into money. Yes, because unless your talents

bring him some return for what he pays you there's no earthly reason why he should take you on at all. If you were a merchant, as you may some day be, in business for yourself, and you were hiring clerks, wouldn't you take on the clerk who would bring you the biggest profits? And if you were so situated that you needed to hire no help, had a store which you could run single-handed, yourself doing every bit of the selling, wouldn't your whole effort be to produce for yourself the biggest margin of profits possible upon the goods you sold?

There is too much guesswork among clerks, and too little headwork. This is true even from the purely self-interested viewpoint. Too much of this, "I reckon I'm working pretty hard" and too little of knowing exactly what returns your work is actually bringing to the business.

You think you're a profit-bringer as it is, but you aren't exactly sure as to the extent of the profit. You guess maybe you bring in so much every week.

What you need to do is to make yourself a positive profit-bringer—to replace guess-work with certainty.

Have you ever kept tab on your individual sales? Do you know just what your last week's work for Smith represents in the way of gross sales and net profits? If you don't know, wouldn't it be interesting to know? You can't go back and keep tab on the week that's gone, but you can start in right now and keep tab on the week that's coming.

Try it.



Henry J. Vinkemulder.

I am pleased to recall that our acquaintance and friendship has continued ever since that first meeting, forty years ago.

A few years later, in 1888, I entered the grocery business for myself with my cousin, Cornelius Borrendamme, under the firm name of Vinkemulder & Borrendamme. A year later I purchased by partner's interest and the grocery carried on for eleven years under the name of Henry J. Vinkemulder & Bro.

In the Fall of 1889 we started shipping home-grown fruits and vegetables to the lumbering, hotel and grocery trade throughout Northern Michigan and the Upper Peninsula under the name of the Vinkemulder Company. In 1900 the grocery business was sold and we then devoted our entire energies to the jobbing and carload shipping of fruits and vegetables.

We soon after purchased the stock

times sought your advice and counsel, which have been of great help and assistance throughout our business progress. Your high ideals and your firm stand for clean business methods as expressed in your paper and as set forth in your every day life and your utterances, both private and public, have produced most remarkable results among the Michigan mercantile trade that you may well look upon with just pride and satisfaction.

We know your paper will continue to grow in its influence for good and we assure you that you will always have our loyal support in every campaign for better conditions.

Henry J. Vinkemulder.

All that politeness costs is a little effort. The returns it brings are far beyond the cost in effort. Politeness makes people like to do business with you.



"A bird of a coffee!"

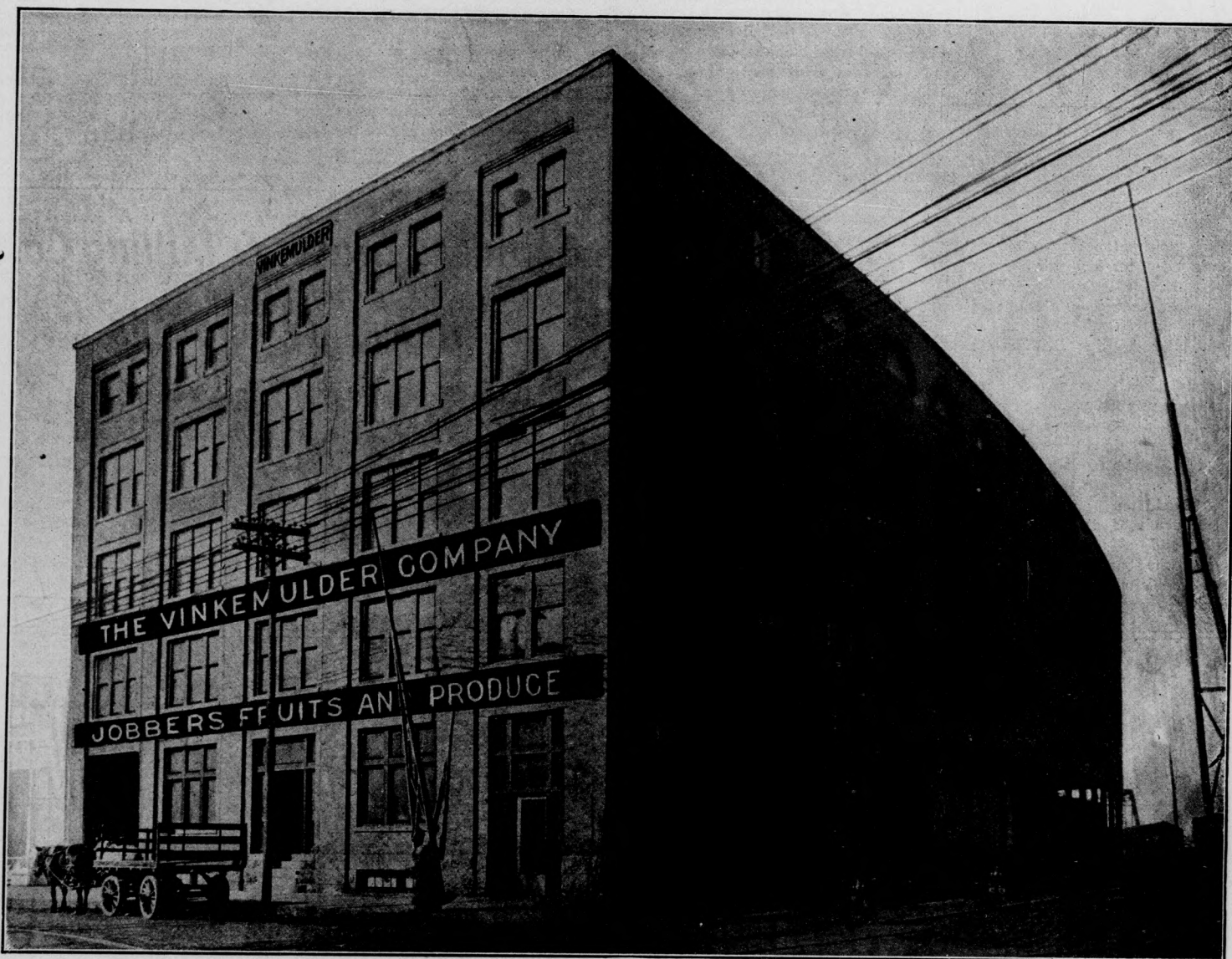
-that is helping to
feather the nest of
progressive grocers
everywhere. ~ ~ ~

Chase & Sanborn

The Vinkemulder Company

Grand Rapids, Michigan

Founded in the year 1888



This is Headquarters

It does not matter how large or how small your transactions with us may be, you will always receive benefits that are the results of long experience, painstaking care and prompt service. We buy and sell everything in Fruits and Produce in car lots and less and solicit your orders and offerings.

An old and dependable Produce Firm, nationally known

But go further than that. It isn't enough to merely know what you're actually doing. Try, systematically and earnestly, to do more—to make your work represent bigger profits.

And remember, always, that profits aren't always measured by turnover. Smith may be doing a \$30,000 a year business, yet he may make less than Robinson, whose yearly turnover is just \$17,000. And the fact that an article costs in the first place 75 cents doesn't mean that you sell it for \$1 you're making 25 cents for the boss. Not by any means! Figure in rent, interest on investment, lighting, freight, advertising, your own salary—and in a good many cases that apparent profit of 25 cents is all gobbled up and the Overhead Expense dragon is howling for more.

