

MICHIGAN TRADESMAN

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Forty-first Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 19, 1923

Number 2100

Keeping Christmas

ARE you willing to forget what you have done for other people and to remember what other people have done for you; to ignore what the world owes you and to think what you owe the world; to put your rights in the background and your duties in the middle distance and your chances to do a little more than your duty in the foreground; to see that your fellow-men are just as real as you are, and try to look behind their faces to their hearts, hungry for joy; to close your book of complaints and look around you for a place where you can sow a few seeds of happiness—are you willing to do these things even for a day? Then you can keep Christmas.

Are you willing to stoop down and consider the needs and the desires of little children; to remember the weakness and loneliness of people who are growing old; to stop asking how much your friends love you and ask yourself whether you love them enough; to bear in mind the things that other people have to bear on their hearts; to try to understand what those who live in the same house with you really want, without waiting for them to tell you; to trim your lamp so that it will give more light and less smoke, and to carry it in front so that your shadow will fall behind you; to make a grave for your ugly thoughts and a garden for your kindly feelings, with the gate open—are you willing to do these things even for a day? Then you can keep Christmas.

Are you willing to believe that love is the strongest thing in the world—stronger than evil, stronger than death,—and that the blessed life which began in Bethlehem nineteen hundred years ago is the image and brightness of the Eternal Love? Then you can keep Christmas. And if you keep it for a day, why not always?

But you can never keep it alone.

HENRY VAN DYKE

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MICHIGAN STATE
TELEPHONE COMPANY

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(Unlike any other paper.)

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

Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly By

TRADESMAN COMPANY

Grand Rapids

E. A. STOWE, Editor.

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THE ADVANCES IN COTTON.

For some reason or another, there was considerable of a disturbance in the cotton market last Wednesday because the estimate of the Department of Agriculture put this year's crop down to a little over 10,000,000 bales, or about 200,000 bales less than figured out a month before. When the report came out it was followed by an upturn of about 150 points, or \$7.50 per bale. Subsequently, a more cautious feeling prevailed, due to the reflection that high cost of the raw material would result in checking its use. This has, in fact, already been happening. In November, for example, the cotton consumed in domestic mills was about 20,000 bales less than in the month before and over 48,000 less than in November, 1922. For one-third of the present cotton year the consumption has been about 100,000 bales less than in the same period a year ago. At this rate there will be over 1,000,000 bales less used in the year. It has become apparent that the small crop plus the carryover, would not be sufficient to last through the year if the demand were anything like normal. But with cotton, as with other raw materials of manufactures, the point is reached when high price makes its use almost prohibitive. Before the war it was figured out that, about this time, 30,000,000 bales of cotton or over would be needed for the world's purposes. Since then added uses have been found for the material, notably that for automobiles. Yet the world manages to get along with very much less than was predicted, because it cannot afford to pay the price. Restriction in the use of cotton is observed abroad as well as here. It is shown in every European country. In Great Britain cotton goods have been sold for less than replacement cost and a lot of the yardage, especially in the finer constructions, has come to this country. In Germany, for the

year ended with July 31, the amount of American cotton used was 853,000 bales, a drop of 230,000 bales from the year before and comparing with an average pre-war use of 1,874,000 bales. In this country the makers of all kinds of cotton goods are trying to bring their products somewhat near to a parity with the cost of the raw material. They are doing this gradually, feeling their way as to how far the buyers will go on advances. Some instances of this kind were made public during the past week. A difficulty in the way is in the quantity of fabrics held by second hands who dole out their holdings whenever cotton takes a drop. But these supplies must soon give out and then the real test will come as to the quantity of goods that will move at the advanced levels.

MOVING SLOWLY.

There is at present more than the usual seasonal apathy which marks the closing weeks of a year in the business field. It is caused not so much by indifference as by uncertainty. There is no depression such as marks bad times, because this is not the condition which prevails. The basic industries appear to be in good shape, and a mild period of weather over a great portion of the country has permitted the continuance of a large amount of employment not customary at this time of year and the consequent distribution of more wages than usual. Excepting, also, in a few instances, like that of the shoe-makers of Lynn, there has been no recent reduction in the high wage scales. Certain of the textile establishments, it is true, are being operated part time or with fewer operatives but those thereby affected make up only a small percentage of the country's workers. But, despite the general appearances of well-being, there is on all sides the feeling that things are not normal, or even as stable as the apparent conditions would warrant. The need seems to be for lower costs, larger production and cheaper prices, and yet nearly every factor in operation seems to preclude these. The willingness, too, to loosen purse strings for luxuries and amusements while drawing them tighter for what used to be considered necessities complicates the problem of the trader. It is, therefore, no wonder that the latter is moving slowly nowadays.

"PERMISSIBLE PUFFING."

Just how far a dealer may go in the "permissible puffing" of his goods is a question suggested by a case recently before the Federal Trade Commission. A firm of shirtmakers had been cited by the commission to show cause why they should not be ordered to discontinue the practice of branding shirting material as

"English" when it was of American manufacture. The defense offered was that the use of this label constituted "permissible puffing" of wares and that it was not unfair competition within the meaning of the anti-trust laws, inasmuch as it did not tend to create monopoly or exercise undue restraint of trade.

Cases of this kind involve both points of law and of trade ethics. If it should be decided that this particular practice is not a violation of the Clayton act, there is still the question whether the use of "English" to describe American goods is justifiable. Practices of this character are widely prevalent. Labels in French affixed to domestic goods are one of the most familiar devices. To draw the line in such cases between permissible puffing and intent to deceive is a delicate operation. Trade associations have recently taken up the cudgels against the use of misleading trade terms, and they have much work ahead if they undertake to clear up the situation completely.

FERRIS A DEAD DUCK.

Senator Ferris' first official act in Washington was a sorry exhibition of petty politics unworthy of the great State he was, unfortunately, elected to represent—by Republican votes. Instead of voting with the Republicans and Democrats to confirm the appointment of Frank B. Kellogg as Ambassador to England, he aligned himself with the half dozen malcontents and anarchists of the LaFollette stripe in voting against the appointment. In taking such a stand he not only disappointed the friends who had reposed confidence in his sanity, but he automatically placed himself in a position where he cannot do Michigan any good or secure any concessions or advantages for his constituents. From now on he is a marked man, incapable of launching any constructive legislation or taking part in any great movement for the advancement of the American people. He has made his bed with trouble makers and malcontents and there he must remain to the end of his term, sharing the contempt of all men who have no use for obstructionists of the LaFollette ilk.

FRED STEVENS HOME AGAIN.

No event has ever given Grand Rapids people more genuine pleasure than the return of Frederick W. Stevens to the home of his boyhood and early manhood.

During the years Mr. Stevens has served other interests in other fields the welfare and advancement of his connections were ever his first thought. There was no task so great, no burden so heavy that he was not at all times glad to assume it, if, by so doing, he could further its interests. Of striking

presence and pleasant address, great analytical powers, deliberate in his conclusions, of unswerving integrity and of great courtesy of manner, he embodies in himself all the characteristics of a great trust executive.

To his fellow directors Mr. Stevens will show the utmost courtesy and consideration, and by his justice and kindness endear himself to the officers and employees of the institution. To many of the patrons of the Michigan Trust Company he is not only its President, but a trusted friend, on whose wise counsel and advice they will always rely.

Mr. Stevens will be first and foremost in civic affairs and will give freely of his time and means for the public weal.

His private life is unspotted and unselfish and his domestic relations are ideal.

A true friend, a great-hearted and public-spirited citizen, Mr. Stevens has every reason to regard his return to Grand Rapids with pleasure and satisfaction.

Gabby Gleanings From Grand Rapids

Grand Rapids, Dec 18—Charles H. Coy has resigned his position as manager of the store of the Carp Lake Manufacturing Co., at Carp Lake, to accept a similar position as manager of the general store of the Michigan Tanning and Extract Co., at Kalamazoo.

G. K. Coffee was so ill last week that he was removed to Butterworth hospital, where he has made a marked change for the better. Now he begs to be taken home again. His wish will be granted as soon as the family physician can secure a man nurse to handle the case.

Thomas Windover has been engaged to cover city territory for Hirth-Krause & Co. He succeeds Henry Bar, who will engage in the life insurance business.

F. O'Boyle, who has been connected in Wilson & Co. for several years, has taken the territory in Southeastern Michigan formerly covered by Edward Lucas. He will continue to reside in Greenville. Mr. Lucas will take the position of house salesman.

John Maurits, formerly with Hood Rubber Co. and D. T. Patton Co., succeeds Stewart Brock as Northern Michigan salesman for Hirth-Krause & Co.

Wm. Burdick, formerly with the Grand Rapids Shoe and Rubber Co., Hood Rubber Co. and D. T. Patton Co., succeeds Enoch Hedquist as near-by salesman for Hirth-Krause & Co.

Samuel Krause (Hirth-Krause & Co.), who was taken dangerously ill while on a buying trip to Boston a month ago and who was confined three weeks in the Methodist hospital, at Brookline, has been brought to his home in this city. As soon as he is strong enough to undertake the journey, he will go to Palm Beach for the winter.

How would you like a theatre where the footlights were turned to flare out at the audience? And yet some store windows are illuminated on just about that principle.

THE EMPIRE OF JAPAN.

Interesting Facts Regarding Its Remarkable Recuperative Powers.

The area of the Empire of Japan is 148,756 square miles—almost exactly that of the State of Montana, and about three and one-half times that of the State of Pennsylvania. This is exclusive of Korea, Formosa, the Pescadores Islands, and Japanese Saghalien, but even with these the total area—260,738 miles—is not as great as the State of Texas. The population of Japan proper, according to the Japanese census of 1920, was 55,961,140, or between six and seven times that of Pennsylvania. If the population of Korea, Formosa and Saghalien (a very small proportion of whom are Japanese) be included, the total population reaches 77,905,510. The excess of births over deaths in Japan is not as great as that of the United States. About one-fifth of the population of Japan lives in the cities and large towns. Tokyo and Philadelphia have nearly the same population. Osaka, Japan's second city and largest industrial center, has about 200,000 more people than Detroit. Kobe, the port of Osaka and very near it, almost exactly equals Pittsburgh in size. Both Kyoto, the old capitol, and Nagoya are larger than Yokohama, which was not founded until 1858, and which has about the population of Washington, D. C. Other large cities are Nagasaki, Hiroshima, Kanazawa, Kure and Hakodate. Hakodate and Sendai are the only large cities north of Tokyo.

The islands composing the Japanese Empire, stretching from a point parallel to the central part of Alaska to Southern Florida, contain every variety of climate, from extreme cold to tropical heat.

A brief sketch of the history of Japan may be of interest. The oldest Japanese book dates from the year 712 A. D., and the origin of the Japanese race is a mystery. They have nothing whatever to do with the Chinese, either racially or in their own language, since their own language is absolutely different from every other one in the world, although it contains many Chinese words and is partly written with Chinese characters just as English and Finnish are written in Roman letters.

From 712 until 1868 a curious dual form of government prevailed. The Mikado or Emperor was a puppet in the hands of the Shogun, who was the real head of the government. In 1868 the Emperor assumed full authority, which was later tempered by the granting of a Constitution in 1889. This gives the Japanese a responsible and representative form of government.

The first Japanese contacts with Europe began with the arrival of the Portuguese in 1542. From that time until 1638 nearly all the larger European nations, especially the Portuguese, Spaniards, Dutch and English maintained extensive commercial relations with Japan. In the latter year, however, all of them were expelled except the Dutch, who were allowed to trade at Nagasaki. The

visit of Commodore Perry in a Philadelphia built ship in 1853 began the opening of Japan to the outer world. In the seventy years that have gone by since that event no nation has had greater influence in the development of the Japanese than has the United States, and no part of the United States has contributed more than Pennsylvania to every phase of the activities of the new Japan.

As a result of the earthquake the Department of Commerce estimates that it is probable that a sum not exceeding \$5,000,000 will be spent on furniture and office equipment in the American style, which will probably be purchased from abroad. It is also stated that there will be a demand for electrical goods of all kinds, including electrical machinery, as well as the smaller articles. There would also seem to be an opening for extending the sale of machine tools. Those from the United States have met with much favor in Japan, and their sales have been increasing during the last few years.

It is interesting to note that although earthquakes in one form or another occur in almost every part of the Japanese Empire, certain portions are much more heavily afflicted with them than are others. For instance, about one-fifth of the area of Japan is in the Island of Hokkaido or Yezo. This island is geologically distinct from the rest of Japan, although the straits separating it from the main island of Japan are only twenty miles wide. Two gentlemen from this island recently visited Philadelphia and furnished an interesting account of its development. They stated that it was the only part of Japan proper where corn could be grown on a large scale, as well as Irish potatoes, onions, and other vegetable products such as are grown in Pennsylvania. These are raised on a considerable scale and exported to the other parts of Japan, as well as to China and the Philippine Islands. It is probable that the earthquake may bring about a decided increase of production in this island, where United States agricultural methods have been followed for a number of years.

In any consideration of the present state of affairs in Japan, the marvelous recuperative powers of the people must be considered. From 1843 to 1855 the city of Tokyo and its environs suffered terribly from earthquakes, the most severe having been in the latter year. Yet Tokyo was afterwards fully rebuilt at a time when Japan had no merchant marine, and very poor internal communications. The Japanese have gone through many hard times in their interesting history, but have always shown a remarkable degree of patience and supple activity, which has carried them through every difficulty.

Japan supplies about one-third of the world's supply of raw silk, and approximately 60 per cent. of the raw silk used in the United States comes from Japan. The mountainous districts of Nagano, Aichi, Saitama, and Guinma are those whence most raw silk is produced. Before the recent earthquake about 70 per cent. of

the Japanese raw silk was exported from Yokohama, but it is expected that much of this business will now be diverted through Kobe.

Tea was introduced into Japan from China about a thousand years ago. It grows best in Southern Japan, in the prefectures of Shiznoka and Mie. The special flavor and the power of preserving its quality are characteristics which cause Japanese tea to be much desired in the United States.

Cotton spinning is an important new Japanese industry. Of the total output, 70 per cent. is for home consumption and the remainder is exported to China.

Copper is the principal metal found in Japan. It has been worked for hundreds of years. The mines are rich and valuable, and while formerly many exquisite works of art were made from this red metal, or "Akagane," as the Japanese call it, to-day it is equally widely used for commercial purposes.

The lacquer tree grows better in Japan than in any other country and the trees are tapped in the spring for their sap, which, after being treated is applied to various metals and woods. Since lacquer is an absolute non-conductor of heat, the Japanese employ lacquer utensils to hold boiling soups and even burning cigar ashes.

Japanese embroidery is often very beautiful and her porcelain ware has a worldwide reputation.

Camphor. Through the acquisition of the Island of Formosa in 1895 Japan became the largest camphor producing country in the world. The camphor tree is cut down and then cut up into chips, which are steamed in a vat, the vapor being made to carry off the fumes into a cooling apparatus, where condensation takes place and the camphor and camphor oil are afterwards skimmed or strained off. The camphor-laurel is often from thirty to fifty feet around, and very high.

Most Expert Business Man on the American Continent.

Grandville, Dec. 18.—The farmer as a business man.

That is the whole problem in a nutshell. That man succeeds who understands business and goes at it to win, no matter whether he is on a farm, a piece of cutover land, in a store or in whatever line his hands have found work to do. It is the man and not the soil, the knack to do things in the right time and keep the work moving continually.

Although there is much complaint among the farmers, surely some of them are making success of their holdings and forging to the front in great shape, as witness the fact that from eighteen acres of land one man sold \$12,200 worth of onions, cleaning up on his one season's work enough to place him on easy street. This at a small station not forty miles from Grand Rapids. This farmer is only one of many who have done as well or better.

To say the farmer is near bankruptcy is all wrong. Take one business with another—and farming is a business as much as merchandising—the farmer has it all over the man who sells goods from behind the counter. A successful farmer may be a poor storekeeper and vice versa.

Each in his own peculiar vineyard is what counts.

It is the man and not the business he is engaged in that tells the story of success or failure. There are too many sticks in the farming business, and even more sticks behind the counters of the stores. These sticks, of course, do not become successful, nor is it right to judge the work by the success or failure of those who engage in it.

There are thousands of abandoned farms in Michigan—and, for that matter, in other states—which have been quitted because of the incapacity of the men who undertook to cultivate them. These were not adapted to the work, hence fell down and went back to a hand-and-mouth existence in town. This is the way of the world.

While less than one in ten succeed at the mercantile business it would hardly be true to make such a statement with regard to the patrons of the soil. It cannot be far out the way to say that at least 50 per cent. of those who seek the soil for their homes make a good living, and half of that number complete independence. On the whole, farming is a safer investment than merchandising, and by saying this I do not mean to stress the dangers of the latter calling too strongly.

The strongest kind of friendship should exist between farmer and merchant. In some communities it is so, and a mutual understanding and good fellowship exists which it would be hard to discourage.

Abandoned farms are not a sign of farm degeneration. There was never a time in history when the country was not dotted here and there with vacant farms simply because so many have taken up land with the idea that anybody can farm, that it requires less intelligence to get ahead on a piece of land than it does in any other line of endeavor. Never was there made a greater mistake, yet there is abundant evidence that many men make a fair living on land who could succeed at nothing else under the sun.

I have in mind a man who came into the new country of Michigan with only his bare hands, a good fund of energy and health of body, who bought land cheaply, making very small payment down, who in the score and more of years since his coming has made good. To-day he is worth over \$12,000, out of debt, living comfortably. His education was scant, yet he has founded a home and is happy. This could not have been accomplished under identical conditions in any other line of endeavor.

It is hardly fair to underrate farming and the farmer. The country gentleman who succeeds—and there are more of these than in any other business—is as intelligent, as thoroughly conversant with the things happening around him in the world as are those who have made their success behind bank and store counters in our cities.

Abandoned farms. Yes, but there is a reason for this state of affairs, which has always existed in America and which is not likely to be changed, however long we pray for perfection, however much we legislate for the express benefit of those who till the soil.

Success is a matter of tact and intelligence, rather than the line of endeavor in which the man is working.

Legislation can do very little for the farmer. Legislation can do very little for the trader. Legislation can do very little for the laborer as such, but it must be adapted to all classes, as a whole, in order to accomplish the greatest good to the greatest number.

America has become the home of the homeless all over the earth. Such was the cry in the early days of the Republic. We are cutting out some of the sentiment in these later years. Without regard to all the hard luck stories manufactured for political ef-

fect we all know that the United States is the best country in the world; that the Stars and Stripes is the symbol of a freedom and that America affords an opportunity for successful accomplishment nowhere else enjoyed.

Let us not be discouraged when we read of abandoned farms, of agricultural decrepitude and general demoralization, since, when we study into the facts, it is easily found that no such conditions really exist. Given time and the American farmer will become the most expert business man on the American continent. Old Timer.

Agree Not To Deal in Prison-Made Goods.

Decatur, Ill., Dec. 18—To make effective their protest against the competition of prison-made merchandise, all the merchants of this city, including department stores and dry goods, women's apparel, shoe and men's clothing houses, have agreed among themselves "not to handle, buy or sell knowingly goods, wares, or merchandise manufactured, produced or mined, wholly or in part, by prison labor." Stocks of such merchandise on hand will be disposed of.

Support of the plans of the national committee on prisons and prison labor and approval of the State use system law for prison made goods were included in the contract which was signed by the merchants. This contract read:

"We, the undersigned merchants of the city of Decatur, Ill., believe merchandise made or produced by prison labor should not be sold in the open market in competition with goods produced by free labor.

"We think it unjust and unfair, both to labor and the taxpayers and, therefore, we agree between ourselves not to handle, buy, or sell knowingly goods, wares or merchandise manufactured, produced or mined wholly or in part, by prison labor. However, we reserve the right to dispose of any prison made merchandise we might have on hand at present.

"We favor the plans being worked out by the Associates for Government Service and the National Committee on Prisons and Prison Labor; the standardization of commodities consumed by State institutions and centralization of purchases of all supplies. We approve of the State use system law for prison made merchandise as passed by the States of Ohio and New York."

The following merchants signed the contract:

Dry goods and department stores: Decatur Dry Goods Co., H. S. Gebhart Co., Wm. Gushard Dry Goods Co., Henderson Dry Goods Co., Ivens-Jones Dry Goods Co., Linn & Scruggs Co., The McK Store, and Stewart Dry Goods Co.

Clothing stores: Harry Appelbaum, Bachrach's, Blakeney & Plum, Bohon Clothing Store, Louis Burstein, Drobisch Keiser Co., Ben Fisher, Abe Friedlander, R. Friedman, Gately Credit Clothing Co., Hall Bros., G. W. Harris, A. Kaufman Co., Sam Kurtz, Loeb Clothing Store, Mainenthal Bros., F. M. Neustadt & Sons, J. A. Oberman & Bro., Peoples Credit Clothing Co., Rosenthals Clothing Co., Max Rosen, Saltz Bros. Shirt Shop, J. C. Sumerfield, Wilbur Turpin and The Union Store.

Ready to wear stores: Bright Bros., the Charlotta, Fields-Fidler Co., Harts Clothing Store, H. J. Heiner & Co., Hirsch Co., Lee's Correct Dress for Women, Lingerie Shop and Hewmans Cloak and Suit Co.

Fifteen shoe stores also signed.

Previous to the signing of this contract, J. W. Osgood, President of Osgood & Heiner Manufacturing Co., Inc., who is taking an active part in the campaign against the competition of prison made merchandise, circulated a petition among the employees of manufacturing and other

industries. This petition, which was approved wherever presented, declared

"We, the undersigned American citizens, hereby protest against the marketing of merchandise made in prisons and reformatories, as an unjust deprivation of the rights of free labor, as well as those of taxpayers, as definitely unfair competition, and as a menace to the livelihood of American labor and an unjust deprivation of the property rights of manufacturers and other taxpayers whose invested capital and rights are affected.

"We also pledge ourselves not to purchase knowingly merchandise produced by prison labor.

"We also respectfully petition the dry goods and department stores to agree between themselves not to handle garments of any kind made by penitentiary labor.

"We believe prisoners should be made to work to supply merchandise for the various State and large city institutions.

"We favor the plan being worked out by the Government service agency; the uniform standardization of State and city requirements and combined purchase for those whose standards are alike. The vast expenditures of State and large city governments in the United States for supplies, nearly \$700,000,000 last year, is more than can be supplied by the work of the convicts in all the penal institutions in the country."

According to Mr. Osgood, this is a question "that needs only publicity to obtain legislation that will eliminate this unjust and unfair competition.

Presidential Year.

Detroit, Dec. 18—There's the same old bogey that everybody seems to be talking about. It is up to the newspapers of this country to kill the idea that a "Presidential year" is any different from any other year as far as business is concerned. Twenty-five million families are going to eat—and that means going to buy food—they are going to wear clothes, they are going to ride in street cars, they are going to the movies, they are going to read magazines and newspapers—no matter whether it is a "Presidential year" or what. This idea of poor business because of a Presidential year is a state of mind which, passed along to the employees of the business men, who "get that way," creates a sluggishness of effort, both mental and physical, that slows up productive industry, that slows up sales, that slows up spending.

J. W. Lindau Jr.

The "Comeback" of the Derby.

From all accounts the derby has fared better this season than for some time past. Efforts to revive the vogue for this type of men's headgear have met with some success, and manufacturers say they look for even better results later on. Soft hats still largely outsell derbies, but the retailers' idea has been to encourage the purchase of both the plea being that the derby is highly necessary for correct dress. The kind of overcoat preferred for several seasons past has militated against the derby to no small extent. It is now pointed out that, with the through-and-through overcoat fabrics—the meltons and kerseys—standing more of a chance, the prospects for increased derby sales are further improved.

Jackson—The Metallurgical Products Co., 240 West Main street, has been incorporated with an authorized capital stock of \$1,000 common and 9,000 shares at \$1 per share, of which amount \$1,000 and 4,000 shares has been subscribed and paid in in cash.

CHRISTMAS

The Harvest Time of Thoughts

THE season when the trees of kindness, regard and generosity bud, blossom and bear fruit in acts of thoughtfulness and deeds of love; when the desire to promote the happiness of others reigns supreme and all gratefully acknowledge that "God so loved the world."

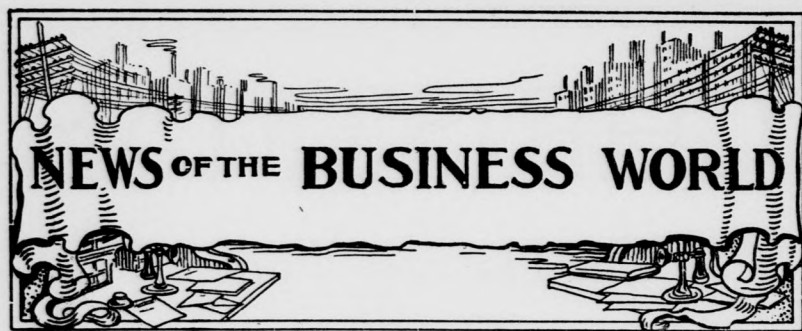
Each year we are a little farther on our journey and each year we miss some who were active before. We may not be passing this way next year. Let us so improve the season that we may inspire others and receive of life's best gifts, tender memories, the joy of strengthened friendships and sympathy with any who may need our help.

WORDEN GROCER COMPANY

Grand Rapids

Kalamazoo—Lansing—Battle Creek

The Prompt Shippers.



MOVEMENT OF MERCHANTS.

Harvard—Guilfoyle Bros. succeed Guilfoyle & Co. in general trade.

Walkerville—Gleason & Clemens succeed Glenn F. Walker in general trade.

Plainwell—Homer G. Brown succeeds Morrill Bros. in the hardware business.

Grand Junction—Dalrymple & Cleveland succeed T. J. Shallhorn in general trade.

Stambaugh—The Commercial Bank has increased its capital stock from \$25,000 to \$50,000.

Middleton—Dewey Warner succeeds J. H. Fochler in general trade at Brice, R. F. D. from here.

Hart—DuNatt & Powers succeeds Thomas Welsh & Son in the dry goods and grocery business.

Hamtramck—The Bank of Hamtramck has been incorporated with an authorized capital stock of \$100,000.

Sunfield—Fire completely destroyed the John Palmer elevator. The loss is only partially covered by insurance.

Detroit—The E. & R. Shoe Co., 124 Michigan avenue, has changed its name to the Bostonian Shoe Stores, Inc.

Sparta—Frank N. Rinehart, dealer in groceries and shoes, has filed a voluntary petition in bankruptcy. Assets, \$1,104, liabilities, \$1,996.

Detroit—The Guarantee Trust & Loan Co., Ltd., 2120 East Grand Blvd., has increased its capital stock from \$100,000 to \$125,000.

Detroit—The Fauver-Cavanagh Co., 42-56 Canfield avenue, East, auto supplies and accessories, has changed its name to the Cavanagh Co.

East Lansing—Bert E. Neller, undertaker at 433 Grand River avenue, has opened a branch undertaking parlor at 208 East Franklin avenue.

Berrien Springs—H. K. Graham is closing out his stock of hardware, paints, stoves, sporting goods, etc., at special sale and will retire from business.

Lowell—Earl Thomas has returned to Lowell after an absence of three years and engaged in the produce and feed business in the former Thomas elevator.

Flint—Fields of Flint, Inc., has been incorporated to conduct retail stores with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Butterfield—Bert R. Plant has resumed business in a new store building erected to replace the building destroyed by fire Aug. 9. He carries dry goods, shoes and groceries.

Kalamazoo—Henry T. Prange, optician at 149 South Burdick street, has leased the shop in the First National

Bank building, 105 South Burdick street, and will open a branch optical store.

Bay City—Golden's Pickle Works of Brooklyn, N. Y., has leased the building near the Michigan Central Railroad and Midland street for the purpose of starting a large salting factory there.

Honsberger Bros., dealers in clothing, men's furnishings, shoes, etc., writes the Tradesman as follows: "Enclosed find check for another year's subscription to the best friend any retailer ever had."

Saginaw—The Perrigo Shoe Repair Co., 219 North Hamilton street, has been incorporated with an authorized capital stock of \$2,500, of which amount \$2,220 has been subscribed and \$1,000 paid in in cash.

Grand Rapids—The Thomas-Krapp Motor Sales, 1900 Division avenue, South, has been incorporated with an authorized capital stock of \$20,000, all of which has been subscribed and paid in, \$15,500 in cash, and \$4,500 in property.

Detroit—Hugo G. Witt & Co., 13309 Kerchival avenue, has been incorporated to deal in hardware, with an authorized capital stock of \$5,000, all of which has been subscribed and paid in, \$1,000 in cash and \$4,000 in property.

Port Huron—The Michelen Elevator & Warehouse Co., with business offices at 221 North Cedar street, Lansing, has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in cash.

Sand Lake—The Mackinaw Trail Oil Co. has been incorporated to deal in oils, petroleum products, tires, auto accessories, fuel, etc., with an authorized capital stock of \$30,000, \$16,000 of which has been subscribed and paid in in property.

Lansing—The affairs of the Wilson-Nicol Candy Co., which recently went into receivership, are being closed up by the Capital National Bank, receiver. It is believed that creditors of the firm will realize from 40 to 50 cents on the dollar.

Rosebush—The Rosebush Lumber Co. has been incorporated with an authorized capital stock of \$20,000, \$18,000 of which has been subscribed and paid in in property. The company will deal in builders' supplies, fuel, oils, auto parts as well as lumber.

Muskegon—The Muller Baking Co. has been incorporated to conduct a wholesale and retail baking business, with an authorized capital stock of \$400,000 preferred and 20,000 shares at \$12.50 per share, of which amount \$124,960 and 9,618 shares has been

subscribed and paid in.

Detroit—The Starkweather Corporation, 11266 East Grand boulevard, dealer in autos, auto accessories, parts, etc., has merged its business into a stock company under the same style with an authorized capital stock of \$25,000, all of which has been subscribed and \$2,500 paid in in cash.

Detroit—The Joseph A. Quinn Co., 2625 Woodward avenue, has merged its shoe business into a stock company under the style of Joseph A. Quinn, Inc., with an authorized capital stock of \$17,500 common, \$2,500 preferred and 400 shares no par value, of which amount \$10,020 has been subscribed, \$20 paid in in cash and \$10,000 in property.

Manufacturing Matters.

Flint—The White Ice Cream Co. is now manufacturing candy.

Saginaw—The Jackson & Church Co. has increased its capital stock from \$300,000 to \$350,000.

Detroit—The Motor City Stamping Co., 2552 Hart street, has increased its capital stock from \$150,000 to \$150,000 and 15,000 shares no par value.

New Haven—The foundry here has been leased by the Rochester Foundry Co. after almost two months of idleness and will be reopened in January with about 100 employees.

Detroit—The Economy Motors, 2631 Woodward avenue, has been incorporated with an authorized capital stock of \$20,000, \$1,000 of which has been subscribed and paid in in cash.

Detroit—The Standard Tool & Manufacturing Co., 2435 Scotten avenue, has changed its name to the Standard Tube & Manufacturing Co. and increased its capital stock from \$100,000 to \$250,000.

Detroit—The Valley Steel Products Corporation, 1325 Vermont avenue, has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and paid in in cash.

Detroit—The Grant Dental Manufacturing Co., 1334 Maple street, has been incorporated with an authorized capital stock of \$40,000, of which amount \$20,000 has been subscribed and \$2,000 paid in in cash.

Kalamazoo—The Clarage Fan Co., Porter and North streets, has merged its business into a stock company under the same style, with an authorized capital stock of \$1,000,000, \$900,000 of which has been subscribed and paid in in property.

Detroit—The Detroit Gasket & Manufacturing Co., 1342 Lakewood boulevard, has been incorporated with an authorized capital stock of \$20,000 preferred and 20 shares no par value, all of which has been subscribed and paid in in cash.

Holland—The Holland Manufacturing Co. has been incorporated to manufacture and deal in garage tools, equipment, parts, shop tools, etc., with an authorized capital stock of \$25,000, of which amount \$7,500 has been subscribed and paid in in cash.

Kalamazoo—The Jay B. Rhodes Co., 612 Douglas avenue, has been incorporated to manufacture and deal in oil dispensing cans, auto novelties, etc., with an authorized capital stock

of \$50,000, \$10,000 of which has been subscribed and paid in in cash.

Albion—The Thwaite Furniture Co., of Grand Rapids, will remove its plant here and begin manufacturing early in January. The company will occupy the former plant of the National Spring & Wire Co. Stock to the amount of \$50,000 has been sold here.

Grand Rapids—The Sterling Brush Co., 634 Front avenue, N. W., has been incorporated with an authorized capital stock of \$40,000 preferred and 800 shares at \$1 per share, of which amount \$20,000 and 600 shares have been subscribed and \$9,000 paid in in cash.

Detroit—The Union Motors Co., 2038 Michigan avenue, has been incorporated to deal in autos, parts, supplies and accessories, with an authorized capital stock of \$25,000, of which amount \$7,000 has been subscribed, \$1,023 paid in in cash and \$3,977 in property.

Grand Rapids—The National Mattress Co., 203 East Front street, has been incorporated to manufacture mattresses, bed springs, bedding supplies, etc., and to sell them at wholesale and retail with an authorized capital stock of \$50,000, all of which has been subscribed, \$500 paid in in cash, and \$40,000 in property.

Detroit—The Detroit Lillis Engineering Co., with business offices at 908 Kresge building, has been incorporated to manufacture and deal in auto accessories, Lillis Light Shields, etc., with an authorized capital stock of \$25,000, of which amount \$12,500 has been subscribed and paid in, \$3,000 in cash and \$9,500 in property.

L'Anse—The ford interests have begun building a large dock, 1,500 feet along the shore and extending 700 feet into Keweenaw Bay. When it is finished the largest vessels on the lakes will be able to nose their way alongside. One unit of this mill is now working three shifts a day, with an average daily cut of about 90,000 feet of lumber. There are about 30,000,000 feet of lumber on the present docks waiting for the coming of spring and the boats.

Glenwood—Charles Mott has two acres of ginseng and golden seal which have brought a revenue of around \$3,500 this year, the dried ginseng roots being worth from \$12 to \$16 per pound and the golden seal from \$5 to \$6. Mr. Mott has been years bringing his gardens to perfection. The garden is located on muck land. This is not an ideal soil for ginseng, and to remedy this he has covered the tract with hundreds of wheelbarrow loads of sand, mixing it with the muck and finally making a soil both productive and natural.

Hans Schmidt was reputed to be the meanest man in the neighborhood. He died. His body was placed in the grave, and according to an old Pennsylvania German custom, the people stood around the open grave waiting for someone to say some good thing about the deceased before filling in the grave. After a long wait Gustave Schultze said: "Well, I can say joost one goot thing about Hans; he wasn't always as mean as he was sometimes."

Essential Features of the Grocery Staples.

This week practically closes the call for Christmas wares. Bear this fact in mind and merchandise accordingly. Many of the items coming under this classification have but limited, if any, sale except during the holiday season. The closer you can come to a thorough clean-up the better. Christmas trees, mistletoe, holly wreaths, Japanese roping, Christmas candles—these and other items are ready sellers now but will be deadlier than the proverbial door nail after the curtain is pulled on Christmas Eve.

Reports indicate that the pre-holiday business in food lines has been very satisfactory. Demand has been active and with the best of the selling period lying ahead it would seem as though most retailers should have rolled up some extra sales and profit volumes which will go far to make their year's showing at least reasonably agreeable.

Sugar—Local jobbers hold cane granulated at 9.60c and Michigan beet at 9.10c.

Tea—The demand has been very fair during the week, but without any heavy purchases. Formosas are still active, the New York market reports, without, however, any serious change in price. Most other varieties have shown a regular sale, but no boom. The tone of the market is still firm and there is little or no pressure to sell. Teas in all the primary markets are firm and show an advancing tendency.

Coffee—The market during the week has shown a tendency to ease off a slight fraction. This applies to most grades of Rio and Santos coffee sold green and in a large way. The fractional decline, however, is small and leaves the market very much in the same condition as a week ago. The jobbing market for roasted Rio and Santos shows no change. Milds are about on the same basis as a week ago, with a fair demand.

Canned Fruit—Spot offerings even of standard packs of known brands are sacrificed here and there by some operators, with a weakening effect upon prices and with a tendency to limit buying. Pineapple is easy in tone and a limited seller for such a popular commodity. California offerings are quiet here but are firm at the source.

Canned Vegetables—There have been no price changes in tomatoes, canners have held firm, even though they are unable to move goods. Distributors are well stocked and do not expect to do much until after inventories. California canners are firm but are not selling much. There is no interest as yet in futures. Cheaper grades of peas are in strong hands and there is little or no competition in the country to unload. All sieves in standard grades are quoted above buying ideas and the market is more or less in a deadlock. Futures have been taken quietly, but both buyer and seller after a month or more of trading have done as much business as they care to place or accept at present. Futures are held firm by packers on the standard lines. Corn is quiet. Following a large pack it is surprising to see such a firm tone

and such moderate stocks apparently in first hands. No pressure is exerted to sell, which makes standard and fancy unchanged as to prices.

Dried Fruits—Spot old crop California and Oregon prunes have been taken for export out of spot stocks; jobbers have liquidated and in consequence the market, at least statistically, is better off than a week ago. The extent of old crop holdings owned by packers and local interests is unknown and is therefore apt to be magnified beyond what it actually is, but no definite idea can be secured since the stocks are scattered. Some, however, estimate the total as high as eighty-five cars. With old crop priced below new it is preferred. Quality in some instances is very good but in others not desirable. Spanish cluster raisins are being exhausted on the spot and promise to be cleaned up after the Christmas demand is satisfied. California bulk lines are weak in independent offerings. Package goods under Sun-Maid labels are firm and are scarce on the spot. Apricots are firm in the top grades but quiet in others. Peaches are scarce in peeled grades of the better types but are featureless in others. Pears are quiet. Currants also are not marked by any special interest.

Canned Fish—The demand for all canned fish is light, as the attention of the trade and of the people is focussed on other things. All grades of Alaska salmon are dull, without change in price. The market is strong underneath and there are no cut prices around, but rather predictions of advances. Maine sardines are still very firm, but are very dull on account of the excessively high price. No change has occurred in California or imported sardines. The demand is light.

Salt Fish—The demand for mackerel is somewhat quiet on account of the holiday season. Prices are exactly where they were and there is some demand for mackerel coming through every day.

Beans and Peas—The demand for all varieties of white beans is very quiet, with most grades easy. This applies to marrows, pea beans and red and white kidneys. California limas are fairly steady. Green and Scotch peas unchanged and dull.

Syrup and Molasses—The demand for good grades of sugar syrups suitable for the fine grocery trade has been very good during the week. The market is firmer and higher. Compound syrup is moving out steadily, without much change in price. Molasses is strong, speaking of the fine grocery grades. Fancy New Orleans is scarce and sellers are not pressing to sell nor, in fact, are buyers pressing to buy. The medium grades of molasses are wanted on account of the scarcity of better grades.

Cheese—The market is only steady, with a very light consumptive demand at prices ranging about the same as last week. Stocks in storage are reported to be excessive and unless we have an increase in the consumption we are likely to experience slightly lower prices.

Provisions—Smoked meats are in ample supply at prices ranging about

the same as last week, with a moderate consumptive demand. Pure lard and lard substitutes are quiet at unchanged prices. Dried beef, canned meats and barreled pork are steady, with a light demand at unchanged prices.

Review of the Produce Market.

Apples—Standard winter varieties such as Spy, Baldwin, Jonathan, Russett, etc., fetch \$1 per bu.

Bagas—Canadian \$1.75 per 100 lb. sack.

Bananas—9¼@9¾c per lb.

Butter—The market is steady on the present basis of quotations, with a fair consumptive demand. The receipts of butter are about normal for the season and the quality is average fine. The consumptive trade is absorbing the receipts of fresh butter and storage stocks are being normally reduced. We do not look for much change from the present situation. If we do have any change, owing to the possible increase in the make, we are likely to have a slight decline. Local jobbers hold extra fresh at 51c in 63 lb tubs; fancy in 30 lb. tubs, 52c; prints 53c; June firsts in tubs, 46c. They pay 25c for packing stock.

Cabbage—\$1 per bu.

Carrots—\$1.25 per bu.

Cauliflower—\$3 per doz. heads.

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

Chestnuts—28@30c per lb. for Michigan or Ohio.

Cocoanuts—\$6.25 per sack of 100.

Cranberries—Late Howes from Cape Cod command \$12.50 per bbl. and \$6.25 per ½ bbl.

Cucumbers—Hot house \$3 per doz.

Eggs—The market is steady on the present basis of quotations. The consumptive demand is absorbing all the fresh eggs on arrival. Owing to the mild weather all over the country, fresh eggs are increasing every day, and as the price has been ruling very high, we are likely to have a further decline. Stocks of storage eggs are reported to be excessive and the market is weak at about 2c per dozen lower than a week ago. The consumption is only fair. We look for still lower prices on storage eggs in the near future. Local jobbers pay 40c for strictly fresh. Cold storage operators feed out their supplies as follows:

Extras	31c
Seconds	25c
Chicks	21c

2c extra for cartons.

Egg Plant—\$3 per doz.

Garlic—35c per string for Italian.

Grape Fruit—Fancy Florida now sells as follows:

36	\$3.25
46	3.50
54	3.75
64 and 70	3.75

Grapes—California Emperor, \$2.50 per crate; Spanish Malaga, \$9.50 per keg.

Green Beans—\$3 per box.

Green Onions—\$1 per doz. bunches for Chalotts.

Honey—25c for comb; 25c for strained.

Lettuce—In good demand on the following basis:

California Iceberg, per crate --- 4.25
Leaf, per pound ----- 16c

Lemons—The market is now on the following basis:

300 Sunkist	\$5.50
300 Red Ball	5.00
360 Red Ball	4.50

Onions—Spanish, \$2.50 per crate; home grown \$3.25 per 100 lb. sack.

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

100	\$5.00
126	5.00
150, 176, 200	5.00
216	5.00
252	4.50
288	4.00

Floridas fetch \$4.25@4.50.

Parsley—60c per doz. bunches.

Potatoes—Home grown, 50@55c per bu.

Peppers—75c per basket containing 16 to 18.

Poultry—Wilson & Company now pay as follows for live:

Turkeys	22c
Heavy fowls	17c
Heavy springs	17c
Light fowls	11c
Light springs	11c
Geese	18c
Ducks	18c

Radishes—80c per doz. bunches for hot house.

Spinach—\$1.50 per bu.

Squash—Hubbard, \$4 per 100 lbs.

Sweet Potatoes — Delaware kiln dried fetch \$3 per hamper.

Indiana Weather in Northern Michigan.

Boyne City, Dec. 18—We have been holed up for the last two weeks. Our friend Verbeck made us feel so small that a fair sized knot hole would provide ample quarters for a regiment. Nevertheless we find a fair sized minority who felt just as we did on the subject, and others who have a fair command of the mother tongue, having a fair acquaintance with standard authors and a finishing course in Michigan sawmills and lumber camps, but a discussion would get nowhere. Anyway our silly and emotional outburst brought forth an unequivocal statement that should serve as some kind of a hitching post to the electorate of Michigan in regard to the position of our junior senator.

Boyne City is rather marking time just now Indiana weather in Northern Michigan does not pan out. We will admit that it has its compensations. It saves little fuel and no clothes and wears out shoes, but it is a comfort to have our feet on solid ground, and to give Lizzie an airing once in a while.

We had the opportunity of hearing a very clear analysis of the present Legislature this week by our State Senator. As this analysis occurred before the reconvening last week, we are awaiting with a good deal of interest the outcome of his predictions, which were not what one would call easy. One thing he did say is worth repeating. Senator Bill is not unknown at Lansing. For many years he has been in touch with our State government. He said that the personnel of the present senate was the best that he has ever known. Our esteemed Senator is decidedly of the opinion that there is no use of starving, if one can't get a whole loaf when a half loaf is offered, and that the constitution is something that cannot safely be abrogated by any set of men, however honest they may be in their opinions. One never knows when the shoe will pinch the other foot.

Maxy.

THE ROMANCE OF COFFEE

How the Staple Product is Grown and Marketed

Fleeing the persecution he perhaps deserved, outlawed from Mocha, a dervish, Hadji Omar by name, sought refuge in the mountain fastnesses of Arabia. Hungered and athirst, his eyes fell one day on some small



A Coffee Plantation.

round berries. He ate some but they were bitter. He roasted some and they were better. He steeped the roasted berries in a running brook's water and they were as good as solid food. That was in the thirteenth century. And from that day to this in the heart of every Arab coffee has been enthroned. Within a short time coffee attained prominence in the marts of trade and dominated all other merchandise in the shops of the market-place. Mohammedan pilgrims flocking annually to Mecca were made familiar with the new concoction, and carried back coffee beans in their saddlebags to all parts of the globe that embraced the faith of the Prophet. And so little by little a knowledge of the virtues of the brown Arabian berry was brought to the very gates of the ancient cities of Medina, Damascus, and Aleppo. Public places for coffee drinking were soon established throughout Arabia, Egypt, and Turkey. In the latter half of the sixteenth century (1554) it made its appearance in Constantinople, where it proceeded to work havoc with the followers of the Moslem faith in the Turkish capital. The Mosques were promptly deserted for the coffee houses, causing edicts to

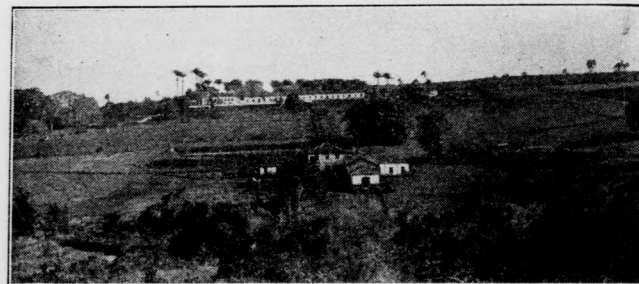
the most lavish scale and coffee was served according to the custom of the country. What fascinated the gay French world were the napkins fringed with gold and the brilliant cups of eggshell porcelain into which the coffee was poured, hot, strong and fragrant. Louis XIV himself evidently regarded the beverage as one fit for kings, for the cultivation of coffee

was shortly begun within the boundaries of his own realm. From the first few coffee trees planted on the Island of Marique in the French West Indies in 1720 have sprung all the present rich and prolific plantations of the West Indies and of Central and South America.

It was Pascal, an Armenian, who in 1672 came all the way from Constantinople to open at the Fair of St. Germain the first coffee house in Paris. And that, mark you, was the first cafe. To-day cafes are world-wide institutions—and coffee made cafes. Then in 1689 came the celebrated Francois Procope, who opened the Cafe Procope near the theater of the Comedie Francaise. This was the most famous cafe of them all. It was to the Procope that the great Voltaire came to sip his black coffee and give utterance to his deathless philosophy. At the ripe age of eighty-four this master dramatist and man of letters found in coffee a prop to his herculean literary labors, a constant spur to his trenchant pen. It was in the Cafe Procope that the first red hat was donned. It was in this same cafe that those sinister figures of the revolution, Danton, Marat, and Robespierre, harranged

coffee in its intimate association with the mighty and illustrious figures of the past? How coffee conjures up and visualizes their several striking personalities. Balzac, the great novelist, was a confirmed coffee drinker. When he was poor and lived in an attic, he made it himself. When he could afford it, the best chef in Paris made it for him. Alfred de Musset, Hugo, Zola, Bernhardt, all great musicians, the great thinkers, writers, players, all found solace and inspiration in coffee, and were, in turn, cheered, soothed and sustained by it.