Net profit is what counts in business.

So when you put across a lot of stuff that's been marked down from 25 cents to 19 cents and is selling like hot cakes merely on account of its attractive price, don't go home at night with the delusion that you're making the boss inordinately wealthy. Maybe your day's sales mean a net loss. It's when you put across the goods that yield the boss a healthy margin of profit that you're worth while to him. Add ten per cent. to the annual turnover and you may be going back; add ten per cent. to the annual net profits and you're worth your salt, and a nip or two of pepper into the bargain.

It's the profit-maker whom business is always eager to meet. The

man who can go into a store and make profits, whether for himself as proprietor or for someone else as salesman, is always sure of a good living. He needn't worry about tomorrow. And if in addition to doing these things he knows what he can do, and carries with him the proof in the shape of a little individual record of sales and profits, he's doubly fortified against wet weather.

This knack of making profits is something you've got to learn if you're ever going to count in business. Of course you intend to have a business of your own, some day. And, you say, "Then I'll go after the profits in dead earnest."

Right! But why not put in the intervening five, ten or fifteen years learning how to go after the profits? Why wait to learn till the time when your very business life depends upon knowing how? Right now is the time to learn. Self-preservation demands it. For if you aren't training yourself as a profit-maker, you're forming the habit of indifferent salesmanship—and that's a habit that in course of time becomes mighty hard to break.

Maybe you're there now—a business man to whom this business of profit-making means a better living. Maybe you're wondering why those clerks of yours don't measure up to your standard as profit-bringers.

Profit-making is such a thoroughly live issue that you'd think the merchant's very first act would be to train his sales people in profit-making.

Yet there are some who refuse to do it—who hesitate to do it—who seem afraid to let their salespeople know just where the margins are good and where they are skimpy.

Turn on the light. Take the boys into your confidence, and tell them frankly what profit-making means to business. Tell them that it's the life-blood of business. Show them that when cost is reckoned up, there's more than the first cost of the goods involved; go with them into the items of overhead expense. Tell them where you make profits, and where you come close to the line—and then put it right up to them, for their own sakes and for yours, to become real profit-makers.

Victor Lauriston.

Splendid Service For Forty Years.

Howell, July 20—I understand that on August 1 the Michigan Tradesman will reach the age of forty years, without any change in ownership, editorship or business management. This appears to be a world-wide record.

The splendid service you have given for forty years is duly appreciated by your patrons and friends and we trust that it will be a great many years before there is any change in the management or ownership.

I am always anxious to get the Michigan Tradesman, as there is always food for thought and suggestions that are very beneficial to every business man.

I, therefore, wish to congratulate you upon your splendid success and send you greetings for the fortieth birthday of your paper.

Wm. E. Robb.

Standard Grocer & Milling Co.

Holland, Michigan

WHOLESALE GROCERS

Distributors of

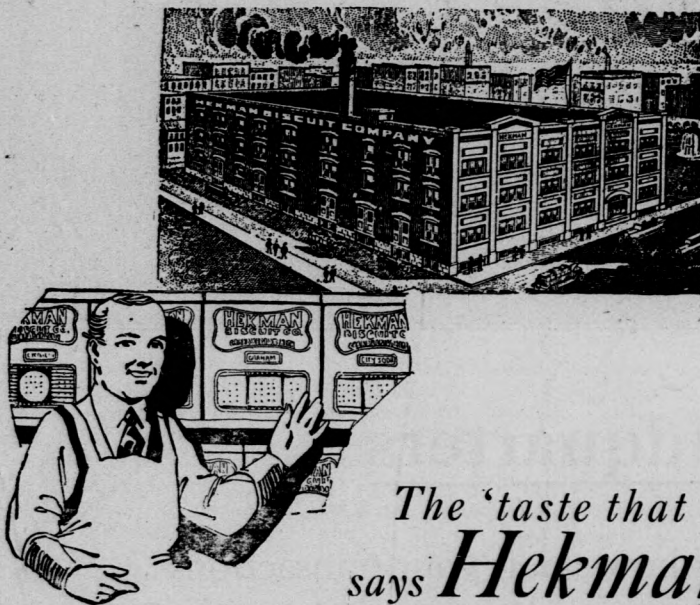
Charter Oak and E-A-Co. Flours

Aroma Coffee

Nucoa

Gold Medal Mayonnaise

Classic Canned Goods



The 'taste that tells'
says **Hekman's**
Cookie-Cakes and Crackers
are deliciously palatable.

Your Profits Come From What You Sell.

To your choice trade, the product they know best is the one that sells most quickly. The mere displaying of the Hekman line of Crackers and Cookie-Cakes is an indication of your quality lines and a means to ready sales.

Back of their choice is the wholesomeness of Hekmans products, self evidence of the cleanliness and the sanitary methods of Hekmans baking.

Hekman Baked Goods on your shelves, always fresh, always excellent, will help to stimulate your general trade.

 **Hekman Biscuit Co.**
Grand Rapids, Mich.

"Buy a Barrel of Flour" Movement.

The individuals who are backing the "buy a barrel of flour" movement point to the "buy a bale of cotton" movement in 1914 as a precedent. It is true that those who bought their bale of cotton to help out the grower when the outbreak of the European war temporarily deprived him of an export outlet made a nice little profit from the transaction, but the situation at that time facing the cotton producers was quite different from that facing the wheat growers to-day. In 1914 there was no world surplus of cotton and the outbreak of the war actually foreshadowed a large demand for the staple for military purposes. But the war broke out just as a new crop began to come on the market, and for the first few weeks of the struggle the control of the seas by the Allied nations was not assured. This interrupted exports, and the cotton market sagged in consequence. The purpose of the "buy a bale" movement was to relieve the growers from the necessity of selling in a temporarily glutted market. Exports of cotton regained their normal volume in 1915 and prices rallied accordingly. Those who had bought a bale to help the farmer had incidentally helped themselves.

It is evident that the conditions facing the wheat grower to-day are very dissimilar to those just described. The glut in the wheat market is not due to the closing of the export channels. On the contrary, there is an estimated world surplus of 200,000,000 bushels, with a possible increase of 100,000,000 bushels in the yield of the European crops, and a Canadian crop that is expected to rival the previous record yields for the Dominion. During the past fiscal year exports of wheat from the United States were over 53,000,000 bushels below those of the previous twelve months, and flour exports likewise declined nearly 1,000,000 barrels. The statistical position of wheat therefore, is weak, and the "buy a barrel" and "buy a bale" movements are not parallel.

There is also a movement to have business men interested in the welfare of the wheat growers to join in a campaign in which each man is to buy 1,000 bushels of wheat for future delivery. If a sufficient number could be induced to join in this movement the market might temporarily be strengthened, but it is to be remembered that in this case every buyer will also be a prospective seller and that such concerted activity will not result in permanently higher prices. The idea behind the movement, however, is that it might create firmer prices during the period when farmers must market their crop, and in this way aid the producers.