The first public coffee house in London was opened in 1652. Having acquired the coffee-drinking habit in Turkey, an English merchant, Edwards by name, prepared the beverage for a coterie of friends in his London home. The company, however, grew to such proportions that his servant, Pasqua Rosee, was set up as a vendor of the drink and prospered amazingly. As an institution, the coffee house had an import-



A Coffee Fazenda or Manor-house of the Plantation Owner.

ant part in the making of English history in the seventeenth and eighteenth centuries, for it was at the coffee houses of the period—then at the height of their popularity—that the great geniuses of the time met and mingled to discuss art, literature, science, philosophy and matters of state.

Among the names that have come down to us as frequenters of the coffee house are Doctor Samuel Johnson, Boswell, Burke, Reynolds, Goldsmith and Garrick. Great souls all—and great coffee drinkers. It was to the coffee house that the great Garrick came after the play, calling for his pipe and coffee and holding forth with boon companions no less celebrated than himself. The Cheshire Cheese was a favorite haunt for these celebrities, and the Johnson room, with its rude tables and sawdust-sprinkled floor, was its chief glory. Some idea of the flavor and romance of those days is gained from the following poem penned in praise of this far-famed public house:

I know a house of antique ease
Within the smoky city's pale,
A spot wherein the spirit sees
Old London through a thinner veil.

The modern world so stiff and stale,
You leave behind you when you please,
For long clay pipes and great old ale
And beefsteaks in the Cheshire Cheese.

Beneath this board Burke's, Goldsmith's
knees
Were often thrust—so runs the tale;
'Twas here the Doctor took his ease
And wielded speech that like a flail
Threshed out the golden truth. All hail,
Great Souls! that met on nights like
these
Till morning made the candles pale
And revelers left the Cheshire Cheese.

The coffee house was assailed from many quarters, but neither pamphlets, nor poems, nor petitions, nor proclamations had any effect. They were the favorite haunts of the most famous men of the time, and who shall say that these intellectual giants did not find their stimulus to clear thinking in copious draughts of the little brown berry—Coffee.

No chronicle of the coffee house would be complete that omitted mention of the early American coffee house. In Revolutionary days, Virginia, New York, and Massachusetts boasted these gathering places, half tavern, half coffee house, for it is to

be confessed that stronger stimulants than coffee were not infrequently dispensed within these old-time hostleries. Burn's coffee house, northwest of Bowling Green, was the first in New York. Here "The Liberty Boys" met and brewed dark plots for the overthrow of George the Third. Boston had its Crown, its Exchange and numerous other coffee houses, patronized liberally by Whig and Tory alike. At the Sign of the Green Dragon was the rallying place of many bold and adventurous spirits, for the men who gathered here and over their coffee cups plotted revolution were among the country's most ardent patriots. Doctor Joseph Warren, Samuel Adams and Paul Revere met nightly with their friends at the Green Dragon and exchanged tidings of the movements of the British troops. These were the men who spread the alarm "through every Middlesex village and farm," and who spirited the cannon away under the very nose of General Gage. In Colonial days coffee was roasted or "parched" in skillets or frying pans of the period and the beans were



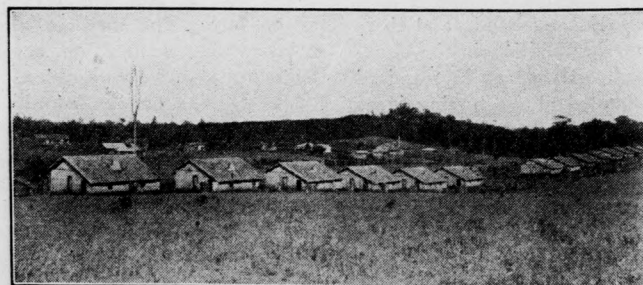
Harvesting the Coffee Berry.

be issued against the use of a beverage so delicious and so captivating as to make the sons of the faithful unmindful of the call to prayer. But the protests of the Priests availed nothing. Coffee smoked in the bazaars. It flourished in the coffee houses. Its steaming fragrance invaded even the dim seraglios of the Sultans.

Under Mohammed IV, a Turkish ambassador, one Solomon Aga, introduced it to the court of Louis XIV of France. That was in 1669. The entertainments provided by the Turkish Embassy were conducted on

the crowds and in passionate appeal urged them on through that orgy of blood. And so the cafe had its romantic, even tragic beginnings. To this day it is a fascinating study to observe the life in the cafes of Paris. At almost any hour of the day or night your Parisian will take his seat at one of the tempting little tables to indulge his "cafe au lait" or "cafe noir." If he meets a friend, it is the best place to converse; if the weather is fine and crowds throng the boulevards, it is the best point of observation.

What beverage is comparable with



Homes of Plantation Laborers.

mashed into "coffee powder" by means of a wooden mortar and pestle. There was even a type of coffee roaster that was used in the open fireplace. It had a sheet iron cylinder measuring five inches in diameter and about eight inches long

weather conditions are favorable not only for the harvest itself, but for drying and transporting the crop after it is gathered. In picking the coffee, the boughs are pulled down with the left hand and held at the outer end while the right hand is run along the

in the great roasters and the beans have taken on exactly the right shade of color or degree of roast, they are removed from the roasting ovens into large shallow pan-like trucks and quickly cooled. Subsequently they are packed into the many different

added measurably to our enjoyment of it.

Presumptuous, indeed, are those rival drinks that would attempt to challenge coffee's unique position as the great national beverage. That it is so, is attested not only by the



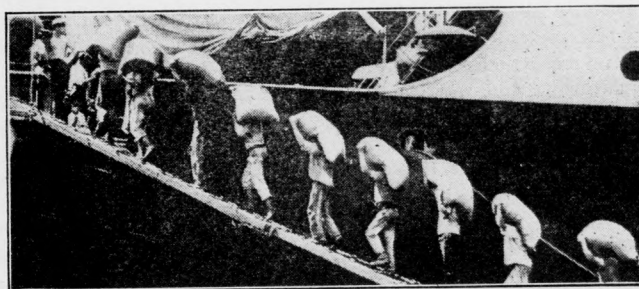
Drying Coffee After Removal of Pulp.

attached to a three or four-foot iron handle. Green coffee was put into the cylinder through a sliding door. Balancing the roaster over the blaze by resting the handle in the hook of the fireplace crane, the housekeeper slowly revolved the cylinder until the beans had turned to the proper color. These primitive methods were not calculated to produce a cup of coffee such as regales the palates of epicures in this day and generation. It was not until the close of the great Civil War, when the reconstruction period had paved the way to permanent and lasting peace, that the consumption of coffee increased by leaps and bounds, keeping pace with the increasing greatness of the country.

Arabia, Brazil, Central America, Venezuela, Colombia, Mexico, and the East and West Indies are the chief coffee producing countries. We may well take a fleeting glimpse of an industry that bulks so large in the commerce of every civilized nation on the earth. On the gently sloping hillsides of the coffee country are literally millions upon millions of coffee trees. Miles and miles of them stretch away up and down the rolling topography often as far as the eye can see, great broad waves of green, with the narrow lines of the rich soil showing in marked contrast with the leaves. It is a sight not soon to be forgotten. Here and there on the lower slopes of hills

bough from the base to the tip, thus go trees. To the eye of the traveler stripping off the berries as well as many leaves and twigs. In this work of harvesting all the laborers on the "fazenda" take part—men, women, and children. Several hundred or even thousand pairs of hands on each large plantation are thus busily employed in gathering the season's crop. In one day a laborer may gather enough coffee berries to make fifty pounds of dried coffee. The fruit of the coffee tree when ripe resembles a crimson cherry or cranberry in general appearance. This coffee berry, as it is called, contains two seeds, flat on one side and convex on the other, the flat sides being together. These seeds are embedded in a sticky, whitish pulp, which is removed by what is known as the pulping process, and this in turn is subsequently followed by the various other processes of drying, hulling, cleaning and sorting. Along the roads deep in dust, sturdy oxen draw the wagons loaded with the precious sacks to the nearest port for shipment abroad.

On its arrival in this country, green coffee is at once conveyed to great lofts in the establishments of importing coffee merchants. From the flat bags in which they are transported, the beans go to a "coffee separator," a machine consisting of a number of screens of various meshes moving back and forth. The



Loading Coffee at the Dock for Shipment Abroad.

styles of containers now so familiar to the great coffee-consuming public.

We are a nation of coffee drinkers. As a beverage it is forever established in popular esteem and favor. There is no occasion to remind sensible, right-thinking persons of the fallacy of the specious arguments advanced in certain quarters against the use of coffee. There is a lot of commercial buncombe about its injurious effects, and some of it is very impressive, too, if you are of a neurotic temperament. There are no doubt many good people who deny themselves coffee because of some fancied or educated fear that it isn't good for them. In this connection it might be mentioned that there is hardly a more salutary lesson or one with closer relation to the welfare of the human race than that to be drawn from the unexampled use of coffee with the expeditionary forces overseas. The frequency and size of the contracts let by the United States Government during the period of the World War emphasized the importance that was placed upon keeping the fighting men well supplied with coffee. Co-ordination of mind and body (and that's human efficiency) is superinduced by coffee. A boon in time of peace, coffee proved nothing less than a benefaction to the men engaged in the great struggle on the battlefields of France.

Here in the United States upwards of one billion pounds are consumed annually. To what are we to ascribe this amazing consumption of coffee? There have been several contributing factors not the least of which are the many mechanical devices which safeguard the excellence of your breakfast cup of coffee. Modern machinery, assuring cleanliness, accuracy and dispatch, has replaced old-fashioned methods of hand weighing with its inevitable spoilage and wastage.

Two score years ago coffee for the most part was distributed and sold in bulk. The evolution from bulk to packaged goods has been a forward step in merchandising. Particularly was it necessary that a commodity so susceptible to deterioration as coffee should enjoy every safeguard in the way of air-proof and moisture-proof protection. Guarding the original quality keeping unimpaired the volatile oils that give strength and flavor to all coffee has

universally of its appeal to all classes of citizens, but also by the fact that it has been inseparably linked in most dramatic fashion with the earliest beginnings of our existence as a nation. And so, as always in the past it will continue to exert a wholesome influence in every home and a claim on the affections of all the people without parallel and without dispute.

Seven Men Required To Break Embrace.

Onaway, Dec. 18—A Dodge car kissed a Star on State street to-day. The smack was heard for several blocks. It took quite an effort on the part of seven men to break the fond embrace and one owner intends to start suit to recover damages, as he declares it an insult to try such a Dodge to alienate his Star's affection.

Miss Agnes Post, who has been in the employ of Will B. Gregg, superintending the photo finishing department, for the past five years, went to Florida recently to spend the winter and has accepted a like position in Daytona Beach. Clarence Young is filling the position caused by her resignation.

A fine play entitled "Jack's Wife" was produced at the Family theatre Friday night by the Roger City high school under the management of Theodore Bird, who directed "My Dream Girl" in Onaway some time ago. The stage settings were fine and the actors and actresses played their parts to perfection to an appreciative audience. Considerable talent was shown by the singers, bringing much repeated applause. Home talent plays, properly conducted, have a tendency to develop the possibilities in young people which might otherwise remain dormant. Appearing upon the stage in public gives them confidence and in acting a part brings them in touch with the ways of life impossible to demonstrate in any other manner. After all, the world is a stage and life one big drama. Proper preparation of a good clean play under the directorship of an able director is not only amusement for the public, but is uplifting and educational as well as elevating. Parents need have no fear of entrusting their children to the care of such an able director as Mr. Bird has proven himself to be.

Owing to the frozen condition of the ground, work has been suspended on the Black Lake State road until Spring. Fine progress has been made, however, so far and the beautiful Fall weather has enabled the workmen to accomplish a lot that will shorten the time required to finish the job next Summer.

Fur coats and frozen radiators are in evidence in spite of the sunshine. All that is now lacking to make a real Winter and a Merry Christmas is more snow.

Squire Signal.



Coffee Cherries in Sacks at the Close of the Day's Work.

are the white buildings of the "fazendas," great stone and stucco manor houses with broad verandas and large windows, surrounded by gardens filled with palm, banana, orange, and manthese "fazendas" have a peculiar charm and picturesqueness, presenting as they do an appearance of comfort, peace, and prosperity. Harvesting begins in May and lasts well into August and September. This is what is known as the dry season, when

beans drop from screen to screen according to size and are thus sorted. The next step is the blending of the green coffee, obviously one of the greatest importance, calling for a trained and precise knowledge of the proportion of each kind and type to meet the varying tastes and sectional preferences of coffee drinkers throughout the country. Now everything is in readiness for the interesting process of roasting. After revolving

THE SOUL OF CHRISTMAS.

Christmas is one of the things which are inexorable. It arrives in the month of December inevitably. It comes on the twenty-fifth of that month punctually. Not all the king's horses nor all the king's men can dislodge it from its place in the procession of the days. It is impossible to postpone it. There are years when we are not ready for it, but it comes nevertheless. Failures and disappointments and worries may have thrown us into a dishevelled and dismal mood, but no matter what our mood, Christmas knocks at the door and comes in. There is no escape from the clutches of the calendar. We may have fallen among circumstances which like robbers have left us bleeding and half dead, but Christmas, like a good Samaritan, picks us up and does its best to send us along our way rejoicing.

Surely the world just now is in sore need of Christmas. The human race is in a surly and disgruntled mood. All the spirits of the underworld are working overtime. The human heart in every land is torn and feverish. The kaiser's war has left us a legacy which many of us had not counted on. War quickens and feeds all the demons of the heart, and these do not suddenly languish when the guns have fallen silent. The passions which war unchains do not go back swiftly to their cells. War is an arch demoralizer. It upsets everything. It brings down standards which the toil of generations had established, it dims ideals to eyes which had been trained to follow them. All the rapacities and greeds, the dishonesties and cruelties of the heart find liberty in times of war, and when peace comes they go right on working their depredations. When was civilization ever more plagued than now? When was society ever more chaotic and hysterical? The wounds are deep and the world is faint from loss of blood. In its weakness vices, which are easily thrown off in days of health, fasten on it with tenacious grip. Selfishness has attained a new robustness by what it fed on through the war, and everywhere there is suspicion, and greed, and discontent, and a disposition to fight.

Into a world which has become unusually bitter and wrathful, there now comes, like a messenger from heaven, this festival of Christmas, with its carols and laughter, its memories of light and its spirit of good will. Christmas is a kind, charitable time. It speaks to the angels of our better nature. It is the anniversary of the birthday of a baby, and who can be surly and mean in the presence of a baby? This baby grew to be a man who through nineteen hundred years has been known as the "Prince of Peace." His heart was gentle and his spirit was sweet. He nourished no prejudices, and he gave room to no dark passions. His sympathies were broad and his ideals were high. Suspicion and malice, envy and fear found no place in His heart. Race hatred was odious to him and religious bigotry was abhorrent. He was free from class consciousness and he claimed all men as his brothers. His spirit of brotherly kindness began at once to influence those who were nearest to

Him, and after His death they banded themselves together to spread his spirit over their own nation and then over the entire world. Wherever the spirit of Jesus becomes established, anger and clamor and railing are put away, and men become kind one to another, tender-hearted, and ready to forgive.

This is the spirit which the world now conspicuously lacks, and it is the spirit which the world must possess if civilization is to escape unimaginable disaster. All thoughtful men are coming to see more and more clearly that without the spirit of Jesus society is doomed. Man has harnessed forces and created machinery which, unless controlled by the mind of Jesus Christ, will work his undoing. It is not merely members of the Christian church who are saying this; it is being said by Jews and Agnostics, and by many representatives of non-Christian religions. Statesmen and business men, publicists and diplomats, now see that there is no way out of our present distresses but by a fresh baptism of the spirit of good will. The world needs to breathe in the soul of Christmas.

It is easy to catalogue the things which the crowd would like to have. Multitudes clamor for cheaper rents and groceries, many long for lower taxes, and still others dream of some social or economic reorganization of the world, but there is a need which lies deeper than any of our conscious wants, and that is the need of more brotherliness in the hearts of the people. The whole world needs just this, and without this we must perish.

There are many who are despondent. There are some who are without hope. They sit in the seat of the scornful, and they refuse to be comforted even amidst the festivities of Christmas. They persist in staring at what they call the facts. All the facts which they see are dark. There is no light anywhere. Conditions in America are bad—in the Old World they are worse. "Let us not delude ourselves. Let us feed ourselves on no foolish dreams. Let us face the facts!" This is the burden of their story. By all means let us face the facts. Let us hide our eyes from nothing. But let us be sure that we face all the facts. Let us be careful not to drop out of sight the most important fact of all, the fact that at the center of the universe there beats a heart which is wonderfully kind. This is the fact to which Christmas calls our attention. It is easy to overlook it, but we cannot ignore it without immeasurable loss. The universe is founded on good will. The earth is wrapped in the meshes of the law of brotherly kindness. The mightiest of all known forces is love. If the Creator of the universe has a heart which is gentle and loving, then the future of mankind is secure. If we are held in the hands of a God of good-will, those hands will never let us drop. Some time, somehow, our ugly passions will all be conquered, and all men will find their supreme delight in doing their Maker's will.

Christmas is a day of giving. What shall I give? is a question which springs spontaneously to every tongue. Many express the answer in terms of matter. They think of things which

can be bought in the store. But those who discern the spiritual significance of the day, see that it is not things which the world is most in need of but life, not toys but disposition, not confectionery but temper, not diamonds but a sympathetic spirit. He then most truly celebrates Christmas who casts out of his own soul all racial prejudices and national antipathies and class hatreds and religious animosities and social resentments, and gives to society the grace and power of a loving heart.

WOOLS AND WOOLENS.

Practically the same story comes from the several series of auction sales of wool held abroad during the week just past. There were no recessions of prices noted and, whenever any change occurred, it was upward. Especial strength seemed to be shown in the medium grades of wool which are coming more in demand everywhere except, possibly, in France and Belgium, which have been keen buyers of merinos. A fair amount of buying of domestic wools is reported, considering the time of year, and prices of them remain firm. Withdrawals of wool from bond have been on a liberal scale except clothing wool. Of that kind over 19,000,000 pounds have remained in warehouse over fifteen months. The goods market shows little change from the inactivity which has lately marked it. Fall business is over and spring reorders have not been plentiful. Overcoatings for the next heavyweight season have been offered to a limited extent and the trade is awaiting with interest the announcement of the formal openings of suitings. This will probably not be made until the middle of next month. Meanwhile the mills are curtailing operations for lack of immediate business. Plants producing fabrics for women's wear are in a little more favorable position, mainly due to the continued demand for fabrics of the sports order.

TWO TYPES OF LAWYERS.

A leading Grand Rapids legal firm received two claims from the National Remedy Co. last week. When they looked over the order on which the goods were shipped and noted the catch phrases adroitly interpolated thereon, they returned the collections to the Maumee swindler, because they did not care to dirty their hands with such trash.

Not so with Titus & Titus, of Kalamazoo. They are fully conversant with the questionable character of the claims sent them from Maumee, but they insist that they will sue on the claims and do their level best to enforce payment of the crooked accounts. The Tradesman trusts the Kalamazoo merchants who are caught in the meshes of the Maumee fakir join hands and hire good legal talent to defeat the machinations of the Ohio crook and his Kalamazoo henchmen.

The Tradesman is indebted to Chase & Sanborn for the loan of the illustrations used in the article on the Romance of Coffee on pages 6 and 7 of this week's edition. The illustrations add greatly to the enjoyment of the reader.

TAXING UNEARNED INCOME.

Secretary Mellon's plan for making a distinction between "earned and "unearned" income is sometimes misconstrued as a project for an extra tax on the aged, infirm and widowed who must live upon the interest derived from savings or from legacies left by relatives. One of our correspondents, laboring under this misapprehension, denounces the Secretary's proposal as "both inhuman and absurd." How far such an erroneous impression prevails it is impossible to judge, but efforts should be made to correct it before it gains sufficient currency to interfere with the adoption of the Mellon programme.

The Secretary of the Treasury does not propose an extra tax on any sort of income. If his plan is adopted in its entirety both earned and unearned incomes will bear a lighter burden. What he does propose is that the reduction shall be 25 per cent. greater for the earned than for unearned income. This, however, will not affect the cases of the aged, sick and unemployed who derive a small income from invested savings or legacies. Small incomes will continue to be exempted from Federal taxation to the same extent they are at present. An aged couple, for example, receiving an income of \$2,000 from invested savings will not be affected by the proposed changes, because it will not be subject to taxation. A more fortunate couple, receiving an unearned income of \$5,000, will have its tax reduced under the Mellon plan from \$100 to \$75. On the other hand, if this income is received in the form of a salary, the tax will be still further reduced to \$56.25.

As Mr. Mellon says, the fairness of taking income from wages, salaries, and professional services more lightly than the income from investments is obvious beyond all question. In the first case the income is subject to all the vicissitudes of human existence; in the other it continues even after the death of the recipient.

Christmas is the great occasion when we are all supposed to renew our allegiance to Christ, to put the Christ teaching of the brotherhood of man in practice. Christmas ought to be a great heart-mellowing, affection-quickenning, friendship-renewing occasion. It is the time of all others when we should realize that we are all brothers; that we are all members of the same great human family, children of the same God. It is the time, if ever, when we should recognize that though oceans and continents divide us, though we speak different tongues, may differ in race, color and creed, yet we are so closely related in thought and motive that our deepest, most vital interests are identical.

Every time there is an investigation a new bureau or commission is created to govern us a little more. Taxes go up, but prices do not come down.

Play no favorites in the treatment of your store force or you will lose the loyalty of your most valued employees.

Retailer Often Able To Match Chain Successfully.

What effect have the chain stores had on the total number of stores? They have undoubtedly put many independent stores out of business, not because the independents were small neighborhood stores, however, but because they were not efficiently operated.

It is doubtful whether the chains have reduced the number of stores at all. They may have resulted in a larger number. And yet chain stores are the most important development that we have had in retail merchandising during the past few years. They are operated more economically than individual stores, it is true. But the difference in operating costs is not so substantial as many people think.

Those who say so much about there being too many retailers ought to be interested in the fact that chain stores follow the policy of establishing a multiplicity of small neighborhood stores. Some of them even have one-man or economy stores that have to close during lunch hour.

There is some truth in the claim that the large number of failures among retail stores adds a burden to society; but this is not so much of a burden as some would have us think, and it does not arise from exactly the same causes that one would suppose. The mere fact that there are poorly managed and poorly located stores does not appreciably increase the cost of doing business of stores in general nor result in higher prices to consumers.

In fact, stores that are losing money are apt to be cutting prices to get trade or ignorantly charging less than they should. Their competition tends to keep prices down in the better stores. So consumers do not suffer directly; they may even be benefited. The loss to society, if there is any, comes through using up the capital that was invested in the losing business.

As for the claim that the large number of retail stores has kept retail prices from coming down as have farm and wholesale prices, there is nothing to this argument. One might as well reason that the large number of stores kept retail prices from rising as fast as other prices during the war; for that is exactly what happened.

The fact that retail prices lag behind wholesale prices both on the upswing and downswing is to be explained in other ways. For example, the principal reasons that retail prices have fallen much more slowly than other prices since 1919 are as follows:

1. However bad the times are, people keep on buying to a certain extent from retailers, whereas retailers drastically curtail their orders from wholesalers and wholesalers stop buying from manufacturers, many of whom shut down and stop buying raw materials (the prices of which drop the most).

2. Many retailers cling to the idea that they ought to get more than cost price out of their goods instead of minimizing their losses by cleaning out their stocks, buying new goods

at lower prices and increasing their turnover.