While foreign countries during the past year have been taking much less of our wheat, flour, corn, rice, and barley, they have nevertheless been buying a substantially larger quantity of our meats and fats. A slightly smaller quantity of fresh, canned, and pickled beef was exported during the year, but here was

a considerable increase in all forms of pork products. In quantity the increase was 52 per cent. for fresh pork, 18 per cent. for hams and shoulders, 16 per cent. for bacon, and 17 per cent. for lard. The total value of meat products exported was \$12,000,000 greater than the year before, and the value of animal oils and fats increased \$20,000,000. The value of dairy products, however, declined \$13,000,000. This is attributed in part to the smaller shipments of condensed milk to Central and Eastern Europe by relief associations in this country, and is therefore interpreted as a good sign.

It is important to note that the gains in the value of meat exports

are more than offset by the decline in the value of grain exports. Against an increase for meats and fats of \$32,000,000 there was a decline in the value of grains amounting to \$140,000,000.

Salesman or Clerk—Which?

Is a salesman a clerk, or is a clerk behind the counter a salesman? Just now there is some interesting controversy going on regarding that question, and the general opinion seems to be that in stores where clerks are regarded as clerks they are no more than that; on the other hand, where the salesman is looked upon as a man with a distinct calling, he usually lives up to the

expectation which the appraisal warrants. This seems a very sensible and logical conclusion. Our trade used to have mainly "counter-jumpers" in its service, and the store that works with the past, sometimes continues to look on all its "help" in that light. Give a man a definite responsibility, dignify him within reason, and you are pretty sure to make a better man—and a far better salesman of him, if he has any place on your payroll, at all.

Don't let talk about your goods become mechanical like that of the book agent. Talk naturally and vary your language to keep it free from sing-song character.

*"America's
Most Famous
Dessert"*



JELL-O

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



The Genesee Pure Food Company

LE ROY, N. Y.

Canadian Factory, Bridgeburg, Ont.

TRUST COMPANY SERVICE.**Various Functions Economically and Efficiently Handled.**

The object of this article is to convey to its readers a comprehensive idea of the great variety of service rendered by trust companies to the general public.

Prior to 1889 (thirty-four years ago) there was no such thing as a trust company in Michigan. At that time the first one (The Michigan Trust Company of Grand Rapids) was chartered and organized to do as a business corporation what individuals had previously done, a general trust business, and since then many such companies have come into

existence in the State as the demand has increased for this corporate transaction of the many complicated details of administering estates and acting in the great variety of fiduciary capacities developed by modern business methods.

The name trust company expresses its business perfectly, which is the handling of trusts—trusts for people, for firms and for corporations. These not only include estates under authority of the probate court, but an almost innumerable variety of matters placed in its care to handle under terms embodied in trust agreements.



Emerson W. Bliss.

A trust company acts as executor of a will, having been named therein by the testator to carry out its provisions legally and under the jurisdiction of the probate court, to pay the claims and debts and legacies and turn over the residue of the estate to those designated in the will to receive it. There are many cases where when the claims and legacies are paid provision is made that the

residue shall remain in the trust company's hands for a specified period, the income to be paid at certain times to certain people or charities, and the principal to be paid in specified amounts at certain times, or as a whole at one time, to certain people or charities.

Often the trustee acts for some special fund left under a will, such as a cemetery fund given in perpetuity or for a shorter period, or a trustee of a charitable fund, or as trustee for any fund or property for any purpose by appointment of a court.

A trust company acts as administrator appointed by the probate court to settle an estate where there is no will by paying claims and debts and distributing the residue to the heirs according to law.

A trust company acts as trustee of a mortgage or a deed of trust of property to secure an issue of bonds; to receive and account for a sinking fund or other special fund; to continue, operate or wind up a business for creditors and others.

A trust company acts as transfer agent for stocks of corporations and as registrar for bonds or stocks of corporations.

A trust company acts as trustee under a mortgage or a deed of trust of property to secure an issue of bonds; to receive and account for a sinking fund or other special fund; to continue, operate or wind up a business for creditors and others.

A trust company acts as transfer agent for stocks of corporations and as registrar for bonds or stocks of corporations.

A trust company loans money on real estate mortgages; purchases and

sells high-grade, conservative bonds; purchases and sells stocks and other securities upon commission so to do.

While for many of these services trust companies name their own reasonable charges, the fee for settling an estate by an executor or administrator, whether an individual or trust company, is governed by law, which in Michigan is 5 per cent. of the first \$1,000, 2½ per cent. of the next \$4,000 and 1 per cent. of all over \$5,000, the fee being based on the amount of personal property received and accounted for.

The reader will gather from this variety of work the modern trust company is not only an important factor in the business world, but must be an organization of trustworthy competent men, schooled in the many sided functions necessary to the carrying out of the diversified demands of its complex business.

Emerson W. Bliss.

Much higher wages would bring much less employment.

Roth Body Co.

BUILDERS OF SPECIAL

Motor Truck BODIES

"Any style body for any make truck"

2048 DIVISION AVENUE, S.
Citizens 31072



You'll Make
Satisfied Customers
By Selling Them

Amber Coffee

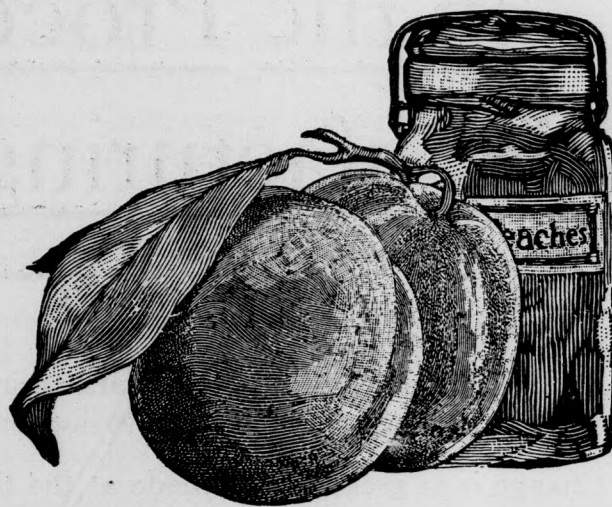
We also have a
complete line of
high quality bulk
coffees at attractive
prices.

Christian Coffee Co.

337-339 Summer Ave.

GRAND RAPIDS, MICHIGAN

SAVE THE FRUIT CROP



This is an excellent year

Fruits are plentiful and unusually good this year. Hundreds of thousands of women will put up many jars of jams, jellies and preserves.

These women will require sugar, jars, fruit and other preserving materials in quantity. It is logical to expect that the majority of their purchases will be made from grocers who tie up their stores with our national **SAVE THE FRUIT CROP** campaign on Domino Granulated Sugar.

Make sure that you get your share by displaying and suggesting the **SAVE THE FRUIT CROP** idea at every opportunity.

American Sugar Refining Company

"Sweeten it with Domino"

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

A Remarkable Advance in the Process of Manufacturing Flour.



ABOUT ninety days ago our mill began manufacturing flour by an advanced process that very materially improves the quality of the flour milled from both hard and soft wheats.

In fact, the Change is as great as was made at the time of the introduction of the patent roller process compared to flour manufactured on the old type mill stones.

The importance of this change to customers of the Valley City Milling Company may be better understood when we say to you that the Valley City Milling Company, of Grand Rapids, Michigan, and St. Louis, Missouri, and the Kehlor Mills Flour Company, of St. Louis, Missouri, are the only mills in existence milling flour by this new method.