3. Retailers are unable to cut down their sales forces and reduce wages as rapidly as manufacturers and other producers do during a period of falling prices and wages. This has been especially true during the past three years.

The really fundamental question in connection with this whole problem, however, is whether a smaller number of stores would really result in a saving to customers. If there were fewer stores each would do a larger volume of business. Is the cost of doing business lower for large stores than for small stores?

There seems to be a tendency for operating cost to be slightly lower for medium sized stores (those doing from \$40,000 to \$60,000 of business a year) as compared with very small stores, but that the operating costs for stores doing a business of \$100,000 a year or more show an increase.

L. D. H. Weld.

Lament of an Innocent Victim of Specialty Vulture.

Rome, Dec. 18—If I know the retailer—and I think I do—his only reason for having a hobby on co-operative buying is that up to the present time it is the best thing that he has found to keep him in the running. With the manufacturer and the jobber falling all over themselves in their haste to give the chain stores all their profit and most of their discount and then levying tribute on the individual, is it any wonder that co-operative buying looks good to him?

Co-operative buying with the individual retail grocer is not a choice but a necessity. Let the manufacturer and the jobber give us just half of a square deal and co-operative buying will become a dead issue. But as long as co-operative buying is the tendency of the time, why should not the retailer co-operate?

As to the good advice, it all harks back to specialty orders, specialty salesmen and the obligations of the retail grocer. Let us analyze the two men.

The specialty salesman, invariably a college man, is, as Mr. Bristley stated at a recent convention, a trained salesman. Trained by men who have made selling their life work and who have learned all the arguments, schemes and tricks to get the signature of the prospect on the dotted line; men who, with a lead pencil and a piece of your own wrapping paper, can prove to you that if you pay \$1.25 per dozen for an article and can sell it for 12c each and turn your \$1.25 fifty-two times a year you have cleaned 500 per cent. That certainly is some business and some profit.

The average grocer is a man well past middle age with no business training of any kind. He is a man who with his wife and many times with his whole family has worked, slaved and denied himself of all the luxuries and comforts and many of the necessities of life in order to save a few hundred dollars with which he could start a small business for himself.

He picks the grocery business because he sees so many doing well in it. He gets his small amount of money all tied up in a short time, business does not come with the crash and bang that he expected, profits are small, collections poor and high hopes are vanishing.

Then comes in Mr. Specialty Man with his free deal, his wonderful percentage of profit and his tale of the big sales all the neighborhood groceries are having on his goods. What easy picking Mr. Average Grocer is

for Mr. Specialty Man; a trained to the minute salesman. Holdup man would be more appropriate.

Now Mr. Specialty Man, is it not a fact that the vast majority of the retailers who cancel or refuse their specialty orders are those who have just started in business or have not been in long enough to have cut their wisdom teeth? M. J. McGarty.

Christmas Ideas.

One of the most appreciated advertisements you can issue around Christmas time is a small catalog of articles in stock which are suitable for gifts. A convenient size for folder is four pages, each $3\frac{1}{2} \times 6\frac{1}{4}$ inches. Such a folder is comfortably held in hand while reading and easily slips into pocket, envelope or pigeonhole. Classify your assortment of articles into "Gifts for Men," "Gifts for Women" and "Gifts for Children." It is advisable to briefly describe each article and also to quote prices. Distribute these folders by handing to trade and mailing to prospects.

After the rush of the holidays you will likely have many finger or dust marked articles which are not staple or which are of such small value as to attract but little attention if displayed singly. A variation of the usual after

holiday cleanup, and which should prove effective in disposing of this kind of stock, is to combine several articles and price them as one lot.

Tuning Up For Christmas.

With a whirl and a swirl and a terrible roar
It blew in at evening from an arctic shore;
Traffic it blocked and the treacherous street
Glitters and twinkles with silvery sleet.

Dolls in armies and soldiers a-plenty
Gifts for kiddies and sweet and twenty,
Gifts for grannies and aunts and dads,
Gifts for using and losing and fads!
Gifts for nurses and chauffeurs and cooks,
Gifts for bookworms, who read all their books!

Gifts for sinners and sneerers and saints,
Tops for spinners and pastels and paints,
Music, mechanical, mirrors or lamps,
Turkeys for orphans and newsboys and tramps.

Gifts that are fluffy and gifts that are grim;
A necklace for Jessie, a scarfpin for Jim.
Full sets of classics and gleaming gold pieces
Suitable—very—for sweet little nieces.
Calendars, virtuous, witty or wise,
Flowers and bonbons and puddings and pies!

Cynics there be who deride and defy them,
But we, in our dreams, even buy them
and tie them!
As ever old winter, with snowdrift and sleet,
Transmutes the whole town into Santa Claus street!

Elizabeth Newport Hepburn.



Walker
MUSKEGON
MICHIGAN

**Makes
Good
Chocolates**

Van Dam

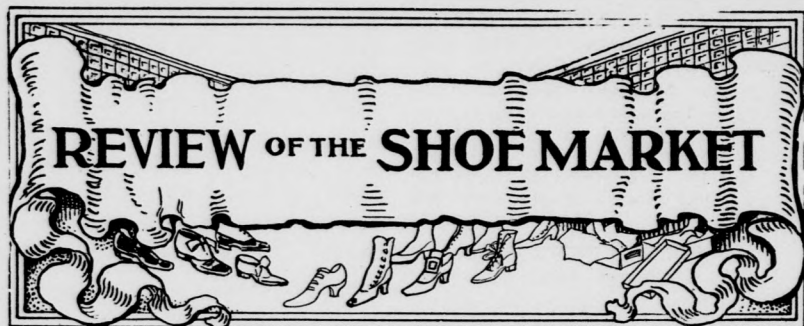


10¢
A RARE
SWEET
SMOKE

New PANETELLA

FAVORITAS (Java Wrapper) 2 for 25¢; PERFECTO (Sumatra Wrapper) 10¢
STRAIGHT SIZE (Java Wrapper) 10¢

BLENDED AND MANUFACTURED BY
TUNIS JOHNSON CIGAR CO. GRAND RAPIDS, MICH.



Manufacturer Urges Men's Shoes of Lighter Weight.

One of the leading retailers of men's shoes has placed in the factory orders for samples of oxfords of very light weight for spring and summer wear.

This merchant, with some of the leading manufacturers, are convinced that men's shoes are built too heavy for the warmer months and are also advocating high shoes for men during the more severe weather. A manufacturer of men's high grade footwear has this to say:

"Both manufacturers and retailers have been their own stumbling blocks inasmuch as they have not only thoroughly held the strong prevailing styles to heavy lines, but have also stimulated the idea that men, especially young men, should wear oxfords both summer and winter. The average man does not look forward to the fall season's change of shoes as he formerly did or in a similar way to which he September 15 he must throw his straw hat away, warm or cold. At the same time he looks upon his summer types of suits as being out of season and immediately takes steps to equip himself with his fall clothing.

"Then again, it is very evident we should make every effort to bring back the lighter construction of shoe in both boots and oxfords. Shoes to-day are not put through the wearing tests which they formerly had to meet.

"Consider the tremendous increases in automobile registrations and we plainly find that the people, generally speaking, are not only taking recreation through trips made in automobiles, but are also giving up the idea of even walking to or from the railroad station. In many cases as we can see by the constant use of the available parking space, many people take their machines direct to work and make use of them sometimes even for very short business calls within the close city limits. This condition surely deserves mutual consideration and thought on the part of both the manufacturer and merchant.

"Take and compare, for example, the women's shoe business of ten years ago with that of to-day; also the volume and extra pairage that to-day's policy of construction and distribution has brought out.

"It was a general custom for a woman to buy her pair of fall boots to take her through the winter and then at Easter time purchase her welt oxfords for spring and summer. To-day it is a different story as women both young and of middle age must at least have six to eight pairs of shoes a year. At the same time consider the matching of shoes with their various types of

garments, which has resulted and brought out pairage increases.

"Most women's shoes at the same time are constructed for only eight weeks' wear, or at least from my own observation even in high grades they give only about eight weeks' wear, figuring on a continuous service basis. No thought or consideration is held forth against such types of shoes.

"Men's shoes should not be cheapened from a quality standpoint. In reality the men's business needs a partial revolution the result of which will show a style policy that will mean the selling of at least four pairs of shoes per year to the average man.

"This can be accomplished in two ways; first, through the putting of high quality lighter types of shoes on the market, and secondly, again bringing back the style standing that the men wearing oxfords after September 15 can be compared only to the straw hat wearer after that date.

"We never will accomplish this until we absolutely kill the very heavy types of shoes for regular street wear. Construct for summer wear lighter weight oxfords that will make it necessary for the wearer to consider a change into a lighter weight boot in early fall. I am not condemning the heavy storm boot that is worn only in very wet weather in December and January as these are a necessary part of a man's wardrobe.

"We made it a point in lining up our fall shoes to follow certain ideas that would drive young men from oxfords into boots, such as the application of prevalent style features such as trouser crease, whole quarter bal and blucher boots with attractive fittings. Also following out waterproof welts strongly into both plain and tip toe shoes in addition to oxfords. We also have sold a considerable volume of boots on a lighter weight construction with bevel edges in many sections of the country and look forward to lighter and trimmer shoes for spring wear. I am certainly pleased to see the interest and effort which you are apparently putting into the problem of stimulating men's business, and feel that you are the medium through which the distribution and style policy of the men's shoe business can be revolutionized."

Want to Have Fewer Styles.

One of the big problems in the shoe industry is how to eliminate the present multiplicity of styles, which is generally agreed to be the chief cause of the poor business that is reported by the majority of manufacturers. While the evil affects both the men's and women's shoe trade, it is considerably more marked in the latter than

in the former. It is by no means a rare thing, it was said yesterday, for a buyer of women's shoes to be solicited for business on a certain style by a salesman before a different style sold him previously by the same salesman, has been delivered. In many quarters the feeling is that the problem can be solved by operating on a four-season basis, but so far this plan, while widely discussed, has not been very generally accepted.

How To Figure Shrinkage in Hides

No set rule can be made as to how much hides will actually shrink, but if the foregoing directions are followed closely and intelligently the shrinkage may be kept at the minimum, which will usually range from 12 to 15 per cent. This is governed largely by

the amount of water which the hides take up on the killing floor, which if weighed with the hide will nearly all seep out when put into the packs and cause an excess shrinkage from the original green weights. Further, the storage has a great deal to do with it, but if proper care is taken the shrinkage should be kept within the figures given.

Justification.

Grocer: What caused Mrs. Savitte to become so angry?

Butcher: She said that the liver we sold her for their cat made her daughter sick.

They say to strike while the iron is hot. Good advice, but first be sure you have the right iron.

Herold-Bertsch Shoes

Michigan  Made



Above are the two big farm papers of Michigan. Every week in one of these papers we are telling Michigan folks about Herold-Bertsch shoes, and sending them to you to buy. In this way we are increasing the good will developed by our 30 years of honest shoe values, and making it easy for you to sell more and more H-B goods. Let your community know through your windows and your ads where they can buy the Herold-Bertsch shoes and oxfords they've been reading about.

HEROLD-BERTSCH SHOE COMPANY
Grand Rapids

HIRTH-KRAUSE CO.

Extends to All Michigan Shoe Merchants

*A Most Merry Christmas and
Happy and Prosperous New Year*

Hirth-Krause Co.

SHOE MANUFACTURERS and TANNERS

Grand Rapids

Michigan

The Mill Mutuals

Agency

Featuring the
**Michigan Millers Mutual Fire
Insurance Co.**

of Lansing, Mich.

(Your Home Company)

And 22 Associated Mutual Companies
with Combined Assets of \$20,000,000.00

Insures
Factories and Mercantile Risks
Against
Fire and Tornado

Is Saving Its Clients 25% or More

Are YOU Getting This Benefit?

Address

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



Drive For Lower Taxes Should Be General.

Now that the country has responded in no uncertain terms in favor of President Coolidge's programme for a reduction of Federal taxes, the time appears ripe for a similar drive for the reduction of State taxes. The increase in the latter has been as much a burden to business as the Federal levies have been. Much of the increase in expenditures by the National Government has been due to the war, and with the National debt increased more than tenfold it will be impossible to bring disbursements anywhere within hailing distance of the pre-war figures. The States, however, have not been compelled to increase their outgo in like proportion. It is true that higher price levels for which the war is largely responsible have necessitated larger appropriations by states and municipalities for salaries of employees and for supplies for public institutions but the Federal Government has had to meet not only these extra charges but also the heavy outlay for interest on the war debt and for the care of disabled veterans.

The National Industrial Council estimates that expenditures for all Government purposes from 1903 to 1921 increased 430 per cent., while population in the same period increased only 33 per cent. Taxes for the support of the Federal Government increased 750 per cent., for the State Governments they have increased 400 per cent., and for the local Governments 500 per cent. It points out that reduction in the Federal budget is greatly limited by the nature of many items, but that there is no such restriction upon State and local expenditures. It is in this latter field that greatest opportunity for economy lies. It advocates the application of the budget principle to the revenue policies of the States and municipalities in as rigid a manner as has recently been applied to Federal finances in order to correct the extravagant tendencies in the local units. Closely connected with reform along this line is the recommendation of Secretary Mellon that further issues of tax-exempt securities should

be prevented. This the Industrial Council does not favor, on the ground that a Constitutional amendment will be required to effect the purpose and that it will take from three to five years to secure its final ratification. It also finds something in favor of retaining tax-exempt securities as an "economic storm cellar" in which the taxpayer may find a refuge in the event that unjust taxes should be levied by the public authorities.

Since there are already some \$15,000,000,000 or \$16,000,000,000 in tax-exempt securities outstanding which cannot be affected by any subsequent legislation on the subject, it would appear that the "storm cellar" already exists. There is evidence that the tax-exempt feature of Government securities, combined with the high rates of surtaxes on income, has been a stimulus to public borrowing that has not always been marked by considerations of conservative finance. The National Industrial Council has raised the point that so long as capital has a recourse to tax-exempt securities "Congress is likely to be influenced more or less by the fear of driving capital away from business enterprise." Theoretically this may be true, but practically it is not. The existence of the present avenue of escape for large incomes has not deterred Congress in the least from maintaining the maximum rate of 50 per cent. on surtaxes. In fact the figures which have been presented showing the steady shrinkage of large incomes subject to taxation are an eloquent proof of evasion, and yet it is admitted on every hand that it will be one of the hardest tasks of the Administration to persuade Congress to consent to a reduction in the rates of the surtaxes.

The Industrial Council opposes the adoption of the proposed amendment to the Constitution to prevent the further issue of tax-exempt securities on the ground that it will require from three to five years to secure its ratification, if it is ratified at all, and that in the meantime there will be a flood of tax-exempt securities on the market in anticipation of such a restric-

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tion. "Thereafter," says the council, "these billions of dollars of available capital would be denied to productive enterprise during the lifetime of the several issues." The objection that it will take a long time to obtain the ratification of the amendment can be urged against every proposal to change the constitution. It is imaginable that the prospect of its adoption will stimulate for a short time the further issue of tax-exempts and thus divert capital from productive enterprises. But the alternative is to have a steady diversion going on in perpetuity. The question is whether it is better to have this diversion continue for a few years at perhaps a slightly accelerated rate or to have it continue at the recent rate for an indefinite period. The plan favored by Secretary Mellon has much to commend it over the alternative of doing nothing.

William O. Scroggs.

Revision of Federal Taxes Most Important Issue.

The question of taxation appears destined to assume the foremost place in the deliberations of the present Congress. The details of the Mellon plan are now familiar to business men and have elicited their universal approval. But this programme faces a fight. The self-styled "progressives" have a programme of their own, which varies from that of the Administration in a number of important respects. The "progressives" agree with Secretary Mellon's proposal to reduce the normal tax on incomes, but they are going to insist on the retention of the surtax up to its present maximum of 50 per cent. Secretary Mellon has urged that the rates of this tax should be cut in half, so that this form of tax may become productive instead of defeating its own ends as at present. To the average politician, however, this seems to suggest that the rich man is going to be let off with lighter taxes, whereas the proper thing to do is to "soak it to him." To carry through this part of the Mellon programme will be exceedingly difficult.

But the "progressives" are not content to stop with the retention of the present high rates of the surtax. They are demanding also the resuscitation of the excess profits tax in a "revised form." The experience with this tax while it was previously in force was not satisfactory. During the war years it proved productive, and as an emergency measure it had its uses and perhaps its justification. But in the period following the armistice its administration became exceedingly difficult. In fact, it proved to be a strong incentive to corporate extravagance, because managers and directors of corporations preferred to squander their heavy profits in their own way rather than turn over a large share of them to the Government. The "progressives" also favor increasing the tax rates on large inheritances to a maximum of 40 per cent. and a tax on gifts with rates ranging as high as 40 per cent. Here again there is evident a determination to "soak the rich."

There is one other feature of the "progressive" tax programme that is

highly objectionable from the viewpoint of sound business. This is the recommendation of a tax on undistributed profits. This is not conducive to conservative financial administration. It will discourage the "ploughing under" of earnings in a business and the building up of strong reserves against a time of financial stringency. The concern which followed such a policy would be penalized, and a premium would be placed on the payment of dividends beyond the limits suggested by prudent management. It is evidently the desire of those sponsoring this plan to hit at stock dividends which they regard as a means of evading taxation. In their opinion corporate surpluses, stock dividends, and tax-dodging are pretty much one and the same thing. Much of this sort of talk was heard in the last Congress, and we shall probably hear more of the same stuff in coming weeks.

The idea that stock dividends offer a means of escape from taxation is wholly erroneous. Section 220 of the revenue law stipulates that if a corporation permits its gains to accumulate for the purpose of preventing the imposition of the surtax upon its stockholders it shall be subject to a penalty in the form of an extra tax of 25 per cent. upon its earnings. If a corporation accumulates a surplus beyond the reasonable needs of its business in order to evade taxes for its stockholders the declaration of a stock dividend does not estop the Treasury Department from invoking the penalties under Section 220.

Last year there was a veritable flood of stock dividends, the total of which was estimated by the Federal Trade Commission at \$2,000,000,000. It was not with the purpose of evading taxes that such dividends were declared. It was rather a fear of what Congress might do in the future that

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prompted corporations to resort to the bookkeeping device of transferring surplus to capital account—a surplus, too, which probably had already been invested in plant or inventory. The threat of new taxes on undistributed earnings, such as is embodied in this tax programme, may bring a renewal of the practice of converting surplus into capital. "Progressives" are attacking the problem from a wrong angle. There probably have been many cases in which corporations have accumulated unduly large surpluses in order to save their stockholders from surtaxes, and there have also been instances in which corporations have been created for just such a purpose. What is really needed in such cases is better machinery in the Treasury Department for enforcing Section 220.

Mutual Fire Insurance Stability a Proven Fact.

The owners of smaller properties and the business men of the smaller cities and towns have, in recent years, given earnest attention to mutual fire insurance. The main cause for this general change from the stock companies to the mutual system is based on the unmistakable evidence that the large millionaire risks are underrated and that smaller risks are over-rated to balance account. For example—the usual basis of the stock companies is 50 per cent. of the premium for losses and the balance for expenses and profits. On this basis St. Paul, Minneapolis, and Duluth, dur-

ing the past thirty years, have fallen short of paying their share to the extent of \$29,422,404 and the deficit has been made up by over-rating the smaller risks, mainly in the smaller cities and towns.

Such discrimination against smaller interests is at bottom merely one more demoralizing factor tending to increase the radicalism that is "agin the government" and spreads abroad a spirit of unrest and dissatisfaction, and it is a good sign that the overburdened smaller interests are willing to pursue a conservative course in applying remedies without indulging in drastic measures or unruly legislation. This is what mutual policy holders are doing in a conservative way to correct the discriminating abuses that have crept into the fire insurance business to such an extent as to become a positive burden.

The stock company interests are working overtime in heralding the fact that in case of financial disaster a mutual policy holder may have to pay one additional premium assessment. The holders of bank stock and the share-holders of nearly all corporations including stock fire insurance companies are subject to the same double liability. This double liability is an added guarantee that obligations to patrons will be fulfilled and thus becomes a valuable asset. The odd part of this assessment talk is that stock company agents endeavor to scare premiums from the mutual channels into the hands of their own stock-holders who make a business of taking the same

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double liability for the sake of the available profit.

The U. S. Census reports show that no mutual fire insurance company has failed in this country after it had accumulated out of its underwriting operations \$200,000 of cash assets and a net surplus of \$50,000. This record dates back to 1752 and many years prior to the existence of any American stock company.

The mortality among mutual fire insurance companies, that furnish scare headlines for the stock company journals, comes from the class of mutuals that do not get beyond the cradle stage where the premiums on a small business are largely consumed by expenses. Nevertheless, stock company failures outnumber the mutual failures 3 to 1. Stock companies are killed mostly by large city conflagrations, a risk which no conservative mutual will carry.

The New England Mutuals represent the flower of fire insurance underwriting of the world. Organized mainly between the years of 1835 and 1870, their cash assets amount to over \$50,000,000 of which \$28,000,000 is net surplus above unearned premium reserve. The companies have made annual return premium payments averaging over 70 per cent. and there have been no failures or assessments among that class of companies.

Mutual insurance is well represented in other Eastern states. One Philadelphia company was organized in 1752: before the corporation of any stock company in this country. Benjamin Franklin was one of the organizers and policy holders. It has cash assets of \$7,742,000, a net surplus of \$6,808,000. Interest earnings on their investments have paid losses and operating expense for many years besides a surprisingly large cash dividend to policy holders on termination of policies.

Stock company representatives, particularly the local banker insurance agents, charge the mutual companies with poor service to the community because they do not cover all kinds of risks. By the same measure should not a bank make loans to all comers, or a retailer give credit freely to everybody regardless?

It is very unfortunate and decidedly detrimental to the public interest to have the fire insurance premium tax handled by local agents on commission. The insurance agent has no pecuniary interest in the loss ratio, and naturally is not careful as to over-insurance and is bent on dealing with the insurance companies that will carry every risk that comes within the agency drag-net. An excess fire loss keeps up the demand for insurance, raises the premium rates, swells agents' commissions and his commissions are never consumed in the blaze and the rates are increased to

the point of a fair profit to the insurance companies. The quicker the over-rated smaller communities annihilate the agency system in fire insurance the sooner will the hand of economy begin to shape a downward course in the cost of fire insurance for the smaller risk and the smaller cities and towns.

K. Neutson.

Survey of Trade Sentiment

An Eastern manufacturing concern has canvassed its sales districts throughout the country in order to ascertain sentiment concerning the future. Eighteen districts reported sentiment as optimistic, five reported it as not optimistic, and one reported it as "mixed." Of those giving a negative reply, two were in the East, two in the South, and one in Canada. Reports from these districts with regard to conditions in manufacturing indicated that it was good in five districts, improving in three, fair in nine, quiet in eight, and declining in two. Retail trade was reported as good in six districts, improving in three, fair in seven, quiet in seven, and declining in one. Expectations as to the coming holiday trade were generally optimistic.

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Solid hosiery displays with effective variegated color effects may be had by employing the stand described below. Such fixtures are being used for both window and counter displays.

The stand is built of metal tubing, the construction including arms which may be adjusted to different angles. The 6-inch base is of spun metal. The height of this fixture is 24 inches, but may be extended by the sliding device to 40 inches. The distance across the upper arms is 15 inches, while the bowed arms measure three feet from tip to tip.

This fixture may be used in the presentation of merchandise with scarcely any of the fixture surface being visible.

A Yuletide Feast.

This Christmas menu of spiritual qualities is being passed around by friendly people:

Grace
Conscience Clear
Kindness
Tender Memories
Charity, served with Discretion
Long life, stuffed with Usefulness
Heart, fond and true, a large portion
Sweet Thoughts
Affection
Best Wishes for Absent Friends
Mizpah
Happiness

Detroit—The Spiral Piston Ring Co., 6553 Woodward avenue, has been incorporated with an authorized capital stock of \$150,000, of which amount \$52,250 has been subscribed and \$6,000 paid in in cash.

The advice you get about managing your business is just as valuable as you make it—and no more so.

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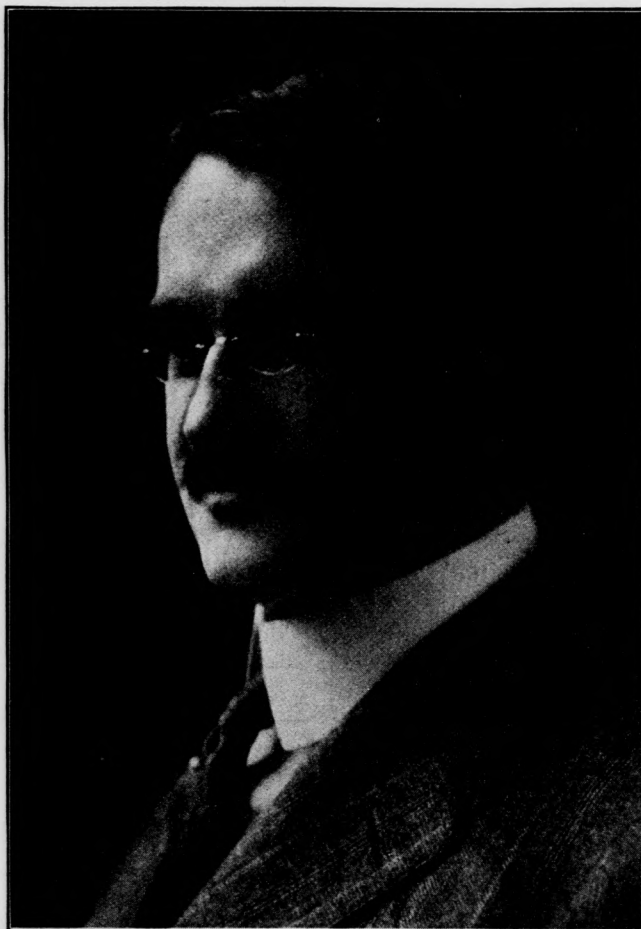
F. W. Stevens, President of The Michigan Trust Company.

Frederick W. Stevens was born at Clinton, Lenawee county, May 24, 1865. His father was of English descent and his mother Scotch. When he was two years old his family removed to Osceola county, locating on an uncleared homestead two miles South of Ashton. Two years later the family, with the exception of the oldest son, removed to Hersey, then just beginning, where the father pursued the occupation of carpenter and joiner, his life occupation. Eight years later (1877) the family removed to Grand Rapids, locating on the West Side. Here the subject of this sketch became a cash boy in a dry goods store, working twelve hours a day, and on Saturdays thirteen. After one year of that he resumed school, first at the Union school, later at the old Central High, assisting in the support of the family by carrying, selling and folding newspapers. After two years of schooling, at the age of 15, he entered the law office of Taggart, Stone & Earle in the capacity of office boy and had no schooling thereafter. He lacked two years of graduation in the High school. After five years in this law office, with the changes that came about in the firm in the meantime, he entered the law department of the University of Michigan, graduating therefrom two years later. His first introduction to the bar of Kent county was as the partner of William Alden Smith under the style of Smith & Stevens. This relation continued three years, when Mr. Stevens was appointed Assistant United States District Attorney, discharging the duties of that office two years. He then formed a copartnership with the late M. J. Smiley and William Alden Smith under the firm name of Smiley, Smith & Stevens. Five years later, Mr. Smiley having in the meantime left Grand Rapids and Mr. Smith having been elected to Congress, this relation was severed and he became a member of the legal firm of Crane, Norris & Stevens. Three years later Mr. Stevens retired from this relation to accept the position of General Counsel for the Pere Marquette Railway. This connection necessitated his removal to Detroit, where he remained eight years. In the later years of his service of the railroad company his duties became more and more executive and brought him in touch with the Eastern concerns interested in the property and in 1909 he received an offer to remove to New York and join the staff of J. P. Morgan & Company, not, as generally supposed, in a legal capacity, but in the general business of that firm. He remained with that house seven years, retiring in 1915, devoting a year to travel in China and the other countries of the Orient. In 1916 he returned to this country and located at Ann Arbor, erecting a beautiful residence on Ferdon Road, engaging in special matters; principally for J. P. Morgan & Company, relating to the financial affairs of corporations in different parts of the country. In 1920 he was appointed Representative in

China of the so-called American Group in the International Consortium for China, this group being one of four, the others British, French and Japanese; the American group consisting of about forty leading banks reaching from the Atlantic to the Pacific, headed by J. P. Morgan & Company. Mr. Stevens gave himself wholly to this work until the spring of 1923, when he returned to his home in Ann Arbor.

In casting about for a successor to President Withey, who felt compelled to retire from the exacting duties of that position because of advancing

it in a proud position among the financial institutions of the country. Mr. Stevens assumes the chief executive management while the company is at the flood tide of prosperity and usefulness. He will give it added prestige because of his wide acquaintance and association with the leading financial houses of this and other countries. Under his administration the Michigan Trust Company will continue to be a leader in all movements having for their object the advancement of the community, the development of the State and the onward march of trust relations along



Frederick W. Stevens.

years, the directors of The Michigan Trust Company unanimously decided to tender the position to Mr. Stevens. After considerable delay, Mr. Stevens accepted the office, the considerations connected with the return to the home of his boyhood to accept this highly honorable position outweighing those arising from his new home in the University city.

Mr. Stevens was married August 28, 1888, to Nellie M. Henshaw, of this city. They had one son, who died at the age of 13 and was buried in Valley City cemetery.

Mr. Stevens has long been a member of the Congregational church. He has no fraternal connections and owns up to but one hobby, which is horseback riding. In June of this year he received the honorary degree of Doctor of Laws from the University of Michigan.

Mr. Stevens assumes the duties of his new position at a most opportune time. During the thirty-four years Mr. Withey has guided the organization with a firm hand, he has placed

safe and sensible lines.

The presence of Mr. Stevens in the home of his boyhood and early manhood will prove to be a genuine asset to the community.

Personally, Mr. Stevens is one of the most companionable of men. Never forward in pressing his claims for recognition and naturally oblivious to public recognition or applause, Mr. Stevens pursues the even tenor of his way with care and thoroughness, weighing every question presented to him in the cold light of fact and always acting in accordance with his experience. He does not make friends as easily as some men, but, once formed, a friendship with him becomes the relation of a lifetime, never to be disturbed or impaired by any minor consideration. To this quality, acquired early in life and adhered to steadfastly during his varied and useful career, is to be attributed much of the success he has achieved, the friends he has made and the reputation he enjoys as one of the foremost men of this century in his line of work.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Dec. 4. On this day were received the schedules in the matter of Monroe Body Co., Bankrupt No. 2326. The first meeting has been called for Dec. 18. A list of the creditors of the bankrupt is as follows:

Ralph W. Monroe, Louisville	\$275.00
W. F. Dowland, Ludington	300.00
State Accident Fund, Lansing	18.60
State of Michigan, Lansing	3125.00
Widmark Lumber Co., Ludington	8508.04
Robert F. Monroe, Louisville	41293.89
First National Bank, Ludington	20240.37
W. L. Hammond, Ludington	7660.00
John I. Shaffer, Hardwood Co., South Bend	1352.46
L. C. Chase & Co., Boston	2700.76
W. & J. Sloan, New York City	836.87
The Carrom Co., Ludington	738.32
National Steel Co., Chicago	640.60
Charles Schoor, Evart	2972.08
Haskelite Mfg. Co., Chicago	654.91
W. F. Dowland, Ludington	530.91
Hamilton Wade Co., Brockton	265.98
Ackersville Hwde. Co., Ludington	231.19
Ferro Stamping & Mfg. Co., Detroit	213.40
Central Hardware Store, Ludington	179.03
Hettick Mfg. Co., Toledo	174.20
Ford Owner & Dealers, New York	70.88
Eastwood Glass Co., Saginaw	145.93
Shadbolt & Boyd Iron Co., Milwaukee	117.41
Joseph H. Austin Co., Detroit	102.14
J. W. Murray Mfg. Co., Detroit	98.82
Eberhard Mfg. Co., Cleveland	93.42
A. F. Burch Co., Grand Rapids	92.00
J. J. Naitzik, Inc., Chicago	95.54
Hadley Bros., Uhl Co., St. Louis	78.37
Jenison Hwde. Co., Bay City	75.59
Detroit Paste & Glue Co., Detroit	74.12
Bockstay Machine Co., Union City, Ind.	71.29
Kanweer Co., Niles	63.78
J. A. Fay & Egan Co., Cincinnati	57.34
Chas. A. Strelinger Co., Detroit	44.38
Acme White Lead & Color Works, Detroit	40.78
Eugene R. Johnston, Grand Rapids	40.21
Hanson Ward Veneer Co., Bay City	35.32
L. R. Klose Elec. Co., Kalamazoo	134.65
Car Fasteners Co., Boston	31.30
Algoma Panel Co., Algoma	30.58
American Screw Co., Chicago	30.67
Simons Saw & Steel Co., Chicago	29.94
Harry V. Huston, Ludington	100.00
United Home Tel. Co., Ludington	4.65
Geo. Abair, Ludington	4.61
McMullen Machinery Co., Grand Rapids	1245.29
L. H. Perlman & Miller Co., New York	2063.00
Lyman G. Hill, Detroit	102.14
Roddis Lumber & Veneer Co., Marshfield, Wis.	54.03
A. M. Johnson, Ludington	485.00
Standard Oil Co., Grand Rapids	.65
Trade Press Pub. Co., Milwaukee	275.00
The Chilton Co., Philadelphia	1228.56
Line Air Products Co., New York	35.00
Toren Printing Co., Grand Rapids	722.70
Ford Dealers News, New York	170.88
First National Bank, Ludington	4092.79

Dec. 5. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Frank N. Rhinehart, Bankrupt No. 2402. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of Sparta, where he conducted a grocery store. The schedules filed list assets of \$1404.47 and liabilities of \$1996.14. The bankrupt claims \$200 as exempt. The court has written for funds and upon receipt of the same the first meeting will be called, and note of the same made here. A list of the creditors of the bankrupt is as follows:

Sparta Gas & Oil Co., Sparta	\$8.12
National Grocer Co., Grand Rapids	300.00
Sawyer Biscuit Co., Chicago	88.55
X Cigar Co., Grand Rapids	7.50
Woodhouse Co., Grand Rapids	14.44
Voigt Milling Co., Grand Rapids	18.39
Quemader-Dooce Co., Grand Rapids	121.93
Armour & Co., Chicago	77.31
I. Vanwestenbrugge, Grand Rapids	42.43
Kent Storage Co., Grand Rapids	242.47
Cable Sales Co., Kalamazoo	47.96
Worden Grocer Co., Grand Rapids	94.58
Judson Grocer Co., Grand Rapids	214.70
Steindler Paper Co., Muskegon	29.36
Standard Oil Co., Grand Rapids	55.69
A. E. Brooks & Co., Grand Rapids	19.35
Jennings Mfg. Co., Grand Rapids	8.00
C. W. Mills Paper Co., Grand Rapids	87.76
Moulton Grocer Co., Muskegon	200.00
Arthur Halhaus, Sparta	22.00
Harry Brace, Sparta	110.00
Whalen Grain & Produce Co., Sparta	80.00
Jerome B. Rice Seed Co., New York	26.00

Dec. 6. On this day was held the first meeting of creditors in the matter of Henry Klant, Bankrupt No. 2393, and those present desiring and asking for an adjournment the case was adjourned to Dec. 17.

Dec. 7. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Earl W. Smith, doing business as Perfection Candy Co., Bankrupt No. 2403. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of Grand Rapids and is a candy dealer. The schedules list assets of \$161.63 and the bankrupt claims exemptions of \$250, with liabilities of \$1932.83. The court has written for funds and upon receipt of the same the

first meeting of creditors will be called, and note of the same made here. A list of the creditors is as follows:

Nicholas D. Smith, Grand Rapids	\$1250.00
Stonehouse Carting Co., Grand Rapids	3.50
G. R. Savings Bank, Grand Rapids	200.00
Michigan Trust Co., Grand Rapids	100.00
Citizens Tel. Co., Grand Rapids	4.50
G. R. Gas Light Co., Grand Rapids	2.06
Weaver, Atkinson & Rader, Grand Rapids	30.40
Atkinson Chocolate Co., Brooklyn	39.72
E. B. Gallagher Co., Grand Rapids	51.35
Foot & Jenks, Jackson	9.00
Kent Storage Co., Grand Rapids	47.40
Slager Bros. Plumbing Co., Grand Rapids	15.00
American Delivery Co., Grand Rapids	1.50
Ideal Paper Box Co., Grand Rapids	43.00
Kalamazoo Paper Box Co., Kalamazoo	87.73
Worden Grocer Co., Grand Rapids	11.75
Ambrosia Chocolate Co., Milwaukee	29.42
David L. Cavera & Co., Grand Rapids	6.50

In the matter of Louis Timmerman, Bankrupt No. 2342, the trustee has filed his first and final report and account, and a final meeting of creditors has been called for Dec. 20. The trustee's first and final report will be passed upon and administration expenses paid, so far as the funds on hand will permit, there being no funds for the payment of any dividends to creditors.

In the matter of Gerrit Flokringa, the funds for the first meeting have been received and such meeting will be held at the referee's office on Dec. 22.

Dec. 10. In the matter of William H. Shelley, Bankrupt No. 2394, the first meeting was held this day. The bankrupt was present in person and by attorney. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed by the court. The bankrupt was sworn and examined without a reporter. The first meeting was then adjourned without date. The case has been closed and returned to the district court.

On this day was held the first meeting of creditors in the matter of Harry M. Bancroft, Bankrupt No. 2395. The bankrupt was present in person and by attorney. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed by the court. The bankrupt was sworn and examined without a reporter. The first meeting was then adjourned without date. The case has been closed and returned to the district court.

On this date was held the special meeting of creditors to show cause in the matter of Watson Fuel & Supply Co., Bankrupt No. 2353. The bankrupt was not present or represented. The trustee was present by Mr. Wells. Claims were proved and allowed. The property was sold in two lots, the first to M. Braudy & Sons for \$110 and the latter lot to B. A. Vrieling for \$120. Orders have been made confirming such sales. The special meeting and show cause was then adjourned without date.

Dec. 11. On this day was held the final meeting of creditors in the matter of William Perry, Bankrupt No. 2371. The bankrupt was present in person. No creditors were present or represented. The trustee's report and account were approved and allowed. An order was made for the payment of administration expenses, so far as the funds on hand would permit, there being no dividends for general 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 to the district court.

Warring on Merchandise Returns.

As a further step in the fight it is making against unjust cancellations and returns of merchandise by retailers, special forms have been drawn up by the Associated Dress Industries of America for use by members in reporting details of complaints they make to the association along this line. In a letter with which a sample of the form was sent out recently was enclosed a copy of the resolution condemning cancellations and returns that was passed at the association's convention in Atlantic City. The letter again called the attention of the members to the seriousness of these evils, and pointed out that the only way to alleviate the present situation was for every manufacturer and jobber in the industry to work together in fighting them. The necessity of promptly reporting offenders to the association headquarters is stressed by the letter.

Wintry Thoughts.

You can obtain a snowy window effect by cutting letters from sheet cotton and attaching them on the inside of your window next to the glass. The letters closely resemble snow and frost effect.

If your store is located in a cold winter region where the snow fall is heavy, try out the following: The first heavy snow fall employ three or four boys to make two large snow men—say about 8 feet tall. Stand them on a vacant spot or lot where they can be seen by many people. Letter a large sign advertising your store, and mount on a board 12 to 30 inches wide, and about 8 feet long. Build the arms of the snow figures so you can fasten a sign to them.

Detroit—The Fabric Body Corporation, 5940 Cass avenue, has been incorporated with an authorized capital stock of \$200,000, \$80,000 of which has been subscribed and \$30,000 paid in in cash.

UNITED LIGHT & RAILWAYS COMPANY

Davenport

Chicago

Grand Rapids

First Preferred Stock, Dividend No. 53

Common Stock, Extra Cash Dividend No. 5

Participating Preferred Stock, Dividend No. 6

Common Stock, Regular Quarterly Dividend No. 24

The Board of Directors of United Light & Railways Company has declared the following dividends on the stocks of the company:

(a) The regular quarterly dividend of $1\frac{1}{2}\%$ on the 6% First Preferred Stock, payable January 2nd, 1924, to stockholders of record December 15th, 1923.

(b) The regular quarterly dividend of $1\frac{3}{4}\%$ on the Participating Preferred Stock, payable January 2nd, 1924, to stockholders of record December 15th, 1923.

(c) A special dividend of $\frac{1}{4}$ of 1% on the Participating Preferred Stock, payable January 2nd, 1924, to stockholders of record December 15th, 1923.

(d) The regular quarterly dividend of $1\frac{1}{4}\%$ on the Common Stock, payable February 1st, 1924, to stockholders of record January 5th, 1924.

(e) An extra cash dividend of $\frac{3}{4}$ of 1% on the Common Stock, payable February 1st, 1924, to stockholders of record January 5th, 1924.

Stock books for transfer of certificates of the First Preferred and Participating Preferred Stocks will close at the close of business December 15th, 1923, and will be reopened for transfers at the opening of business December 17th, 1923.

Stock books for transfer of Common Stock certificates will close at the close of business January 5th, 1924, and will be reopened for transfers at the opening of business January 7th, 1924.

December 6, 1923.

L. H. HEINKE, Treasurer.

THE MICHIGAN TRUST COMPANY

Organized 1889

Capital \$1,000,000

Surplus and Undivided Profits \$500,000

OFFICERS

FREDERICK W. STEVENS President
HENRY IDEMAVice President
FREDERICK A. GORHAMVice President
JOHN H. SCHOUTENVice President
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LEWIS H. WITHEY, former President, is now Chairman of the Board



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

Favor Small-Brim Hats

The fundamental distinction between American and French hats at the present time, according to the latest bulletin of the Retail Millinery Association, of America, lies more in their crowns at present than in their brims. The small brimmed creation is rigueur on either side, but crowns vary like Spring days in the East.

"The sectional crown is the biggest selling item of any in the country," the bulletin goes on to say, "whereas a reduced version of the balloon crown features the French modes. The four-cornered soft crown, invariably stitched of ribbons, is seen abroad and in some of the more exclusive rendezvous of fashion here. The curved, triangular watermelon sectional crown, however, is most wanted in the local market. There are some new collections showing this watermelon crown in boat types, to conform with the newest mode of hair dressing.

"The poke hat is being worked up again for Spring, but it is considerably altered since last season. Now it is seen with cuffed and collared crowns, double brims, thick cord edges, soft flange edges and transparent pencil edge flanges, corded or fitted. Some show another material clamped backed an inch or so on the brim, and this also alters them.

"The breton, or rather the turned-back and pointed side cuff shape that rises now from the small cuff brim, is a selling item par excellence. It is a development from the old roll-brim and new cloche creations. Also favored now are the creased, not draped, turbans that figure prominently in the new collections of tailored hats. These have a crosswise curve, rather than a long back-to-front line.

"Slashed applique and cut-out work characterize the shade hats that are just beginning to appear. Much raised and flanged work decorates these hats, too. Most of them show slightly higher crowns and, except for the appliques, a general sleekness of contour."

To Show Bolivias Again.

Despite the unsatisfactory market for bolivias this Fall, it is understood that the mills recognized as leaders in their production will again show them in their lines for next Fall. They will, however, have the market more to themselves than for some time past. Many of the mills which made cheap bolivias this Fall will drop them. In

fact, there has already been a marked reduction in the number making these cloths. The comment was made yesterday that those mills which had to have finishing done outside their plants found it particularly unprofitable to make bolivias this season. Stocks in the hands of the mills and cutters now have been materially reduced. This, with the narrowing of production to a smaller number of mills will, it is claimed, make market conditions much more satisfactory. Consumer favor, it is believed, will be given the coatings, as nothing has been developed yet to take their place.

Demand For Worsted Yarns.

The improvement in the demand for worsted yarns is indicated in the reports that during November one representative yarn house sold over 400,000 pounds, while a leading knitting yarn spinner did a business of over 500,000 pounds in the same month. Owing to the advance in prices of outerwear knit yarns, however, the buying of these has fallen off somewhat, but is expected to improve later. The men's wear trade is said to be doing more buying, particularly of vigoureux and fancy mixes. Some new dress goods business is coming in, and specifications are being made on old orders. Various specialties in hosiery yarns are selling.

Novelty Hose For Men.

A Pennsylvania mill, for which a local concern is selling agent, has put on the market something novel in hose for men. It is in the form of an elastic ribbed sock in silver, dark red or green and other colors in combination with a black rib. The foot of the sock is knitted in four sections and is shaped like a shoe. It is attached at right angles to the leg of the sock, instead of the usual way. Made up in silk and lisle the new sock may be had at \$11 a dozen. Made up in silk and wool it costs \$2 per dozen more. It may be had with a white foot if desired.

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.

Rush Orders for Christmas

Ties, Mufflers
Handkerchiefs, Garters
Fine Dress Shirts
ESPECIALLY SILK STRIPE SHIRTS

All Xmas orders shipped the day received—count upon our co-operation.

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

Two Manufacturing Specials

(Subject to prior sale)

I.

No. 1353—Man's Outing Night-Shirt

Made of Trueworth and equal quality Fancy Striped and Checked Outing, sizes 15, 16, 17 and 18, equal assortment, military collar, etc.

THE BEST BUY OF THE SEASON

In 10 Dozen or more lots, per Doz.	\$9.00
In 5 Dozen lots, per Doz.	\$9.75
In 1 Dozen lots, per Doz.	\$10.50

Terms—Net 60 days

MAIL YOUR ORDER TODAY

II.

Hickory Stripe Apron

Made of good quality hickory stripe drill, one large patch pocket, knee length, strap shoulder, etc.

CHEAPER THAN YOU CAN MAKE IT

In lots of 1 dozen or more, per dozen	\$4.25
---------------------------------------	-------------

The reason we can offer these two numbers so cheap is because we had the cloth in our Piece Goods Department owned at old low prices, which we decided to move quickly by making up these Two Specials.

GRAND RAPIDS DRY GOODS CO.

YOUR DRY GOODS WHOLESALE

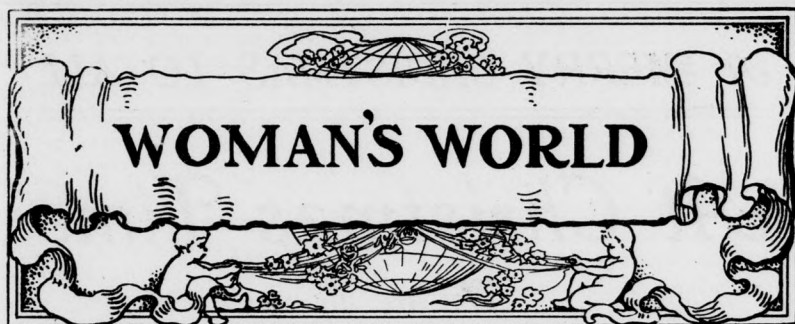
P. S. During the remainder of December, we are offering in the House, Specials consisting of Odd Lots, Close-Outs, Jobs, etc., in Underwear, Furnishings, Notions, Piece Goods, etc. These are especially good for your January Sale.

A Merry Christmas

*We send the Seasons Greetings
in friendly appreciation
of your splendid business given us
during 1923*



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



Make Own Candy For Christmas This Year.

Written for the Tradesman.