Here is a Challenge to any and all competition who have been so indiscreet as to state the Valley City Milling Company is out of business, or that we are not producing our own flour or that our quality has not been maintained.

Never in the history of our business have we produced a better flour than we are making at this time, and we are milling our own products.

In fact, the new process of manufacturing, which our Milling Superintendent has been approximately twenty-five years in developing, **enables both the Valley City Milling Company and the Kehlor Flour Mills Company to produce more efficient flour than any other mill in existence at a lower cost basis than we have been enabled to use heretofore.**

This statement is made positively without fear of contradiction from the standpoint of fact and it is a challenge to those who have belittled our ability to produce during a period of distress, to even attempt to meet the quality we are turning out at this time both in hard and soft wheat flours.

We accomplish two remarkable results in the milling of flour by the advanced method:

First, the entire efficiency of the protein or gluten content of the flour is retained. In other words, the flour is 100 per cent. efficient.

In milling by the old method, the best it was possible to do was to preserve 70 per cent. of the efficiency of the protein or gluten content of the flour.

Second, the flour produced by the new method is absolutely uniform in granulation.

About four times the normal bolting surface is required to accomplish this result.

A Remarkable Advance in the Process of Manufacturing Flour

By the old method, it was absolutely out of the question to produce a flour of absolutely even granulation, as can be readily determined by microscopic tests or by the bolting of any flour made by the old process through a number 18 screen; in other words, it has been absolutely determined that 60 per cent. of the flour milled will pass through a number 18 screen, and 40 per cent., the balance, through a number 10, 12 or 14 screen, so that by milling flour by the old method 60 per cent. of the flour was of the fineness of the mesh of a number 18 screen and 40 per cent. of the flour of the fineness of a number 10, 12 or 14 screen.

The flour we are producing is positively uniform in granulation, it being of the fineness of the mesh of a number 18 screen, is sharply ground and yields better.

Bread baked from the new process flour will retain moisture much longer, is more nutritious, handles easier in the baking and both the color and flavor are improved.

Furthermore, and what is of great importance to us, the volume of sales is over 100 per cent. greater already and very indication points to a remarkable volume of trade. As a matter of fact, the only difficulty we will experience is a possible inability to take care of our greatly increased business.

A complete announcement to the consuming public will be made about the first of August in all of the important newspapers of the State; also, a special additional announcement will be made to the dealers of Michigan in the immediate future.

Remember this in considering the above proposition:

The greatest advance in milling has been made by the new method that has been accomplished during the past fifty years.

The entire efficiency of the protein or gluten content of the flour is preserved.

The baking qualities of both hard and soft wheat flours are materially improved.

The cost is even lower per barrel than before.

Our mills are the only ones in existence to-day who can and are milling flour by this improved method.

Those dealers who take advantage of the information given and make reservations for flour accordingly, will occupy a most enviable position with the consuming public.

Write or wire immediately the Valley City Milling Company, of Grand Rapids, Mich., and St. Louis, Missouri, or the Kehlor Flour Mills Company, of St. Louis, Missouri, for prices and samples.

Valley City Milling Company

Grand Rapids, Michigan

CHANGES OF FORTY YEARS.

Passed in Review by William H. Anderson.

I received your letter a few days ago telling me it was forty years ago, in 1883, that you began the publication of the Tradesman. It reminded me it was in 1883, forty years ago, that I came to town, a young man, country born and brought up, in search of the opportunities supposed to be found in cities. The year was one of great adventure for both of us. I want to congratulate you most heartily upon the splendid success that yours led to.

Measured by the ages, forty years

in every office and nearly every home and no longer do we try to blow out the electric light. Modern ways are not the way we knew, but if you and I and the Tradesman could see the Grand Rapids of '23 with the eyes of '83 we would not feel ourselves strangers in a strange town. With a fourway view from Campau Square, then as now the "hub," we would see many breaks in the old skylines. We would see the Grand Rapids National, the Herpolsheimer, the Steketee, the Morton House, the Grand Rapids Savings, the Gilbert and the Press buildings in one direction, and instead of the old Rathbun House would be the city's first

Phoenix and the Fuller station districts now we have them in bunches. The Godfrey avenue, the Macey, the Oakdale Park and the Clyde Park factory districts are new developments. Probably we have a dozen factories now where forty years ago we had one, and they are bigger and better factories, better built, better lighted, better arranged. Factory landmarks are still to be found, but it is to the new construction that we point with pride when strangers are among us. The industrial fathers, the Berkeys, the Widdicombs, Converses, Nelsons, Gays and others did the best they knew how with the light they then had. From them those who have come after learned to do better.

We would need a guide in explor-

ing the residential districts. Landmarks are not lacking. Many fine old homes still remain, but the glory has departed from Jefferson avenue. We must go half way to the far end of Reed's lake before seeing "country," which use do to begin a little beyond Eastern avenue. South of Wealthy, instead of wide reaches of acreage, as we remember it, now there are more homes than were in all Grand Rapids forty years ago.

In 1883 we had four newspapers, the Eagle, the Democrat, the Times and the Leader. They are all gone and now we have the Press and the Herald. With all honor to the old editors, with improved equipment and better facilities, what we lack now in quantity may be made up in quality.

Intentionally, I have left banking



William H. Anderson.

may be but the flicker of an eye, but in the lives of men it is long time. It is five years more than half the scriptural span. To-day's men of affairs were fledglings then and some were not yet born. The leaders in trade and industry of 1883—how few of them are left! A generation has passed, and I think you will agree it was a generation worthy of kindly remembrance, a generation that laid solid foundations and built for strength and stability.

The city's population in 1883, as I recall, was about 40,000. We have nearly four times that now. Our streets are busier than they were then. We have brick pavements in the business districts, instead of cedar block or cobble; the old board walks are gone; we have electric cars, boulevard lights, automobiles and motor trucks. The hack, the omnibus and the dray have disappeared; the farm wagon is not often seen, the horse is becoming a curiosity, the telephone, a two-year-old novelty forty years ago, is now

sky scraper, which William Widdicombs built. To the North would be the Pantlind, the Goodspeed, the Commercial Savings, the Wursburg, the Hermitage and the Rowe. Up Pearl street are the Michigan Trust, the Klingman and the Houseman buildings, and looking the other way is the new bridge. But with all these modern constructions, what a wealth of landmarks remain to guide the old timer on his way! From the Tower clock to the Porter block, to St. Mark's church, to the Berkey and Gay building and to the Brush factory there are many buildings to remind us of forty years ago, to remind us, too, that Grand Rapids is thrifty and that it does not tear down and throw away until the need of it appears.

In the factory districts you and I and the Tradesman, looking through the eyes of '83, might have our troubles. The river front then as now had its lining of factories, but instead of one or two or three factories each, in the Widdicombs, the

Grand Rapids Notions Co.

237 and 239 Fulton Street, West
GRAND RAPIDS, MICH.

*Jobbers of Dry Goods
and Notions*

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SUPREME quality—supreme style—supreme character and exclusiveness are embodied in the incomparable new diamond creations shown by the Herkner Jewelry Company.

Fancy new shapes in diamond rings, flexible bracelets, bar pins, every piece a work of art, modeled in the finest and most exquisite platinum lace work.