Sundays were pretty dreary when I was a child. My Puritan ancestors reached down through my father and mother and made it wicked to do any unnecessary things on that day. But there was one spot of light in the Sunday afternoon—always my mother read stories to us and always there was home-made candy. Not made on Sunday—oh, dear, no!—but made as a matter of course on Saturday. That candy making was a regular part of the Saturday baking and other preparations for the rest day. That was quite as much fun as eating it—maybe more.

Molasses candy pulled and a good butter scotch were our favorites. If we had a cold, mother would make molasses candy during the week, arguing that it contained the same ingredients as the cough syrup she sometimes gave us—of molasses, butter, and vinegar. I wonder why the candy seemed so much better than a tablespoonful of the same things mixed together. Just because it was called "candy?"

I am looking now as I write at some of mother's old candy recipes. For instance, old-fashioned molasses candy:

2 cups of molasses
1 tablespoonful of vinegar
2 tablespoonfuls of butter
½ teaspoonful of soda or baking powder

1 teaspoonful of vanilla or ginger extract

Boil, stirring constantly until it is brittle when tried in cold water or (now that we have candy thermometers) until it registers 265 degrees Fahrenheit. Stir in soda and extract some prefer the ginger taste. Pour into pans, cool until right for pulling. Pull, cut into desired sized pieces, and wrap in wax paper. This recipe will make about one pound of candy.

Here is one for brown sugar caramels:

2 level cups of brown sugar
½ cup of milk
1 tablespoonful of butter
1 teaspoonful of coffee extract
1 level teaspoonful of baking powder

Put all in saucepan except extract and boil until it forms soft ball in cold water (or until 240 degrees). Add extract, pour into dry basin, and beat with a wooden spoon until it becomes stiff. Nuts may be added to this mixture if desired or placed on top of the squares when cut.

Chocolate Caramels

1 cup of chocolate, cut into small pieces
1 cup of milk

1 cup of molasses (or Karo syrup)
1 cup of brown sugar
1 large tablespoonful of butter
Boil until mixture hardens in water. Add one teaspoonful of vanilla extract and pour into greased pans. Cut into forms desired.

Even as I write out these recipes, modernized, as you observe, by allusions to the candy thermometer, of which my mother, of course, never heard, it occurs to me that you might give your children a good deal of fun by letting them make some of these candies for their Christmas party. Or are they too "modern" to care for such an old-fashioned form of fun? But let us go on:

Butter-Scotch.

1 cup of Karo syrup
½ cup of butter
1 cup of granulated sugar
1 teaspoonful of vinegar
Flavor to taste—but it is good without any flavoring. Lemon, vanilla, peppermint, any of these change it to a different candy. Try flavoring part of it with one extract, part with another, just before you pour it into the buttered pans.

Maple Nut Fudge

2 cups of light brown sugar
1 cup of milk
½ cup of English walnuts
2 tablespoonfuls of butter
2 squares of chocolate
½ teaspoonful of soda
Cook sugar, with milk, soda, without stirring, until it forms soft ball in cold water. Add maple flavoring. Take from fire and cool; beat in the butter. Pour over the walnuts, which have been placed flat side down in buttered pan. Over this pour the melted chocolate.

Peanut brittle is good to have on hand, not only as a confection, but as a little bite of nourishment when meal time seems a long way off. It is very easy to make:

1 pint of molasses
¾ teaspoonful of soda
Boil until very brittle in cold water. Add one teaspoonful of lemon juice. Pour over nut meats placed in buttered pan. Press down all over with half a lemon. Any nut meats are good in this mixture. A few raisins added give a certain surprise and piquancy.

White Pulled Candy

1 pound of white sugar
¾ cup of water
1 teaspoonful of vinegar
Boil until it hardens in cold water. Flavor to taste. Pour in pans. Butter the fingers and pull. Braid or twist strands of the pulled candy together, cut in suitable pieces, and wrap in wax paper.

After-Dinner Mints.

2 cups of white sugar
¼ cup molasses
⅓ cup boiling water
4 drops oil of spearmint

Put sugar, molasses, and hot water together in saucepan. Boil until brittle in cold water. Add flavoring, pour in pans, and pull until nearly white.

I confess I had some doubts about all this being interesting to modern young folks until I overheard the other day a young girl saying to her mother:

"I think one reason why young people do not enjoy any of the old games is that nobody ever told them about them. Grandmother has just told me about the candy pulls she used to have. Why have we never had one?"

Prudence Bradish.

(Copyrighted, 1923.)

Palm Beach Garment Trends.

In the early Palm Beach garment showing interest centers upon coats having both bold and shadow stripes. According to the fabric news bulletin issued by the Botany Worsted Mills, the former are well in the lead. "Stripes," the bulletin says, "continue their appeal, being elaborately worked up into sections with square or oblong inserts. Color values are skillfully heightened. Fur collars are regarded as no longer essential, but when used bear marked relation to texture and color. Handloom tweeds of the highest grade and least conventional styling are making rapid headway. When plain coatings are used, the texture is enhanced by a new sleeve inset, marking a return to the wide armhole or new raglan cut. Kasha cloth is featured to some extent for loose line and cape back coats with braid bindings."

Are Making Sweaters Now.

Several of the knitting mills that heretofore devoted their entire efforts to the production of underwear have now turned to making sweaters, for which the present demand is larger than that for the other merchandise. Sweaters can be knitted easily, it was said yesterday, on the 10-cut and 12-cut machines used for underwear, although more care is required on the part of the operative. Most of the sweaters turned out are brushed, and all of them are of the coat type. Some of them are part wool, but at present, at least, the bulk of them is all cotton. Up to this time five more or less prominent mills were known to have gone in for sweater making, and others may follow if the underwear demand does not improve in the near future.

Knit Suits and Dresses Favored.

All indications are said to point to a keen Spring interest in knitted suits and dresses, in addition to the Mandarin, jacquette and slip-over sweaters. Some wholesalers have already begun to show new lines of these garments, but the market in general will not be open until after the turn of the year. In suits the combination of skirt and slip-over is to be again featured. One piece dresses are being made with circular bottoms so that the tendency to sag is practically eliminated. In both

types of garments there is a wide variety of yarns used. Novelties in contrasting colored designs either over the entire skirt or at the bottom are expected to enhance interest owing to the large range of choice. The sports appeal of the new merchandise is considered strong.

The House Across the Way.

There is a house across the way
Where last year childish shouts were heard.
But all is silent there to-day—
Save for the sadly whispered word.
No holly wreaths with ribbons graced
In yonder windows shall appear;
No letters in the frost are traced—
They'll have no Christmas tree this year.

There used to be a sliding place
There in the yard where children played.
By one who had a merry face
The loudest noise was always made.
But not a child is sliding now,
And all is sadly still to-day.
A shadow seems to rest somehow
Upon the house across the way.

No child peers from the window there
To see the postman come and pass.
No toys are piled in corners where
The doors last year were locked, alas!
Within the house across the way
No pleasing, festive signs appear.
They speak in whispers there to-day
And have no thought of Christmas cheer.

S. E. Kiser.

Should Have Said Thank You.

A man walked into a shoe store, accompanied by his wife and 10 children, and said to the clerk, "I want to get the hull lot of them fitted up in shoes."

After two hours of hard work, the clerk succeeded in getting each one fitted, and was beginning to make out the bill.

"Oh! don't bother about that," said the man. "I don't want to buy the shoes. I just want to ge the sizes so's I can order 'em from Sears Robeuck & Co."

We have no right to demand from other people a standard of honor which we are not prepared to concede ourselves.

INVESTIGATORS

Private investigations carried on by skillful operators. This is the only local concern with membership in the International Secret Service Association.

Day, Citiz. 68224 or Bell M800
Nights, Citiz. 21255 or 63081

National Detective Bureau

Headquarters
333-4-5 Houseman Bldg.

Fiegler's

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design



Meat By-Products A Great Industry

"A use for everything but the squeal" is still the motto of the meat packing industry, and truer than ever before, but there is more than that to it, says the Institute of American Meat Packers. Not only are many unique and interesting uses found for every part of the slaughtered animal, but the by-products industry as a financial proposition rapidly is growing in importance.

The hides and bones long have furnished important returns in shape of leathers and fertilizers, but the bones now have an important use also for medical purposes. Blood is one of the first important by-products, and serum, for use in research work as a culture for growing bacteria, is obtained by separating the corpuscles from the blood. In dry forms the serum is also used to clear the composition used in coating photographic papers.

Blood albumen is used in the manufacture of waterproof glue for veneer work, airplane wings and other special uses. Blood from which the fibrin has been removed is employed to set colors in gingham and other cotton goods. Leucocytic extract is made from white corpuscles and is injected in human veins to stimulate production of these corpuscles. Blood cooked, pressed, dried and ground powder is a specific for "scours" to which calves fed on skimmed milk are subject. Tanners use it as a surface filler for some kinds of leather, and it is used in plaster as an agent to prevent setting or hardening too quickly.

Sheep skin finds its way into the market as "chamois skin," and is also used for belts, hat bands, upholstery and other fancy uses. Hog hair is especially sought for cushion stuffing by automobile and furniture manufacturers. The fine hairs from the interior of the ears of cattle are a satisfactory high grade substitute for the combs' hair used in artists' brushes.

Wool recovered from the washed pelts of slaughtered sheep is bought by the manufacturers of shoddy to be worked in with wool recovered from old woolen rags to give it life. The grease recovered in the washing, when purified and prepared, is used extensively as a base for ointments and cold creams because it does not irritate the skin.

The best horns and hoofs are softened in steam, split and pressed into sheets, from which are cut combs buttons, boxes, handles and many other articles. The sawdust from cuttings finally becomes a fertilizer known as hoof meal. The inner portion of the hoof gives up the substance from which are made glue and neat-foot oil. From shin and other bones

of fine texture, handles for cutlery, pipe stems, dice, chess men, electrical bushings, artificial teeth, crochet needles, bone rings for nursing bottles, and other small articles are produced. Some are carved and dyed to resemble stag horn.

Red bone-marrow is a preparation given by physicians for anemia; to make it palatable it is combined with chocolate or held in solution in alcoholic liquids. Bone characoal is used in sugar refining and in manufacture of black pigment for paints and shoe-blackening. Some bones are prepared into what is known as case-hardening bone, used by manufacturers for hardening ball bearings and other steel products and for bluing rifle and revolver barrels.

Head bones, ears and the interior of horns and hoofs become glue, but glue made from hides is the better, having greater strength and adhesive qualities. Bone glue, too, is used in the preparation of gummed paper and as a filler or size for glazed paper, in making matches, calcimine, flypaper, etc.

Gelatine in the better grades is obtained from the cleaned pates of calves and is used for fancy desert dishes, as a stabilizer for ice cream, and in the graphic plates.

The thyroid, parathyroid, adrenal and other ductless glands furnish us a powerful astringent and heart stimulant, and is highly valued, costing now about \$4,000 an ounce; but more than 130,000 sheep are required to furnish a pound of adrenalin.

Pepsin, prepared as a digestant, is obtained from the linings of hogs' stomachs. "Catgut" comes not from cats, but is obtained from the first twenty-four feet of the sheep's intestine and is used for surgical sutures, drums musical instrument strings.

Glycerin is a by-product of the soap industry, and becomes nitroglycerine, dynamite and other explosives. It is used also as a vehicle for medicines, and in the manufacture of parchment paper and printers' rollers.

All waste matter that cannot be converted into some other good purpose is finally cooked together and reduced to fertilizers rich in nitrogen, possibly to grow food crops that will be used to fatten other cattle that will be slaughtered for food and other fertilizer, and so on in an endless chain.

Sound Advice to Retail Grocers.

The American Specialty Manufacturers' Association is sending out thousands of circular slips to wholesale grocers for them to enclose to retail customers in the hope of improving the leakage in filling specialty

A MERRY CHRISTMAS TO ALL

At Christmas Time

*We are all
children once more*

THAT is one of the most beautiful things about the Christmas season—no matter how old one may be, the Christmas Spirit like a magic wand restores our youth, and father, mother, uncles, aunts and even grand-parents are all a happy band of children on Christmas Day.



JUDSON GROCER COMPANY
GRAND RAPIDS MICHIGAN

Lipton's Coffee

Ask for Yellow Vacuum Can
Always Fresh

Distributed by

LEWELLYN & CO.
WHOLESALE GROCERS

GRAND RAPIDS

MICHIGAN

BLUE GRASS

Superior
Quality.

Always
Reliable



Appeals
to the
Particular
Housewife

REPLENISH
YOUR STOCK
NOW



BE PREPARED
FOR THE FALL
DEMAND

KENT STORAGE COMPANY

GRAND RAPIDS ~ LANSING ~ BATTLE CREEK

Wholesale Grocers
General Warehousing and Distributing

orders, giving the following sound advice.

1. Do not give a specialty order bearing the above stamp unless you intend to accept delivery.

2. When you give a specialty order, sign it.

3. Always keep a copy of the order you give.

4. Do not give a specialty salesman an order just to get rid of him. If you do not want the goods say "No" and stick to it.

5. Do not permit anyone in your store to sign your name to an order unless you intend to accept it. You are responsible for their acts.

6. Do not pay any attention to verbal promises—always have the specialty salesman write all conditions on sales on the specialty order.

7. If any misunderstanding exists write your jobber.

8. Do not have specialty orders duly given refused during your absence.

9. If delivery is delayed and you cannot wait get in touch with your jobber. If you do not do this then you are obliged to accept delivery.

10. Always remember that your jobber has bought goods to fill the specialty order and that it is exceedingly expensive for him to cart the goods to you and then cart them back to his warehouse. And—

11. Be sure to turn out old stock first.

Government Hay Grades To Be Simplified

Federal hay grades are to be simplified under a survey ordered by the Department of Agriculture to bring about a reduction in the number of classes and grades and a simpler method of determining grade. Maurice Niezer of Fort Wayne, Ind., has been named consulting specialist to advise in the work.

Under the simplified system classes of hay will be determined as heretofore by the percentage of grasses and legumes in mixtures. Grades will be determined by color. Color will be expressed as one factor, namely, the

percentage of green, instead of as a combination of brown leaf surface; brown and bleached and off color stems, as is now done under the Federal System.

Indiana In Action.

Wm. Locks, secretary and treasurer of the Indiana Egg and Poultry Association, Indianapolis, writes that at a special meeting of their members is was unanimously decided to buy eggs loss off the year round, and the association went on record as being in favor of a rotten-egg law for Indiana. They pledged their support in passing such a law at the next meeting of the legislature. The members present were very much in favor of buying eggs on grade and several of them decided to try this out at some of their stations and report their results at the next special meeting, which will be held the fore part of December.

Christmas Good Will.

An inexpensive idea which carries with it the sentiment of the Christmas week is to purchase mistletoe or holly and cut up into small lengths suitable for lapel wear. Each length can be enclosed either in small envelope or attached by thread to white card. On envelope or card should be printed this verse:

"May this sprig be a blessing
To bring you much cheer
Through the Holiday Week
And the rest of the year."

One envelope or card should be presented to each customer calling at your store.

Eating Your Enemy.

A case of making a nuisance pay the freight appears in the formation of a company in South Africa to make cattle and poultry feeds from locusts, a pest which is a great evil to farmers and so there has really been organized the South African Locust Product Co. The natives have long considered the locust a delicacy, and cattle have also been fed upon it.

Worry is interest paid on trouble before it becomes due.

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

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, Gran-
ulated meal, Buckwheat flour and
Poultry feeds.

Western Michigan's Largest Feed
Distributors.

MILLER MICHIGAN POTATO CO.
Wholesale Potatoes, Onions

Correspondence Solicited

Frank T. Miller, Sec'y and Treas.

Wm. Alden Smith Building
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.

**SUPERIOR
BRAND
METWORST**

Sausage

WHOLESALE ONLY

YOUR TRADE WILL LIKE THEM

HERMAN DEMMINK CO.

557 Michigan
GRAND RAPIDS MICHIGAN

NUCOA

"The Wholesome Spread for Bread"

The standard
by which all others
are judged

HIGHEST QUALITY
100% CO-OPERATION
SNAPPY SERVICE

I. VAN WESTENBRUGGE
DISTRIBUTOR

Grand Rapids Muskegon

M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

**Seasonable
Fruits and Vegetables**

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

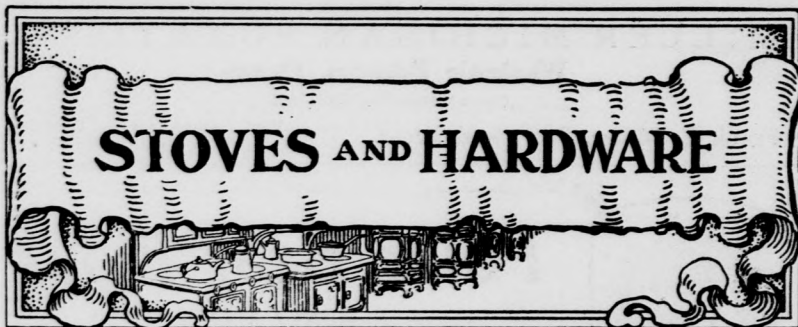
We wish all our friends

**A Merry Christmas and
A Prosperous New Year**



The Vinkemulder Company

For a quarter century Western Michigan's
Leading Fruit and Produce Distributors.



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

Opportunities After the Christmas Holiday.

Written for the Tradesman.

Even while the wide-awake hardware dealer is meeting the heavy demands of the Christmas rush, he is also looking forward to the slack period that immediately follows the Christmas holiday, and planning to make the best possible use of that period.

Of course, it is a good time for the necessary clean-up of the disorder into which the stock has been thrown during the busy season. It may be desirable to put on a hastily arranged after-Christmas sale, with a view to clearing out the odds and ends of stock which it is preferable not to carry over to another season. A little later, with the new year, will come time for the annual inventory; and this will keep the merchant fairly busy.

But with all these matters to engross his attention, every merchant is none the less anxious to sell everything he can, at this particular period when trade is normally slack. The season is one which calls for extra effort if sales are to be made at all.

In this connection, the hardware dealer is apt to quite disregard the possibilities of his stove stock. The stoves have been pushed into the background to make room for Christmas lines; and the tendency in most stores is to leave the stoves in the background.

Many dealers take the view that stoves can't be sold right after Christmas. Yet there are hardware dealers who have conducted very successful stove sales in the early months of winter.

Here is a point worth remembering. Though most stove prospects have by this time concluded to worry through the winter with the old range or heater, the real worry for them is just commencing. At New Year's, perhaps earlier, the heater in particular is subjected to a heavy pull. Any spell of severe weather is pretty certain to show up its deficiencies, particularly in comparison with the new model the hardware dealer has been trying to sell.

Here is the psychological moment for the aggressive hardware dealer to push his line. "Why go through an uncomfortable winter with an old stove? You mean to buy a new one

anyway for next winter? Why not buy now on easy terms, and get the benefit now?" This is the line of argument that will appeal to a lot of people with a growing grudge against the old heater that "falls down" when it is most needed.

Stock-taking is as necessary in the stove department as anywhere else in the hardware store. The stove inventory is, however, easy to take; and, if taken immediately after the holiday, it affords the pretext for a stock-taking sale in which stoves can be effectively featured. Indeed, a pre-inventory stove sale is often a good stunt. It will not seriously interfere with the stock-taking; for in most instances the merchant can take stock almost at a glance. There is no dead stock in the stove department. No hardware dealer worthy of the name will allow a range or heater to remain in stock until it is out of date.

At this particular season, it is often found advantageous to offer special inducements to interest customers in stoves and ranges. Price is, of course always an appealing feature. The fact should be carefully emphasized, that these special prices are for the month of January only—this to guard against "come-backs" when the regular stove season comes again and the dealer offers his lines at regular prices.

But price-shading is not the best way, in most cases, to interest customers. Many dealers have found it a better scheme to offer combinations which permit, ostensibly at least, the maintenance of the regular price. Thus, at the January stove sale, each stove purchaser will receive a razor, a lamp, a carving knife, or some other article of hardware of sufficient value to serve as an inducement.

It is almost always possible to secure the necessary premiums by going over the stock and selecting articles which, while still good value, have been in stock for some time; and which, normally, the hardware dealer at this time of year would have to offer at special prices.

Of course there are many cases where, even at the height of the Christmas season, dealers do not allow their stoves to drop entirely out of sight. Some dealers advertise stoves and ranges along with Christmas gift lines; salespeople suggest them when comparatively expensive gifts are desired; and occasionally sales are made in this way while the season is in progress.

Where this has been done, the mind of the prospective customer is in some measured prepared for the stove sale immediately following the Christmas season. It will in any event be easier

Christmas Greetings

To our friends, old and new, we extend our best wishes for a Merry Christmas and Happy New Year.

Grand Rapids Store Fixture Co.
 7 Ionia Ave. N. W., Grand Rapids, Mich.

United Motor Trucks

A SIZE AND STYLE To Fit Your Business

SALES SERVICE

ECKBERG AUTO COMPANY

310 IONIA AVE., NW.

Foster, Stevens & Co. Wholesale Hardware



157-159 Monroe Ave. :: 151 to 161 Louis N. W.
 Grand Rapids, Mich.

Michigan Hardware Company

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICH.

Exclusive Jobbers of Shelf Hardware,
 Sporting Goods and
 FISHING TACKLE



Kept awake by rattling windows
Keep the Cold, Soot and Dust Out
 Install "AMERICAN WINDUSTITE" all-metal Weather Strips and save on your coal bills, make your house-cleaning easier, get more comfort from your heating plant and protect your furnishings and draperies from the outside dirt, soot and dust.

Storm-proof, Dirt-proof, Leak-proof
 and Rattle-proof
 Made and Installed Only by
 AMERICAN METAL WEATHER STRIP CO.
 144 Division Ave., North
 Citz. Telephone 51-916 Grand Rapids, Mich.

Use Tradesman Coupons

to awaken public interest, than where the stove stock has been allowed to drop completely out of sight.

The minute the holiday season is ended, the stoves should be brought to the front and aggressively advertised. They should be featured in a window display. The selling campaign must be energetic, since it is usually advisable to time the sale so that it will be over before the big drive of the January stock-taking starts, about the middle of the month.

The featuring of stoves, however, does not mean that stoves should be exclusively featured. This is far from desirable. Where there is one chance of selling a stove or range, there are scores of chances of selling kitchen utensils. The customer attracted by stoves can be interested in kitchen utensils; and it is sometimes the case that the customer who comes to buy a frying pan or a colander will finish by purchasing a kitchen range. The two lines fit in admirably together; the one appeals to the big money, while the other caters to the small spenders.

The stoves have this advantage, that they harmonize thoroughly with the household goods. They supply a sort of background to the display of small wares; just as Christmas decorations in red and green form a background for the gift lines featured in December. A display featuring a modern range as a center of attraction and a complete line of household accessories in connection will have greater pulling power than a range displayed by itself, a line of stoves alone, or a display devoted solely to kitchen utensils. By linking the two lines, you help the sale of household goods without diminishing in the least your chances of selling the stoves.

Excellent displays can be devised, that will do a lot to stimulate after-holiday trade. With heaters, a model living room can be shown—the heater in the foreground, an electric reading lamp, an electric foot warmer if necessary, a chafing dish, and convenient accessories of one sort and another. A model kitchen will show, not merely the up-to-date range, but a complete line of kitchen utensils. By displaying these in a kitchen cabinet, the latter can be advertised as well.

Such displays not merely bring in some business at the time but they have an educative quality. The educational side can be stimulated by demonstrations. The dealer has plenty of time to make these displays and demonstrations attain the maximum of effectiveness. It is a quiet season, normally; all the more reason why the dealer should put his very best efforts into his displays and demonstrations, designed to interest the public, and into his selling whenever he gets prospects inside the store.

Victor Lauriston.

Jewelry Sales Show Nice Gain.

With retail preparations for the holiday season in full swing, a marked improvement in the business coming in to the local jewelry manufacturers is reported. All sections of the country are contributing to it, and there is now little question that the year's

sales in all branches of the trade will exceed substantially those for 1922. The call for sautoirs, flexible bracelets rings, etc., is particularly good in the higher priced lines, with the demand for rings set with diamonds especially good. These are wanted both in solitaires and in fancy effects set off by calibre sapphires, emeralds or rubies. Platinum jewelry at present prices is considered an especially good "buy" with the metal at its current levels. Quotations on it run from \$125 an ounce for the "soft" metal to \$143 an ounce for metal containing 10 per cent. of iridium to harden it.

The New Line.

Place an empty show case in the front of your store where it will be seen by those who enter. Display signs in different parts of the store "What shall We Place In This New Display Case?"

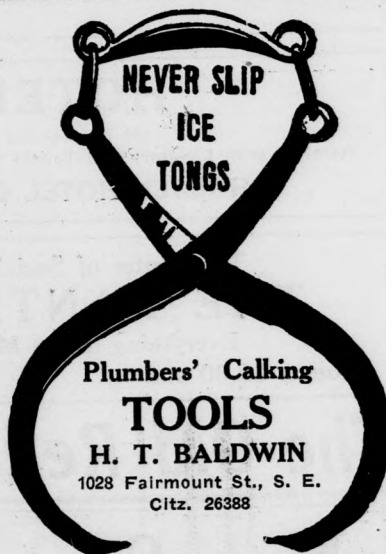
Have circulars printed explaining that you want to add a new line and are in doubt about the exact line it should be; that you are desirous of stocking goods which are wanted by your customers, therefore invite their letters containing suggestions. Ask them to tell particularly about the instances where they have unsuccessfully tried to obtain certain goods in your store.

MCCRAY REFRIGERATORS for ALL PURPOSES

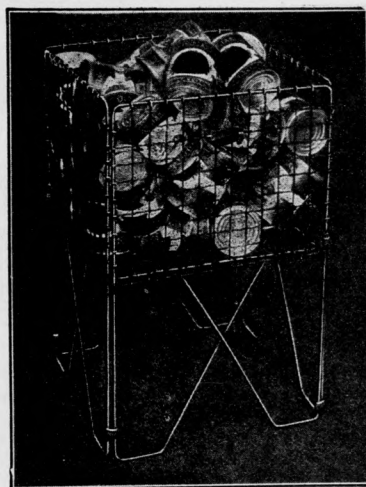
Send for Catalogue

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

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



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 of platform wanted, as well as height. We will quote a money saving price.
Sidney Elevator Mfg. Co., Sidney, O.



Patent Applied For

The Grand Rapids Collapsible Display Basket

(FOR GROCERS WHO CARE)

Made of strong crimped wire, with a beautiful green enamel finish.

Cut shows how to sell a stock of shelf-worn canned goods quick.

Equally good for Fruits, Vegetables, Soaps and Green Stuffs. Keep your floors clean.

Attract attention to what you have to sell.

Send for our circular.

Let us quote you on six or a dozen. We also make wire baskets for counters and windows.

Grand Rapids Wire Products Co.

430 Front Avenue

GRAND RAPIDS, MICHIGAN

AGENTS WANTED

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

For Loose Leaf Binders and Sheets
Bill and Charge Statements

Write the

PROUDFIT LOOSELEAF CO.
Grand Rapids Michigan

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

Bell Phone 596 Citz. Phone 61366
JOHN L. LYNCH SALES CO.
SPECIAL SALE EXPERTS
Expert Advertising
Expert Merchandising
209-210-211 Murray Bldg.
GRAND RAPIDS, MICHIGAN

RICHMOND STAMP WORKS RUBBER STAMPS

Brass Stencils—Steel Stamps—Stencil Cutting Machines

8 SOUTH IONIA AVENUE

CITIZENS 51518

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

Are You Going to Drive Your Open Car This Winter?

NOW IS THE TIME to think about having a glass enclosure built on your car and have all the comforts of a closed car at a relatively small expense. Prices on all makes of cars range from \$50.00 to \$125.00.

HAYES-IONIA SERVICE COMPANY

Richmond at Muskegon Ave.

Citizens Phone 72-395

Bell Main 2406

WATKINS LETTER SHOP

TELEPHONES
Citizens 64-989
Bell Main 1433

304-7 Industrial Bank Bldg.
GRAND RAPIDS, MICHIGAN

Multigraphing
Form Letters
Addressing
Filing in
Mailing



Some of the Problems Confronted By Michigan Landlords.

Lansing, Dec. 18—The Michigan State Hotel Association is going to prove to the world that it is not in the process of hibernation. The meeting here last week, the first of a series of four district gatherings, went a long way toward proving that. At least sixty hotel operators from a district covering a radius of fifty miles were in evidence when President Klare, Manager of the Detroit Statler, sounded the gavel in the assembly room at Hotel Kerns on Saturday morning.

The evening previous had been devoted to a dinner dance given by Manager E. S. Richardson, of the Hotel Kerns; a theater party for the ladies, an offering by Miss A. M. Schelling, Manageress of the Porter Apartments, and a meeting of the executive committee of the Association, at the latter a comprehensive road program being thoroughly discussed.

The morning session opened with the reading of a list of 106 names of hotel operators who desired membership in the State Association, bringing its roll up to about 350, and making it one of the strongest of the various State associations, only exceeded in number by the New York and Ohio bodies. With this splendid organization the Michigan State Hotel Association proposes to prove that it has a legitimate excuse for existence and a well defined program for future action.

Everyone nowadays is interested in good roads and the ways and means by which the aforesaid good roads may be provided. The hotel men are not going to build the roads, but they are going to make it their special business to see that they are built, that they are of such construction that they will stand wear and tear, and after they are built that they are properly marked so that the incoming stranger will not be a misguided guest, but will be properly and permanently given to know where he is at and where he is going to. The discussions showed very plainly that the hotel man has a vision and that he does not propose hereafter to be bothered with the nightmare of inadequate and illy constructed highways. The question of road markings, so that approaches to towns and villages will be clearly indicated, road intersections clearly defined and detours properly selected and marked, will be where the hotel men will concentrate their special efforts.

Willard M. Bryant, field secretary of the Michigan Good Roads Association, delivered an address, in which he conveyed to the Association much information concerning road conditions, and gave them a very good idea of the State's road program for 1924. Other topics discussed were: "What can I do to increase my dining room business with the local people?"

"Approximately what advertising should a country hotel do?"

"Is it worth while for the smaller hotel to imitate in any way the larger menus used by the big city hotel?"

The last question elicited much discussion by both the big and little operators. The larger establishments

apparently are as eager to simplify as the smaller ones to enlarge their menus. When it was all boiled down, however, it was the general belief that the public did not require such extraordinary bills of fare to select from, but, on the contrary, more simplicity and greater incentive to quality. This was particularly true in the case of the small country hotel operating on the American plan. No class of patrons were demanding great variety. A soup, maybe; one meat—with a fish special on Friday—plenty of wholesome vegetables; a relish and one item of dessert would meet every requirement. But above all other considerations was the necessity of preparing this meal, seasoning and properly serving. No person was so fastidious that he required a greater selection than this in his own house, but he did want it prepared so that it was appetizing, and did not want it thrown at him as though he were a wild beast awaiting feeding time.

A further point was established which was that not one hotel man present was keen to operate a dining room under present conditions. They seemed willing to accommodate their patrons by continuing the service, but would gladly dispense with this branch of service if they could honorably do so.

There seemed to be but one objection to the simple meal question and that was the possibility of serving on some particular day a meat which might not be relished by everyone, but several landlords announced that they were doing this just the same and overcoming these objections, which were seldom advanced, by offering guests a substitute which could be easily prepared, such as a steak, chop or eggs.

All agree, however, that it abolished the general objection to the words "choice of" on the average bill of fare.

"Is the telephone rate in the State so high that it is impossible to make the telephone equipment used in the hotel pay for itself?"

All operators, especially those whose rooms are equipped with phones connecting with a private exchange, agreed that such service must, under the most favorable circumstances, cost twice as much as the revenues produced, but that it was an item of service now regarded as essential by the public and must be supplied at any cost.

The question of country hotels supplying waiting rooms for passengers using auto bus service elicited

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



Turkish Baths

WHEN IN KALAMAZOO

Stop at the

Park-American Hotel

Headquarters for all Civic Clubs
Excellent Cuisine Luxurious Rooms
ERNEST McLEAN, Mgr.

OCCIDENTAL HOTEL

FIRE PROOF
CENTRALLY LOCATED

Rates \$1.50 and up

EDWARD R. SWETT, Mgr.

Muskegon

Michigan

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.

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.

HOTEL KERNS

Largest Hotel in Lansing

300 Rooms With or Without Bath
Popular Priced Cafeteria
in Connection
Rates \$1.50 up
E. S. RICHARDSON, Proprietor

Henry Smith Floral Co., Inc.

52 Monroe Ave.

GRAND RAPIDS, MICHIGAN

PHONES: Citizen 65173 Bell Main 173

Stop and see George, HOTEL MUSKEGON

Muskegon, Mich.

Rates \$1.50 and up.

GEO. W. WOODCOCK, Prop.

Western Hotel

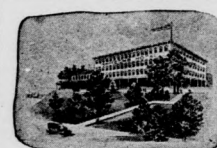
BIG RAPIDS, MICH.

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 reason-
able.

WILL F. JENKINS, Manager.



**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

MORTON HOTEL

You are cordially invited to visit the Beautiful New Hotel at the old
location made famous by Eighty Years of Hostelry Service.
400 Rooms—400 Baths

Menus in English
WILLIAM C. KEELEY, Proprietor.

HOTEL ROWE

350 Rooms—350 Servitors—250 Baths

Rates \$2 with Lavatory and Toilet

\$2.50 with Private Bath

HOLDEN HOTEL CO., C. L. Holden, Mgr.

The Center of Social and Business Activities THE PANTLIND HOTEL

Everything that a Modern Hotel should be.

Rooms \$2.00 and up.

With Bath \$2.50 and up.

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.

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION



**NEW
MERTENS
FIRE PROOF**

One half block East
of the Union Station
GRAND RAPIDS MICH

that in some instances hotels were receiving some form of compensation for so doing, while others were under the impression that it was a good advertising proposition and worth while. All agreed, however, that the answering of foolish and unnecessary questions asked by the public, especially over the phone, was a phase of existence almost unbearable.

"Should a hotel operate its own laundry or should it depend upon local installations?"

The introduction of this subject was the equivalent of tossing the lighted match into the open powder keg. The convention literally "blew up." When it came to making comparisons, it was found that in some instances laundry work was being done reasonably for certain hotels, while in other cases charges much higher than any obtained during the war were being exacted.

One member operating a 60 room hotel stated that he recently put in a \$1500 laundry plant for doing hotel work only and that he expected to save the cost of his entire equipment in one year.

The laundry operator who cannot discover the "handwriting on the wall" is of an exceedingly dull mentality, and deserves all that is coming to him. Laundry materials have, in most cases, gone back to a pre-war basis, low priced labor is the only kind utilized, and yet the laundry man, not unlike the barber who has not heard of the safety razor, is slumbering while his business is being undermined by the establishment of individual wash houses.

"Shall we encourage the employment of female help in the preparation of food in our hotels?"

Managers of large hotels mourned because of the chefs whose only ambition was to create something which would bear a high-sounding foreign appellation, but which did not possess the merit of attractiveness for the human palate; that "home cooking," as applied to restaurant operation, was a misnomer and all longed for the appetizing and wholesome meals which mother once set before them. Good cooking is a gift not to be acquired through correspondence schools, and woman is the one individual who is endowed with this faculty. Hence competent instruction should be available for the female of the species and her calling should be glorified.

A halt in the proceedings was a very delightful luncheon, furnished by F. C. Martindale, Manager of the Hotel Downey.

The question of hotel reservations was a topic for discussion at the afternoon session. This is one of the greatest problems in hotel operation. It has been such for years in all hotels where the "house count" is anywhere near 100 per cent. The incoming patron usually arriving early has indicated by letter or wire just when he expects to arrive, and what class of accommodations he requires, but the departing guest never or hardly ever indicates when he expects to leave until the last moment for "checking out," usually late in the afternoon or evening. The former is much disturbed because he cannot get located and the latter is disgruntled if a modest enquiry is made as to the probable hour of departure. This question will continue to be source of much vexation until such time as a system of rebating rates for early departure is established.

Many other topics, such as claims for theft, loss of baggage, bad checks, etc., of interest to the fraternity, were talked over.

In the matter of actual accomplishment this district meeting had a record of achievement seldom, if ever, approached by the State conventions, and in order that its work may be far reaching, the full proceedings will be published at once in the form of a

bulletin which will be supplied to every member of the organization. When you receive it give it the attention it deserves, because you will discover that the meeting, while interspersed with delightful entertainment was not altogether given up to junketing and that the small hotel men were not eaten alive by the larger landlords. Everyone had his say so and nearly everyone took advantage of the opportunity offered.

Regrets were received from several members who were unable to be present, among them from ex-President Montgomery, of the Post Tavern, Battle Creek, who was going out to try the gun given him by the Association on a flock of rabbits in his vicinity; Hotel Muskegon, who was preparing it; E. R. Swett, of the Occidental his income tax statement; John H. Lewis, of the Hotel Marquette, Marquette who was enroute for California; E. A. Stowe, editor of the Tradesman, who had been invited by President Klare to supply testimonials of certain hotels he has patronized.

Three more district meetings will be held at intervals depending largely on the weather. Invitations were received from J. T. Townsend, Whitcomb Hotel, St. Joseph; H. M. Hollister, the Bancroft, Saginaw, and the Secretary, at his resort on Glenn Lake—the latter meeting to be held about the middle of June.

The Hotel Pantlind, through its manager Fred Pantlind, had invited the fraternity to be present at the opening of its new grill room, on Saturday last, but owing to delay in receipt and installation this was postponed until a later date, possibly this week.

However, Manager W. C. Keeley, of the Morton, extended an invitation to the Association to attend a dinner dance at his hotel, in lieu of the other entertainment, which was quite generally accepted.

Frank S. Verbeck.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Dec. 18—Navigation here was officially closed Saturday night after the three last boats, steamers Pierce and Finch and barge Maitland, passed through the locks. This is the first year in many when no accidents occurred at the graveyard of the Great Lakes in the closing days of navigation. We are now on winter schedule, but with our sports council of the Wolverine Club we should soon be a Winter resort. With the new rink and the toboggan slides and numerous other winter sports the cold weather should pass most pleasantly.

John N. Adams has been appointed by Judge Fead as receiver for the Soo Building and Loan Association, taking the place recently vacated by Thomas Green, who recently accepted an appointment as one of the Assistant Attorney Generals. No better selection could have been made, as John Adams has been in the real estate business for many years and is a home town booster. His many friends are pleased to know that he was the choice, with so many applications for the place.

There is much rejoicing and Christmas cheer here this year, with so many of the young folks returning from the colleges and distant places coming back to spend the holidays with parents and friends. The large community Christmas tree is up and with the stores all clothed in holiday attire a healthy feeling pervades the business interests.

Candle sticks make good Christmas gifts. The big heavy kind are better for chasing burglars.

The first creditors meeting of the Schimkat Cutlery Co., at Manistique, was held in the court house last Monday, when Richard T. Looney, of Houghton, referee in bankruptcy, pre-

sided. All the creditors were present in person or by representative. Benjamin Gero, who is the largest creditor, was appointed trustee for the creditors with a bond for \$10,000. Zach. Bays, Levy Michaud and Rubin Larson were appointed appraisers. An effort will be made to dispose of the property in bulk, if possible, in order to realize the most money, as the plant would be of very little value if sold separately.

Gladstone is to have a new modern \$20,000 garage, which will be erected for Herbert Norton in place of the one destroyed by fire a short time ago. It will be built of brick, 50 x 116, and will be arranged for office, salesroom, garage and machine shop. The latter will be fully equipped for car repairing. Mr. Norton was a member of the Peoples Auto and Tractor Co., of Manistique, until about a year ago, when he took over the Ford sales agency and has made a decided success of the venture.

Mrs. Leon Nicholson, at Manistique has rented the store room in the Peterson building and expects to open a ready-to-wear stock about Feb. 1. Mrs. Nicholson has been with the Bloomrosen store a number of years and has had much experience in that line.

One-half of the world doesn't know why the other half fights.

John T. Rowe, State inspector of foodstuffs, was a business caller here last week, giving the stores the once over. Most of the houses are always pleased to have him call, as he is a help to the merchants, giving the necessary information to enable the dealers to live up to the law.

It is with much regret that we have received notice of the death of R. Munroe, of De Tour, who passed away last Wednesday at his home while reading a paper. Heart failure was the immediate cause of his death, which came as a shock to his many friends. Mr. Munroe had conducted a grocery store at De Tour for many years. He was postmaster for a number of years and active in all civic affairs, but for the past two years he has been employed at the Pittsburg Coal Co. dock, leaving the grocery in charge of his daughter. He was of a cheerful disposition and had a good word for everyone. The family, consisting of one son and four daughters, beside the widow, have the sympathy of their many friends.

Robberies are increasing in the cities because it is so easy to coax a stranger into a cellar.

William Corbett, who for the past several years has been conducting a bakery on Spruce street, has sold the business to R. C. Roberts, who will continue the business as heretofore, devoting his time to looking up new business. Mr. Roberts needs no introduction to the trade here, as he is well-known by the merchants. At one time he was known as the crack candy salesman in this territory and the only salesman who could sell in carload lots. Mr. Corbett will stay with Mr. Roberts for the present, looking after the baking.

The DeLux cafe is about to change hands next week. Either Mr. Spros is going to buy out his partner or vice versa. They are both qualified, but don't seem to pull together, so next week will tell what change will be made.

The Log Cabin cafe was re-opened last week. The new proprietor, Nick Pappas, has had the place redecorated and numerous changes made, so the Log Cabin is now one of the niftiest cafes in the city. Mr. Pappas is an expert at the business and is well pleased with the patronage he has had since opening. He is giving cabaret parties several times during the week and attracting crowds of the younger set.

William G. Tapert.

War on Chain Store Products Gaining Ground.

Wyoming Park, Dec. 18—I am certainly well pleased with the reply to my circular letter of Nov. 12 relative to the advisability of the independent retailer pushing articles not sold in the chain store.

We certainly have struck a responsive chord, as you can judge by the letters already published and the ones hereto appended.

I have been visited by many of the manufacturers' representatives and you ought to hear the arguments they put up.

One fellow said, "How did you ever think of starting a campaign like this?"

I also have had promises of co-operation from many of the manufacturers and I am tabulating a list of goods which the "chains" cannot buy direct and also one of the goods that we know they get direct and when the board meets, we will decide whether or not these lists can be legally published. It was planned to have a board meeting in December, but this was impossible.

In answer to those who request such a list will say that for the present I would advise you to watch the daily papers from the large cities and concentrate on those items which are most prominently advertised. Take them off your shelves and try to find other high-class goods to take their place.

Paul Gezon.

Benton Harbor, Dec. 15—Wish to say in answer to your letter of Nov. 12 that we have this very month taken out the National Biscuit goods and if 50 per cent. of our membership would do likewise, we would soon get rid of at least one of our pests. So far as dues are concerned we should pay \$5 per year, and meet twice instead of once a year. But make it a central place instead of off on one side or the other. So far as I am concerned, Grand Rapids every time. Two days each six months.

We have a consumers' wholesale grocery across the street from us and an A. & P. just below us on the same side. The A. & P. is easy, but the consumers are real price cutters. We would not know they were here. We do no cutting. We like service and quality and treat our people right and we get our share.

A. L. Leonard.

Grand Rapids, Dec. 17—Am willing to co-operate, but how do I know what the chain stores carry, for I never go in there and buy most of my goods through the Grand Rapids wholesale grocers. Kindly inform me and oblige.

R. Vinkemulder.

Kalamazoo, Dec. 10—In reply to your letter, I wish to state that I entirely agree with you. I do not handle the lines the chain stores carry, but push the sale of other lines instead. However, it is necessary to carry some of the goods. Please advise me concerning your decision and I'll co-operate with you.

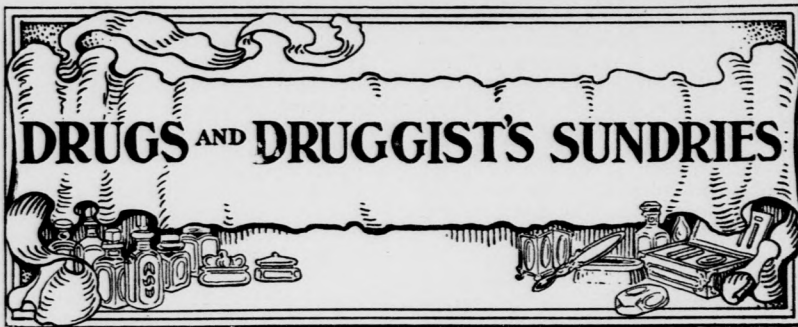
D. Kennedy.

Le Roy, Dec. 17—Please let me know any particular brands the stores should not carry in the war on chain stores. You can rest assured of our full 100 per cent. co-operation. There are a few items we no longer handle, as they are sold at a cut price.

G. Gundrum.

It is not what happens to you, but the way you take it that shows what kind of man you are.

HOTEL WILLARD
Detroit's Largest Bachelor Hotel
448 Henry Street
Attractive Weekly Rates
Cafeteria and Dining Room
Open 6 A. M. to 1 A. M.
SPECIAL DINNERS—75 Cents
EARL P. RUDD, Mgr. Detroit, Mich.



Mich. State Pharmaceutical Ass'n.
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 Director of Drugs and Drug Stores—H. H. Hoffman, Lansing.

No Reasonable Price Too High For Prescriptions.

What shall I charge for this prescription? This is a question I have heard in my own and many other stores. Why that should be is more than I can understand.

Prescription pricing, like prescription dispensing, is a science acquired by years of application and experience—knowing the cost of materials that enter the combination, comprehension of the value and knowledge of the time required in the compounding of the prescription, etc. There is no fixed rule; time required for dispensing can be figured to a nicety; prices of chemicals and pharmaceuticals fluctuate and, therefore, the cost should be calculated before pricing the prescription. The customer appreciates such care, he has assurance that there is no guess-work in pricing or compounding. Many pharmacists fix prices according to quantity without consideration of the cost or dosage—under such a plan the prescription which is supposed to yield a profit often constitutes a loss, and in the department where profit should bear a relation to professional service.

The prescription may be represented by a triangle—the patient, the physician and the pharmacist. The patient is the one benefited, and the one benefited always pays the price; incidentally, history has proved that the rich and well-to-do pay for the poor—a good point to remember.

The practice of medicine has more subdivisions to-day than ever before—the family physician or general practitioner, the surgeon, the specialist and the consultant; here we have four classes who charge according to different schedules—another good point to remember. The charges made by the pharmacist should have some relation to the professional service rendered.

The old pricing methods are wrong, they always were, never more than to-day. For convenience the work of the prescription department may be divided as follows: Capsules, powders,

cachets, pills, pill capsules, solutions for internal and external use, bulk powders, dusting powders, suppositories, ointments and special surgical solutions. Narcotics require the same amount of work as other prescriptions, equal or greater care in compounding and the keeping of records. Prescriptions for alcoholics will not be considered.