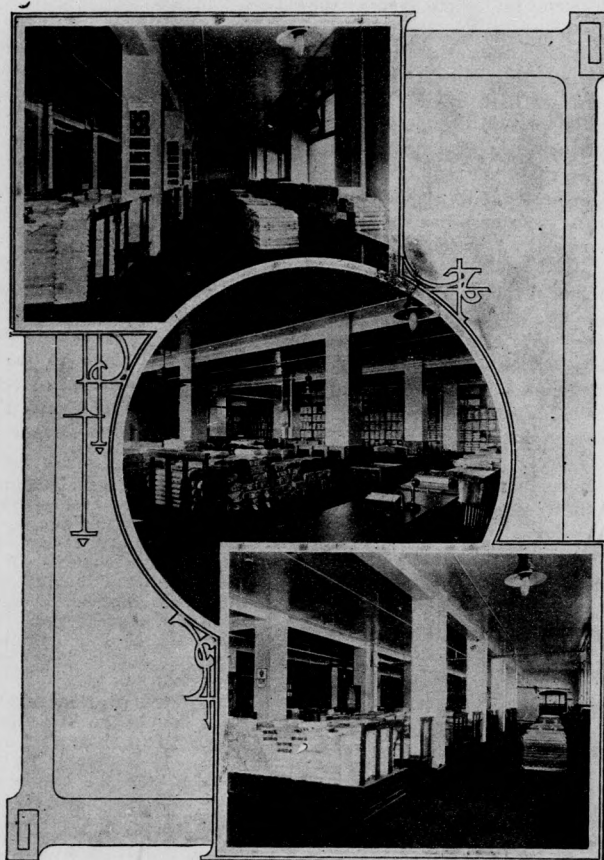
To see them is to appreciate their entire uncommonness.

Gifts for every gift occasion in almost limitless variety.

J. C. Herkner Jewelry Co.

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With the Opening of Schools there will be an Increased Demand for Woven Materials.



COTTONS

36 inch	Bleached Paramount	-----	\$.15½
36 inch	Bleached Minute Man	-----	.16½
36 inch	Bleached Hill	-----	.17½
36 inch	Durretta Cloth	-----	.24½
36 inch	Toilers 10/20 Remnants	-----	.12½
36 inch	Bellwood Cambric	-----	.17½
36 inch	Lonsdale Cambric	-----	.22¾
36 inch	Unbleached Manhattanville	-----	.12½
36 inch	Unbleached Columbus "DD"	-----	.13
36 inch	Unbleached Valley City	-----	.13½
36 inch	Unbleached Pepperell "R"	-----	.15½
36 inch	Unbleached Wilton	-----	.14
36 inch	No. 100 Black Sateen	-----	.26½
36 inch	Aleda Black and Colors	-----	.33½
36 inch	Ramona Sateen Black and Colors	-----	.31½

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At the following Low Prices:

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27 inch	Haynes Apron Gingham	-----	\$.13½
27 inch	Amoskeag Apron Gingham	-----	.15½
32 inch	Amoskeag Apron Gingham	-----	.18½
27 inch	Brentwood Gingham	-----	.15½
32 inch	Brentwood Gingham	-----	.18½
27 inch	Everett Classic	-----	.13½
27 inch	Bluebell Cheviots	-----	.15½
27 inch	Holland Gingham	-----	.15½
32 inch	Holland Gingham	-----	.17½
32 inch	Utility Gingham	-----	.20½
32 inch	Toile du Nord	-----	.23½
32 inch	Bates Zephyr	-----	.23½
32 inch	A. F. C. Gingham	-----	.23½
27 inch	Manville Chambray	-----	.15½
32 inch	Manville Chambray	-----	.18½
32 inch	Kalburnie	-----	.20½
30 inch	Imperial Chambray	-----	.23½
32 inch	Feerless	-----	.19½
32 inch	Dumbarton	-----	.23½
32 inch	Gilbrae Gingham	-----	.35
32 inch	Lorraine Gingham	-----	.35
28 inch	Bates Crepe	-----	.22½
30 inch	Steketee Chambray	-----	.23½
32 inch	Jacquelin Gingham	-----	.31

(GINGHAM SHORTS)

27 inch	Everett Classics	-----	\$.12½
27 inch	Brentwood	-----	.14½
32 inch	Peerless—Yomac	-----	.18½
27 inch	Bellevue	-----	.16½
32 inch	Victory—Brentwood	-----	.17½
27 inch	Domino Apron Gingham	-----	.10½
32 inch	Bates Zephyr—Remnants	-----	.17½
32 inch	Mohican Madras	-----	.17½
32 inch	Silk Striped Selfas Madras	-----	.32½

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WHOLESALE DRY GOODS.

GRAND RAPIDS, MICH.

to the last. In 1883, we had five banks with a total capitalization of \$1,250,000. The First, now the Old National had \$400,000, the City National \$300,000, the Grand Rapids National \$200,000, the Fourth National \$300,000 and the Grand Rapids Savings \$50,000. The officers were Judge Solomon L. Withey, James M. Barnett and Harvey J. Hollister; Thos. D. Gilbert, Julius Houseman and J. Frederick Baars; Edwin F. Uhl, Freeman Godfrey and William Widdicomb; A. B. Watson and D. A. Blodgett; Isaac Phelps and Dana B. Shedd. Of them Mr. Shedd, still with the Grand Rapids Savings is the only one left. In those days Lewis H. Withey was in the lumber business, with Anton G. Hodenpyl as his book-keeper. Henry Idema was Bradstreet's superintendent for Western Michigan. Clay H. Hollister and Dudley Waters were little more than through school. Robert D. Graham and Charles W. Garfield were raising fruit. I have not at hand the bank statements of 1883, to my regret, but the total resources probably were between \$5,000,000 and \$6,000,000 and the total deposits somewhere around \$4,000,000.

My active bank connections did not begin until July, 1891 eight years after I came to town, when I was made managing director of the Fourth National. In January following I was elected Cashier with Delos A. Blodgett as President, and in 1898, when Mr. Blodgett resigned and retired, I was elected to the office I have since held.

In 1891 when I became managing director of the Fourth National, the Fifth National, \$100,000, Jas. D. Robinson President; Kent County Savings Bank, \$50,000, John A. Covode President; Peoples Savings Bank, \$100,000, Thomas Jefferson, President; and the Michigan Trust Co., \$200,000, Lewis H. Withey, President, had been added to the list, and the capitalization of the old banks has been increased, Old National to \$800,000; National City and Grand Rapids National to each \$500,000; and the Grand Rapids Savings Bank, \$150,000. The total capitalization then, not including the Trust Company, was \$2,500,000. The total resources were \$10,094,433; loans and discounts, \$7,122,539; bonds and mortgages, \$590,868; commercial deposits, \$3,056,212; savings and certificates, \$3,418,400; due to banks, \$254,583; total deposits, \$6,784,227. To-day, thirty-two years after, we have three National and six State banks, with a total capitalization of \$3,875,000 and, in addition, we have two trust companies, and the Building and Loan Associations with their several millions.

The banks in 1891 had surplus and undivided profit equivalent to about 25 per cent. of their capital; to-day they have \$4,128,550, or 6 per cent. more than 100 per cent. of their capital. The surplus and undivided profits are available to the community as banking capital, and at the same time serve as an impregnable bulwark against possible disaster. In the past no organized bank in Grand Rapids has failed; the banks to-day are stronger than ever before.

Since 1891 thirty-two years, the total bank resources have increased from \$10,094,433 to \$76,363,755; the loans and discounts from \$7,122,539 to \$37,389,477; bonds and mortgages from \$590,868 to \$20,323,633; commercial deposits from \$3,056,212 to \$22,598,471; savings and certificates from \$3,418,400 to \$35,852,222; due to banks from \$254,583 to \$3,278,808; and total deposits from \$6,784,227 to \$64,054,442.

The city's population has increased about three fold in these thirty-two years. The city's wealth, as shown by the bank figures, has grown six to ten times or more. In 1891 our savings and certificates represented about \$75 per capita; now they are about \$240. During the past year alone savings and certificates increased \$4,303,892 and the total deposits increased \$7,657,873 or more than the banks had altogether in 1891. The bank clearings in '91 were \$44,640,146. Now they run about \$30,000,000 a month.

This remarkable showing is not a matter of accident or chance. It is the direct result of the solid foundation laid by the business men, the manufacturers and the bankers of other days, and to the lessons of thrift, industry and right principle which they inculcated.

Grand Rapids of to-day with its landmarks would not be strange to us. To the familiar buildings would be added names over the doors that we would remember — Herpolshiemer, Steketee, Herkner, Peck, Houseman, Winegar, Heyman, Spring, Schneider, May, Rindge-Krekel, Weatherly, Voigt, Kutsche, Wurzburg, Preusser, Widdicomb, Benjamin and others we would recognize, but we would not pass through the open doors to greet old friends. It would be sons and grandsons and strangers, honoring the old names by doing business under them, who would meet us and they might know us not. Instead we will drop in on Sidney and Wilder Stevens, old timers like ourselves, and from there we will send—no, we will telephone in the modern way—for the Leonards, Julius A. J. Fredrich, Dana B. Shedd, Christian Bertsch, Frederick W. Wurzburg, Charles R. Sligh, A. S. White, George G. Whitworth, Alexander Dodds, Francis Letellier, Mrs. M. R. Bissell, T. J. O'Brien, Dick Blumrich, Charles E. Belknap, William R. Shelby, William H. Jones—and we will call them in, and, perhaps, a few more, and we will have one grand talk together of old 1883, and I think before we part, we will adopt resolutions that the generation of '83 was altogether the finest and the best the sun ever shone upon, with the single exception of the generation that has come after it.

We love the memories of those who have passed on, but our hearts and hopes are with those who are now here and for those who are on the way; for those who are carrying on to-day and will be carrying on tomorrow; for those who will make Grand Rapids of 1963 as much better than Grand Rapids of 1923 as 1923 is better than 1883.

William H. Anderson.

FUNDAMENTALS OF SUCCESS.

They Rest on the Solid Rock of Integrity.

To have spent forty continuous years in one line of work and to have seen the results of the efforts thus put forth increase in volume and usefulness, should be a matter of just pride to any man.

Mr. Stowe's successful ownership, managership and editorship of the Tradesman for forty years should not be passed over lightly.

He is worthy, and entitled to, sincere congratulations from the point of view of time alone. But, vastly more important is the respect due to the good work and actual service he has accomplished through the medium of his publication.

The Tradesman has been a publication with a purpose. That purpose manifestly has been the betterment and improvement of trade relations between the wholesale distributor and the retailer; the up-building of a better understanding of mercantile problems; and the promulgation of advanced and modern business principles.

It is because of the successful accomplishment of these fundamentals that the Tradesman and Mr. Stowe are deserving of honorable mention.

There are two bases of conduct in business; the one is policy, the other is principle. One hardly need explain the vast difference between the two. These differences are world wide; the one calls for constant shifting and trimming; the other carries straight and true, always.

Some of the principles which have influenced the Tradesman for forty years have been mentioned above but whatever the emergency, the principle of integrity and honesty of purpose has held true.

If the writer were to cite an example, it would be to point to importance of fair dealing as the surest avenue of ultimate reward. If he were to express a hope, it would be that we all try to believe in the other fellow; that we credit him with honest intention, and a desire to give a square deal.

Too often we merchants seem to take the position that we, only, are "holy" and that the man we are dealing with is "unholy" or even a rascal. Too readily is it assumed

that we are right, without taking into consideration the other party's side of the case. Too often we disregard the other fellow's problem and roughly "slam it into him." Too often we repudiate without sufficient cause or investigation.

An honest obligation should be lived up to if it is humanly possible to do so; but the "pound of flesh" should never be insisted upon, except in the case of extreme justification.

If there is any one of the virtues which have evidenced the service of the Tradesman all these years that the writer would emphasize, it is the efforts put forth by it to build up a better understanding between the different branches of the trade.

What we need is a better understanding and a closer co-operation; co-operation based on good will and mutuality of interests and good intentions.

Daniel T. Patton.

Banker's Tribute to the Tradesman.

A leading banker of Grand Rapids sends the Tradesman the following voluntary letter anent its fortieth anniversary:

I think the finest tribute which can be paid the Tradesman is that it has lived to the age of forty years. Such longevity is not a matter of accident or chance. A publication, like a human being, must observe the rules of clean living if it hopes to attain a great age. No man can flout the laws of common-sense and live long and prosper; neither can a trade journal.

To its readers the Tradesman gives much the same satisfaction as is derived from contact with a gentleman. It requires no apology to bring it into the family circle. There is never any anxiety as to the character of its contents. In addition to this cardinal virtue, it aims to be always interesting and informative.

The Tradesman has never sacrificed character to expediency or put its ability to unworthy uses. It has ever aimed to be trustworthy and conscientious in the dissemination of information of interest to the trade and has eschewed sensationalism and cheap methods. It has aimed to be a dignified servant in the cause of public good in city, state and Nation.

The Tradesman has had a great many constant readers who differed at times bitterly with its opinions and yet continued to read it. The reason for this is that no one doubted the sincerity of its motives, the honesty of its convictions or the fairness with which it always stated its case.

Fill in your sizes of Tennis, Oxford and Patent Leather Shoes from our stock

La Crosse Tennis	mens	wos.	boys	yths.	chlds	L. G.	Miss
Buffalos Ball Heavy Sole	\$1.80		\$1.60	\$1.40		\$1.30	
Victory Lace to Toe	1.18		1.08	.98		.93	
Winner Ball	1.18		1.08				
Ranger Black Oxford	.76	.69	.69	.61	.55		.61
Argent, White Oxford	.76	.69	.69	.61	.55		.61
Patent leather full lined two straps, 5 to 8							\$1.15
Patent leather full lined two straps, 8½ to 11							1.35
Child's patent turns 4 to 8							1.20
Child's brown turns, 2 to 4½							.70
Child's brown turns, 5 to 8							1.00
Child's brown Mary Jane oxfords, 4 to 8							1.00
Brown ventilated oxfords, 5 to 8							.85
Brown ventilated oxfords, 8½ to 11							.95
Brown ventilated oxfords, 11½ to 2							1.05
Brown play oxfords, 5 to 8							.90
Brown play oxfords, 8½ to 11							1.00
Brown play oxfords, 11½ to 2							1.10
Women's Brown Oxfords, Rubber Heel, 4 to 8							1.75
Men's Brown Kid Romeo, Rubber Heel, 6 to 11							2.15
Men's Brown Kid, Romeo, Leather Heel, 6 to 11							2.00
Write for Catalog. 5% Case Lots of 24 Pair							

SCHWARTZBERG & GLASER LEATHER CO.
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"The Men's Wear House of Michigan"

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**Men's Clothing
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Standard High Grade Goods Only.

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**DESIGNED TO MEET
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CONSULT WITH OUR ENGINEERS

A Few Recent Installations:

Rowe Hotel	Grand Rapids
One of the finest Hotels in Michigan	
Tuberculosis Hospital	Grand Rapids
Vocational School	Grand Rapids
Kalamazoo Vegetable Parchment Paper Co.	Kalamazoo
Morley Brothers	Saginaw
Bay City Times-Tribune	Bay City
Barry County Hospital	Hastings
Masonic Temple	Holland
Worden Grocer Co.	Lansing

LEITELT IRON WORKS

Founded in 1862

Grand Rapids, Michigan

Do You Want Increased Sales and Profits?



Our No. 414 Display Basket
30 in. High

Let us tell you about our
Display Baskets

which will

- improve the appearance of your store.
- Double your sales of Fruits and Vegetables.
- Keep your shelves clear of slow moving goods.

They are
Indestructible,
Sanitary,
and create a
100% appeal to
your customers.

Every basket is electrically welded at every joint, and is finished in green enamel which is baked on after being applied.

Let us send you full particulars.

UNITED STEEL & WIRE CO.

427 Fonda Ave.
BATTLE CREEK, MICH.

KEEP KEEN ON BUSINESS.**Delve Deeply into Mercantile Facts and Figures.**

Sometimes it seems as though certain merchants were unsuccessful by design. They seem to disregard all the fundamental doctrines upon which business success is builded. They begin the year with an inventory which is overpriced and loaded with misinformation. They are poor buyers and exercise very little salesmanship. Their credits are an harangue, devoid of all study and effort to have on file, proper records and to use credit information. They stumble along in the haze and mist



Charles Christenson

of uncertainty and consider themselves fortunate if, at the end of the year, their assets equal their liabilities.

It is, of course, preposterous to claim that these men fail intentionally and because of a determination not to succeed. We said sometimes it seems; and it does.

Human nature is fallible and, no matter what precautions may be taken, we are, nevertheless, exposed to certain dangers in business as in physical life. But we are safer when we are cautious than we are if we blunder along. Would it not be folly for a man to attempt to drive his car without lamps on a dangerous and to him unknown road when his car was equipped with a full set of lamps: or if beside him sat a native, who knew every inch of the road, for our driver to refuse to avail himself of this advantage?

Every atom of information which is necessary to success has been printed in issue after issue of many a journal and trade paper—handling of salesmen, handling of customers, handling of clerks, accounts and merchandise; how to lower overhead, etc. All these essential factors are not the heritage of a few, but the property of all who will avail themselves of the opportunity to secure them.

The mere subscribing to a trade paper or technical publication does not help you. Read it, file the information for future reference, refresh your memory constantly on market news, cultivate a taste for articles which are printed in mediums such as the Michigan Tradesman and

other business magazines. Get suspicious of yourself as soon as you become too complacent and self-satisfied. Delve deeply into facts and figures and be confident and certain in all your actions.

The most successful business men are those who study all these facts, practice them and then co-operate with their fellow tradesmen in coping with the broader problems, such as economic and political hazards.

Successful men do not think that they are making a sacrifice when they pay association dues or give of their time to discuss ways and means for bettering the conditions in the trade. There is much benefit derived from belonging to a merchants' association.

Our biggest captains of finance

and industry claim they have learned some of their most valuable lessons by association with other men.

We can lower the high mortality rate among grocers and meat dealers of the state of Michigan by greater cohesion. Don't delude yourself into believing you do not need us and you don't, more than we need you. We are absolutely interdependent. We can have greater success absolutely than we are now getting. Steady, and please don't crowd.

Charles Christensen.

Britain's Selfishness Endangers the Peace of the World.

Grandville, July 31.—What concerns Europe concerns America in a way.

Not, however, to the extent of America's joining any court or league binding her to any agreements which

in after time may disqualify her from doing her whole duty to her own citizens.

The present outlook in the old countries is not propitious.

None of the countries of continental Europe are in shape for war, and yet the uneasy feeling aroused by Britain's interference between France and Belgium on the one side and Germany on the other is causing a feeling of uneasiness to run through the nations.

Britain, in making common cause with Germany, is alienating her most stalwart friend, is, in fact, placing herself in the position of a dangerous factor to the peace of nations.

The people of Britain should hesitate before going so far as to deliberately accept the cause of Germany as their own, thus precipitating a crisis the outcome of which may prove of vicious portent to the peace of the world.

There is no gainsaying the fact of

Only as our candies excel for the price asked do we hope to obtain your interest and merit your continued patronage

WALKER
MUSKEGON MICHIGAN

A. R. WALKER CANDY CORPORATION
MUSKEGON MICHIGAN

France and Belgium's just demands on the nation which laid waste their homes and lands and made of a part of these countries a desert waste. If these demands are not complied with, France and Belgium will have just cause to exclaim over the ingratitude of their one time ally, England.

But for the strange action of the British, which has given the Germans hope of a partial release from reparations agreed upon at Versailles, the question of payments would before this have been met and fully satisfied.

By the time President Harding reaches Washington on his return there will be ample proof of the danger to our country in an alliance with any of the old world powers.

Britain has not been wholly sincere in her efforts to nullify the acts of the French. She is caught playing a double game and may find when too late that she has lost the confidence of her one time best friends.

The moral issue is plainly with France and Belgium, while the material issue is with Britain and Germany. It is to be hoped that whatever influence the United States may exert in the matter will be on the side of the moral issue at stake.

A statesman once said he would rather be right than President.

How much more ought his great Republic to align her sympathies on the side of right, even at the expense of a temporary alienation of our English friendships, than to take the side which seeks material gain at the expense of moral rectitude.

Luckily we are wholly on the outside and cannot be bound by any league or court to affiliate with wrong doers across the brine.

Ruhr occupation affects British trade, hence Britain's indignant protest. At the time of the Versailles treaty Britain stood with France, but then she feared Germany. Since the latter has become impotent for harm—thanks for which are due more to France than to any other nation—the English are seeking to extend trade, regardless of the morals of the situation.

With the German fleet gone and no army worth mentioning, the Hun is no longer a menace to the stability of British commercialism. There is a blood relationship between the royal families that seems to count just now.

The supreme need of Britain now is business, not money. With France holding the key to the situation and with a determination to hold Germany to the letter of the contract, the British see but little hope for renewal of their business relations with Germany.

Perhaps Britain is not to blame. Laborless workingmen, hard times and general discontent count for much with England. She had rather discount the hardest bargain in her own favor, let morality go to the winds.

France, although absolutely right in her contention, has alienated Britain, and the end is not yet.

Britain and German interests have become identical.

The needs of Britain in a business way make of her a friend to-day of Germany, and that friendship is going to yield no end of difficulties with regard to the settlement of European troubles. Whether France can hold her present position with half the world against her is a matter for serious thought.

Many Americans are siding with the mother country and France and Belgium will certainly be up against it in a serious manner before many months slip into eternity.

The adage that there is no friendship in business is likely to be exemplified in this great National struggle now going on in Europe, with strict justice on the one side and materialistic desires on the other.

The writer holds with France, believing she has the right of the question in nearly every phase, and that there would have been a satisfactory outcome to her reparations demands had not England stepped forward to the aid and encouragement of Germany in her sullen stand against meeting the demands upon her exchequer.

German and British union as against French demands paints a picture that may well startle the world.

The present restless attitude of the big nations of Europe only serves to emphasize the folly that would have been ours had we entered the league of nations. What the outcome will be is a very serious question and may well concern the whole civilized world. Old Timer.

Ten 1883 Wholesale Dealers Still Active.

As I revert back to the fall of 1883, when the Tradesman began its existence, I can recall but ten men now active in the jobbing trade in this market who were occupying responsible positions at that time. They are as follows:

Wilder D. Stevens and Sidney F. Stevens, of Foster, Stevens & Co.

Frank E. Leonard, of H. Leonard & Sons.

Adolph Krause, of Hirth-Krause Co. Mr. Krause and his partner, the late Frederick Hirth, started in the hide and pelt and findings business at 126 Canal (now Monroe) street the same week the Tradesman started publication.

R. D. Prendergast, credit man for the Worden Grocer Company, was then credit man and head bookkeeper for his uncle, the late John Caulfield, who was then engaged in the wholesale grocery business at the corner of Canal and Erie streets.

Edward D. Winchester, buyer for the Worden Grocer Company, was then engaged in the retail grocery business on East Bridge (now Michigan) street under the style of Winchester & Sours.

Edward Frick, buyer for the Judson Grocer Co., was then traveling representative for the wholesale

grocery house of Shields, Bulkley & Co., then located on South Division street.

Henry Vinkemulder had recently come to town from Grandville and entered the employ of Phil Graham as book-keeper and salesman.

Chas. W. Jennings was then engaged in the extract and perfumery business on Lyon street.

Frank A. Voigt had been connected with the Voigt Milling Co. for two years when the Tradesman appeared. The company took possession of its present mill on Pearl street August 9, 1883.

I cannot recall a single retail grocer, druggist, hardware dealer, furniture dealer, dry goods merchant or clothing merchant who was in business in 1883 who is still active in trade.

Charles B. Dressler has been engaged in the retail meat business at about the same location on South Division avenue for about forty-nine years. E. A. Stowe.

HOW ABOUT--- YOUR OWN HEALTH



• Ever take a look this-a-way—

Your part as distributor of food is about the most important in the chain-of-service. But it sure means long hours and hard work—

Keeping-fit-as-a-fiddle is necessary! You can't afford to let constipation creep in with trouble!

And you don't have to! Break open a package of Kellogg's Bran. It's no half bran—or imitation! But All Bran! And Kellogg's BRAN is necessary to relieve constipation permanently and naturally!

Slip that fact along to your customers. You know results double repeats! And Kellogg's ALL BRAN—because it is ALL BRAN—brings results!

GUARD YOUR OWN HEALTH

Kellogg's Bran is Pushing
Pill Money to the Grocery Trade

HOW'S BUSINESS TOMORROW?**Dominating Factors Which Affect Mercantile Sales.**

Rather a strange question to put to the average merchant. But everything that sounds strange now may prove simple in the long run.

There, right before you, is that pile of morning mail. You open the letters and you begin enumerating your day's orders. There are as many orders in that pile as you received yesterday, or the same day last week, last month, or last year.

Fine! But to-morrow you may not receive as many orders. You may not make as many sales. And even if your orders reach the same proportion as in other days you may find your business on the verge of a deadly standstill.

The plain fact is that business, just as everything else, is affected by a variety of economic and social factors, and the most successful merchant is he who is able to learn of the existence of these factors, to analyze them and to shape his business policies accordingly.

The retailer need not be a walking encyclopedia of economic and business information. He may be the humble owner of a country store, with nothing but a common school education and a good stock of horse sense to back him up. But our merchant is a sensible man and he wants facts, and more facts.

The hit-and-miss method of conducting business is gone forever. The average merchant must compete with the powerful mail order and chain store organizations. He must compete with brains, with clever analysts of business facts.

The retailer has recourse to numerous facts, indicating the trends in prices and the tendencies in buying, especially as applied to the community in which he conducts his business.

Is there a wave of unemployment in his community? If so, how will this condition affect sales on the morrow?

Has there been a radical change in manufacturing operations throughout the country and particularly in his own community? If so, how will this condition affect sales on the morrow?

Where is the average business man to secure the facts upon which to base his reasoning?

I have before me a monthly summary of business conditions, as issued by the Federal Reserve Bank. The bank employs a number of experts who give their full time gathering facts and statistics designed to interpret current business tendencies. These facts are presented in popular form, for the benefit of the business man, be he manufacturer or retailer.

The very first thing considered by the summary is the credit situation. This fact alone, in the light of recent events, plays an important part in merchandising, and the merchant who does not bother to think of the credit situation is not a good merchant.

Ask yourself, how is the general credit situation affecting the industries of the country and how is it affecting

your own business? Is it a wise thing for you to advance more credit to your customers at this time? Will it be more difficult for you to secure a loan from your local banker in the near future?

A careful reading of the business summary will help you answer these questions to your satisfaction.

And in this statement you will also gain an inkling into the causes of the present credit situation, and how these very same causes will affect the credit situation in the future.

Then follows another important statement, concerning the tendencies in the movements of commodity prices. As a retailer you are concerned with wholesale prices, not only of articles sold in your own establishment but of other articles as well. Has the tendency been in favor of a decline in prices, and is the decline a steady or spasmodic one? Are the indications that prices will keep going down for a long period? What have been the causes for the rise or decline in prices?

The business summary on my desk contains an interesting table showing in simple form the movements of wholesale prices.

You should have a general acquaintance with the current manufacturing situation, especially as your own community is concerned. Has the cause of a decline in manufacturing been a seasonal one, or does the reason lie elsewhere, and how are manufacturing operations affecting the sales of to-morrow?

And then, the summary devotes some space to tendencies in the building industry. Are more homes being built, or are builders devoting themselves chiefly to office building construction?

The summary also contains statements on the number of business failures during the month and the reason for the condition, the condition of collections during the same period and a discussion of general conditions in the retail trades, insofar as these conditions are affected by the national industrial situation. And you will be surprised how such factors as railroad transportation, crop conditions, immigration and employment affect your immediate sales and the sales of to-morrow.

How's business to-morrow?

Interest in Chinese Laces.

Irish and filet laces of Chinese origin are looked upon to continue in as strong a demand for Fall as they were during the Spring. Cutters of dresses, blouses and underwear, as well as retailers, are described as showing increasing interest in these goods, with the former having already done considerable sampling. The main appeal of this merchandise is described as due to its comparative cheapness despite a high duty. Quotations are said to have moved lower lately on some items, due to some overproduction in the Far East. Goods from one-half to two inches wide have proved most popular, although widths up to ten inches may be obtained. White is the favorite color, but cream is said to be gaining in favor.

Rumford

The Wholesome Baking Powder



It pays to sell a Baking Powder
which satisfies your customers.