The first step in dispensing is the selection of the container, representing the first cost—powder box, screw-cap vial, label, vials up to and including the 4-ounce size, up to 2-ounce ointment jar, dusting powder boxes, etc.—the cost will average, including breakage, about 10 cents; larger containers average from 15 to 25 cents—these costs bring no direct profit and, therefore, due allowance should be made when pricing prescriptions. Taking, for example, an ordinary 12 capsule prescription for which I charge \$1.25 and up—the container costs 10 cents, the twelve capsules 5 cents, the ingredients average 15 cents—the gross profit will be 95 cents; for the \$1.25 charge the ingredients should not cost over 25 cents. For powders I calculate along the same lines. For cachets I figure on from 15 to 25 cents each—25 cents when under six and 15 cents when twelve are ordered. The charge for ordinary combinations of pills in quantities of ten or under, 10 cents each; fifteen to twenty, 8 cents each; up to thirty, 6 cents each; up to fifty, 5 cents each; one hundred at 4 cents each. For pill capsules I make a flat extra charge of \$1 per hundred in such quantities. For solutions for internal medication to be given in teaspoonful doses my charges are as follows: 1 ounce, 50-85 cents; 2 ounces, 85 cents to \$1.25; 3 ounces, \$1.25 to \$1.65; 4 ounces, \$1.35 to \$2; 6 to 8 ounces, \$1.50 to \$2.50; pints, \$2.50 to \$5. Solutions for external use average less, up to about \$3 per pint, and special surgical solutions, with little medication, \$2 per quart, and upwards.

Dusting powders are dispensed in sifting boxes, the minimum charge is \$1. Careful dispensing of ointments requires considerable time and we charge for ½ ounce, 75 cents to \$1.25; 1 ounce, \$1.25 to \$2; 3 and 4 ounces, \$1 per ounce.

Narcotic prescriptions not less than \$1; six capsules average \$1.25, twelve capsules average \$1.50 to \$2; ¼-grain hypodermic of morphine, \$1.25 per tube; ¼-grain, \$1.50 per tube, etc. Lead and opium washes, usual strength, not less than \$2 per pint.

My charge for suppositories is 50 cents each in quantities of half dozen or \$5 per dozen. My suggestion to those who believe this to be an overcharge is that they time the work of

the next prescription for suppositories.

Concentrations, drop dosage, bring prices governed, in a degree, by the patient—for saturated solution of potassium iodide, for example, we charge \$1.25 per ounce, and 10 cents is added for a dropper. The prices for prescriptions for beautifiers, restorers and the like, are based on the intended purpose and the individual.

Patients who can or do afford medical service requiring specialists who exact large fees should be willing to pay for the best pharmaceutical service and, hence, my charges are not infrequently subject to conditions and not to fixed prices. Serums and other related products are dispensed at prices which afford a profit to me, making due allowance for money invested, frequency of sales, etc.

Prescription work requires not only skill and knowledge, but carries with it responsibilities—no reasonable charge can be too high, for the smallest error may seriously injure the business and a grave one is almost certain to destroy it—all of these considerations are to be taken into account with the stock and fixtures of the department and the expense of service connected with it. My advice to a druggist is—if he has not the courage to exact commensurate prices for prescription work—to discontinue the prescription department; there are other sales that can be made with profit without the responsibilities that obtain in the former. In my opinion, the prescription department is comparable to the fire and police departments of a city, involving necessary expenses for the good of the community. Some say that it is personality which enables me to ask the higher prices, others that it is due to a wealthy clientele—I contend it is because my prices are just and right and the services are the very best I am capable of rendering. Those who buy luxuries do not begrudge the prices paid; why should not the more important and necessary pharmaceutical service be adequately paid for? It will be—but the pharmacist must not lack in sincerity or assurance that his service is worth the price.

Fred W. Ames.

Aids in Handling Picture Postcards.

A good way to arrange picture postcards is to place a rack against a wall and then locate a long desk directly under the rack. In fact, a special rack and desk might be built as one piece of furniture. People pick out a few postcards and sit at the desk to write to friends. As they write, the rack, with its array of brilliant colors, is directly before their eyes. It is easy to reach up and select a few more cards. Take a town situated in a locality noted for its scenery. Immense quantities of postcards are sold. Several hundred views are on hand. Tourists pass through in large numbers. A goodly percentage write cards. Many will buy a couple of hundred cards to bring home, something to serve as a sort of pictorial record of the trip.

Now, almost any druggist in such a town can sell picture postcards. Some druggists provide excellent writing facilities, others do not. Let us say that a tourist is spending a week in town. Every day he drops into a drug

store for something or other and frequently buys postcards. He may notice that one store provides a comfortable desk or writing table. At another store he has to use the top of a show case and wait for his turn at the bottle of ink. Perhaps he knocks over an assortment of bottles. Or there may be constant danger of it. At any rate he soon notices that one store has provided better writing facilities than the other. He begins to visit the first store for his postcards. This is the way business is won.

Let us further assume that two stores have desks exactly alike. But in one store the desk is in a dark corner at the back of the room, while in the other the desk is near a front window and gets plenty of light. In a short time the desk with plenty of light will make an impression on the customer. He stops wandering from store to store and patronizes one place. Perhaps a store has a fine assortment of cards but will not sell stamps. Or it has stamps one day and is out of them the next. Now, we do not like to buy cards in one place and then go to another for stamps. This is often done, but when a store has both cards and stamps always on sale, hasn't it an edge? We find two drug stores in one block, one of which does a much larger business than the other.

Is this luck?

Is it pure accident?

Very seldom.

There is always a reason.

Another good arrangement is a double desk in the middle of the floor with a double rack. At this desk two rows of people sit facing each other, or would face each other but for the intervening rack. A store with plenty of room can have a long rack. A store greatly cramped for space can still have a short desk and rack. Space for one person only will provide for considerable business. By using the center of the floor and a double desk with double rack, you double your seating capacity. In a crowded store it becomes evident that the proprietor who provides a writing desk has made a sacrifice to do so.

This is bound to have a good effect. All these points count.

New Pharmacists Created at Grand Rapids Meeting.

Lansing, Dec. 18—At the recent examination session of the Board of Pharmacy, held at Grand Rapids, the following were given commissions:

Registered Pharmacists.

John H. Anguish, Detroit.
 Julia E. Blanner, Detroit.
 Carl T. Blauman, Detroit.
 Samuel Bornstein, Detroit.
 M. Edward Boyd, Clinton.
 Bernard P. Boyle, Detroit.
 Frank C. Clark, Kalamazoo.
 Paul C. Dowd, Grand Rapids.
 Leslie Jas. Dustin, Chicago.
 Raymond J. Halfmann, Fowler.
 Arthur J. Holland, Big Rapids.
 J. W. Howard Hurd, Flint.
 Norval C. James, Detroit.
 Clarence R. Johnson, Chicago.
 Stanley V. Lesinski, Grand Rapids.
 Leonard G. Limpach, Detroit.
 Hyman Margolis, Detroit.
 John S. Maxson, Adrian.
 Raymond McCabe, Chicago.
 A. B. Scott McNally, Flint.
 Penn Forrest Naylor, Detroit.
 Clara A. Neuendorf, Saginaw.
 Herbert A. Ranowski, Flint.
 Hugh H. Smith, Fostoria, Mich.
 Edgar R. Stevenson, Detroit.

GROCERY PRICE CURRENT

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

ADVANCED

Pickles
Molasses

DECLINED

Longhorn Cheese
Raisins

AMMONIA

Arctic, 16 oz.	2 00
Arctic, 32 oz.	3 25
I X L, 3 doz., 12 oz.	3 75

AXLE GREASE



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

BAKING POWDERS

Arctic, 7 oz. tumbler	1 35
Queen Flake, 6 oz.	1 25
Queen Flake, 16 oz.	2 25
Queen Flake, 100 lb. keg	11
Queen Flake, 25 lb. keg	14
Royal, 10c. doz.	95
Royal, 6 oz. doz.	2 70
Royal, 12 oz. doz.	5 20
Royal, 5 lb.	31 20
Rocket, 16 oz. doz.	1 25

BLUING

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

BREAKFAST FOODS

Cracked Wheat, 24-2	3 85
Cream of Wheat	6 90
Pillsbury's Best Cer'l	2 20
Quaker Puffed Rice	5 45
Quaker Puffed Wheat	4 30
Quaker Brfst Biscuit	1 90
Ralston Purina	4 00
Ralston Branzen	2 70
Ralston Food, large	3 60
Saxon Wheat Food	3 75



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

Post's Brands.

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

BROOMS

Standard Parlor, 23 lb.	7 00
Fancy Parlor, 23 lb.	8 00
Ex. Fancy Parlor 25 lb	9 00
Ex. Fcy. Parlor 26 lb.	10 00
Toy	2 25
Whisk, No. 3	2 75

Rich & France Brands

Special	6 75
No. 24, Good Value	7 50
No. 25, Special	8 00
No. 25, Velvet, plain	8 75
No. 25, Velvet, pol.	9 00
No. 27 Quality	10 00
No. 22 Miss Dandy	10 00
No. B-2 B. O. E.	9 00
Warehouse, 36 lb.	9 75
B.O.E. W'house, 32 lb.	9 00

BRUSHES

Solid Back, 8 in.	1 50
Solid Back, 1 in.	1 75
Pointed Ends	1 25

No.	Stove	
No. 1	1 10	
No. 2	1 35	
No.	Shoe	
No. 1	1 25	
No. 2	1 90	
No. 3	2 00	

BUTTER COLOR

Dandelion, 3 oz.	2 85
Nedrow, 3 oz., doz.	2 50

CANDLES

Electric Light, 40 lbs.	12 1
Plumber, 40 lbs.	12 8
Paraffine, 6s	14 1/2
Paraffine, 12s	14 1/2
Wicking	40
Tudor, 6s, per box	30

CANNED FRUIT.

Apples, 3 lb. Standard	1 75
Apples, No. 10	4 50@5 50
Apple Sauce, No. 2	2 00
Apricots, No. 1	1 35@1 90
Apricots, No. 2	2 85
Apricots, No. 2 1/2	2 60@3 75
Apricots, No. 10	8 00
Blackberries, No. 10	9 00
Blueberries, No. 2, 1-75	2 50
Blueberries, No. 10	11 00
Cherries, No. 2	3 00@3 50
Cherries, No. 2 1/2	4 00@4 95
Cherries, No. 10	10 50
Loganberries, No. 2	3 00
Peaches, No. 1	1 10@1 80
Peaches, No. 1, Sliced	1 40
Peaches, No. 2	2 75
Peaches, No. 2 1/2	2 25
Peaches, No. 2 1/2	3 00@3 75
Pineapple, 1, sled	1 80@2 25
Pineapple, 2 sl.	3 10@3 25
P'apple, 2, br sl.	2 75@2 85
P'apple, 2 1/2, sl.	3 80@4 50
P'apple, 2, cru.	2 40@2 60
Pineapple, 10 cru.	13 00
Pears, No. 2	3 25
Pears, No. 2 1/2	3 50
Plums, No. 2	1 25@1 40
Plums, No. 2 1/2	2 50
Raspberries, No. 2, blk	3 00
Raspb's, Red, No. 10	13 00
Raspb's, Black	
No. 10	10 50@12 50
Rhubarb, No. 10	5 50

CANNED FISH.

Clam Ch'der, 10 1/2 oz.	1 35
Clam Ch., No. 3	3 00@3 40
Clams, Steamed, No. 1	1 80
Clams, Minced, No. 1	1 25
Finnan Haddie, 10 oz.	3 30
Clam Bouillon, 7 oz.	2 50
Chicken Haddie, No. 1	1 25
Fish Flakes, small	1 35
Cod Fish Cake, 10 oz.	1 85
Cove Oysters, 5 oz.	1 75
Lobster, No. 1/4, Star	3 25
Shrimp, 1, wet	2 10@2 25
Sard's, 1/4 Oil, ky	6 00@7 00
Sardines, 1/4 Oil, k'less	5 75
Sardines, 1/4 Smoked	7 50
Salmon, Warrens, 1/2s	3 00
Salmon, Red Alaska	2 85
Salmon, Med. Alaska	1 85
Salmon, Pink Alaska	1 65
Sardines, Im., 1/4, ea.	10@28
Sardines, Cal., 1/4	1 75@2 10
Tuna, 1/2, Albocore	95
Tuna, 1/2s, Curtis, doz.	2 20
Tuna, 1/2s, Curtis, doz.	3 50
Tuna, 1s, Curtis, doz.	7 00

CANNED MEAT.

Bacon, Med. Beechnut	2 40
Bacon, Lge. Beechnut	4 05
Beef, No. 1, Corned	2 70
Beef, No. 1, Roast	2 70
Beef, No. 1/2, Rose	1 75
Beef, No. 1/2, Qua. Sli.	1 90
Beef, No. 1, Qua. Sli.	3 10
Beef, No. 1, B'nut, sli.	5 10
Beefsteak & Onions, s	2 75
Chili Con Ca., 1s	1 35@1 45
Deviled Ham, 1/4s	2 20
Deviled Ham, 1/4s	3 60
Hamburg Steak & Onions, 1 oz.	3 15
Potted Beef, 4 oz.	1 40
Potted Meat, 1/4 Libby	50
Potted Meat, 1/4 Libby	90
Potted Meat, 1/2 Rose	85
Potted Ham, Gen. 1/4	1 85
Vienna Saus., No. 1/2	1 35
Veal Loaf, Medium	2 30
Baked Beans	
Beechnut, 16 oz.	1 40
Campbells	1 15
Climatic Gem, 18 ozz.	95
Freemont, No. 2	1 25
Snider, No. 1	95
Snider, No. 2	1 35
Van Camp, small	85
Van Camp, Med.	1 15

CANNED VEGETABLES.

Asparagus.

No. 1, Green tips	4 10@4 50
No. 2 1/2, Lge. Gr.	3 75@4 50
W. Bean, cut	2 1 45@1 65
W. Beans, 10,	7 00@8 00
Green Beans, 2s	1 45@3 65
Green Beans, No. 10	7 50
L. Beans, 2 gr.	1 35@2 65
Lima Beans, 2s, Soaked	95
Red Kid. No. 2	1 20@1 35
Beets, No. 2, wh.	1 60@2 40
Beets, No. 2, cut	1 15
Beets, No. 3, cut	1 35
Corn, No. 2, St.	1 00@1 10
Corn, No. 2, Ex stan	1 40
Corn, No. 2, Fan	1 60@2 25
Corn, No. 2, Fy. glass	3 25
Corn, No. 10	7 50@16 75
Hominy, No. 3	1 15@1 35
Okra, No. 2, whole	2 00
Okra, No. 2, cut	1 80
Dehydrated Veg Soup	90
Dehydrated Potatoes, lb	45
Mushrooms, Hotels	36
Mushrooms, Choice	48
Mushrooms, Sur Extra	70
Peas, No. 2, E.J.	1 50@1 80
Peas, No. 2, Sift	
June	1 90@2 10
Peas, No. 2, Ex. Sift.	
E. J.	2 60
Peas, Ex. Fine, French	25
Pumpkin, No. 3	1 35@1 50
Pumpkin, No. 10	4 00
Pimentos, 1/4, each	12@14
Pimentos, 1/2, each	27
Sw't Potatoes, No. 2 1/2	1 35
Sauerkraut, No. 3	1 40@1 50
Succotash, No. 2	1 60@2 35
Succotash, No. 2, glass	3 45
Spinach, No. 1	1 10
Spinach, No. 2	1 35@1 75
Spinach, No. 3	1 80@2 25
Spinach, No. 10	5 50@7 00
Tomatoes, No. 2	1 30@1 60
Tomatoes, No. 3	1 90@2 25
Tomatoes, No. 2 glass	2 85
Tomatoes, No. 10	6 50

CATSUP.

B-nut, Small	2 25
Lilly Valley, 14 oz.	2 50
Libby, 14 oz.	2 25
Libby, 8 oz.	1 75
Lilly Valley, 1/2 pint	1 75
Paramount, 24, 8s	1 45
Paramount, 24, 16s	2 40
Paramount, 6, 10s	10 00
Sniders, 8 oz.	1 85
Sniders, 16 oz.	2 85
Royal Red, 10 oz.	1 40

CHILI SAUCE.

Snider, 16 oz.	3 35
Sniders, 8 oz.	2 35
Lilly Valley, 8 oz.	2 10
Lilly Valley, 14 oz.	3 00

OYSTER COCKTAIL.

Sniders, 16 oz.	3 35
Sniders, 8 oz.	2 35

CHEESE

Roquefort	63
Kraft Small tins	1 70
Kraft American	1 70
Chili, small tins	1 70
Pimento, small tins	1 70
Roquefort, small tins	2 50
Camenbert, small tins	2 50
Brick	29
Wisconsin Flats	28
Wisconsin Daisy	28
Longhorn	28
Michigan Full Cream	27
New York Full Cream	32
Sap Sago	30

CHEWING GUM

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

CHOCOLATE.

Baker, Caracas, 1/4s	37
Baker, Caracas, 1/4s	37
Baker, Premium, 1/4s	35
Baker, Premium, 1/4s	34
Baker, Premium, 1/4s	34
Hersheys, Premium, 1/4s	35
Hersheys, Premium, 1/4s	36
Runkle, Premium, 1/4s	31
Runkle, Premium, 1/4s	31
Vienna Sweet, 24s	2 10

COCOA.

Baker's 1/4s	40
Baker's 1/4s	36
Bunte, 1/4s	43
Bunte, 1/2 lb.	35
Bunte, lb.	32
Droste's Dutch, 1 lb.	9 00
Droste's Dutch, 1/2 lb.	4 75
Droste's Dutch, 1/2 lb.	2 00
Hersheys, 1/4s	33
Hersheys, 1/4s	28
Huyler	36
Lowney, 1/4s	40
Lowney, 1/4s	40
Lowney, 1/4s	38
Lowney, 5 lb. cans	31
Van Houten, 1/4s	75
Van Houten, 1/4s	75

COCOANUT.

1/4s, 5 lb. case Dunham	42
1/4s, 5 lb. case	40
1/4s & 1/2s 15 lb. case	41
Bulk, barrels shredded	27
96 2 oz. pkgs., per case	8 00
48 4 oz. pkgs., per case	7 00

CLOTHES LINE.

Hemp, 50 ft.	2 00
Twisted Cotton, 50 ft.	1 75
Braided, 50 ft.	2 75
Sash Cord	3 50



COFFEE ROASTED

Bulk	
Rio	19
Santos	22 1/2@25
Maracaibo	29
Guatemala	29
Java and Mocha	41
Bogota	30
Peaberry	27

McLaughlin's Kept-Fresh Vacuum packed. Always fresh. Complete line of high-grade bulk coffees. W. F. McLaughlin & Co., Chicago

Coffee Extracts

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

CONDENSED MILK

Eagle, 4 doz.	9 00
Leader, 4 doz.	7 00

MILK COMPOUND

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

EVAPORATED MILK



Quaker, Tall, 4 doz.	4 90
Quaker, Baby, 8 doz.	4 80
Blue Grass, Tall, 48	6 09
Blue Grass, Baby, 72	3 75
Carnation, Tall, 4 doz.	5 25
Carnation, Baby, 8 doz.	5 15
Every Day, Tall	5 25
Every Day, Baby	4 00
Goshen, Tall	5 00
Goshen, Gallon	4 90
Oatman's Dun., 4 doz.	5 25
Oatman's Dun., 8 doz.	5 15
Pet, Tall	5 25
Pet, Baby, 8 oz.	5 15
Borden's, Tall	5 25
Borden's, Baby	5 15
Van Camp, Tall	5 25
Van Camp, Baby	3 95

CIGARS

Lewellyn & Co. Brands	
Garcia Master	
Cafe, 100s	37 50
Swift	
Wolverine, 50s	130 00
Supreme, 50s	110 00
Bostonian, 50s	9

FRUIT JARS	
Mason, ptt., per gross	7 95
Mason, qts., per gross	9 20
Mason, 1/2 gal., gross	12 20
Ideal Glass Top, ptt.	9 45
Ideal Glass Top, qts.	11 20
Ideal Glass Top, 1/2 gal.	15 70

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 55
Quaker, 3 doz.	2 70

HORSE RADISH	
Per doz., 6 oz.	1 10

JELLY AND PRESERVES	
Pure, 30 lb. pails	4 00
Imitation, 30 lb. pails	1 90
Pure 7 oz. Asst., doz.	1 20
Buckeye, 22 oz., doz.	2 10

JELLY GLASSES	
8 oz., per doz.	35

OLEOMARGARINE	
Kent Storage Brands.	
Good Luck, 1 lb.	25 1/2
Good Luck, 2 lb.	25
Good Luck, solid	24
Gilt Edge, 1 lb.	25 1/2
Gilt Edge, 2 lb.	25
Delicia, 1 lb.	21
Delicia, 2 lb.	20 1/2

Swift Brands.	
Gem Nut	24
Special Country roll	27

Van Westenbrugge Brands	
Carload Distributor	



Nucoa, 1 lb.	25 1/2
Nucoa, 2 and 5 lb.	25

MATCHES.	
Diamond, 144 box	8 00
Blue Ribbon, 144 box	7 55
Blue Seal	7 60
Searchlight, 144 box	8 00
Red Stick, 720 lb. box	5 50
Red Diamond, 144 box	6 00

Safety Matches.	
Quaker, 5 gro. case	4 75

MINCE MEAT.	
None Such, 3 doz.	4 85
Quaker, 3 doz. case	3 50
Libby Eggs, Wet, lb.	24

MOLASSES.	
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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 case	5 85
No. 1 1/2, 36 cans to case	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 case	4 40
No. 1 1/2, 36 cans to case	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 case	3 35
No. 1 1/2, 36 cans to case	2 90

New Orleans	
Fancy Open Kettle	68
Choice	52
Fair	32

Half barrels 5c extra	
Molasses in Cans.	
Red Hen, 24, 2 lb.	2 70
Red Hen, 24, 2 1/2 lb.	3 35
Red Hen, 12, 5 lb.	3 20
Red Hen, 6, 10 lb.	2 90
Ginger Cake, 24, 2 lb.	3 10
Ginger Cake, 24, 2 1/2 lb.	3 90
Ginger Cake, 12, 5 lb.	3 70
Ginger Cake, 6, 10 lb.	3 50
O & L, 24, 2 lb.	4 75
O & L, 24, 2 1/2 lb.	6 00
O & L, 12, 5 lb.	5 25
O & L, 6, 10 lb.	4 75
Dove, 36, 2 lb. Wh. L	5 60
Dove, 24, 2 1/2 lb. Wh. L	5 20
Dove, 36, 2 lb. Black	4 30
Dove, 24, 2 1/2 lb. Black	3 90
Dove, 6, 10 lb. Blue L	4 45
Palmetto, 24, 2 1/2 lb.	4 40

NUTS.	
Whole	
Almonds, Terregona	20
Brazil, Large	22
Fancy mixed	20
Filberts, Sicily	15
Peanuts, Virginia, raw	09 1/2
Peanuts Vir. roasted	11
Peanuts, Jumbo, raw	13
Peanuts, Jumbo, rstd	15
Pecans, 3 star	22
Pecans, Jumbo	24
Walnuts, California	28

Salted Peanuts	
Fancy, No. 1	17
Jumbo	23

Snelled	
Almonds	52
Peanuts, Spanish,	15 1/2
125 lb. bags	32
Filberts	90
Pecans	56
Walnuts	56

OLIVES.	
Bulk, 2 gal. keg	3 85
Bulk, 3 gal. keg	5 50
Bulk, 5 gal. keg	8 75
Quart. Jars, dozen	6 00
Pint. Jars, dozen	3 50
4 oz. Jar, plain, doz.	1 40
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 10
12 oz. Jar, Stuffed, doz.	4 90

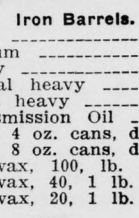
PEANUT BUTTER.	
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Bel Car-Mo Brand	
8 oz. 2 doz. in case	3 30
24 1 lb. pails	5 75
12 2 lb. pails	5 60
5 lb. pails 6 in crate	6 20
14 lb. pails	19
25 lb. pails	18 1/2
50 lb. tins	18

PETROLEUM PRODUCTS	
Iron Barrels	
Perfection Kerosine	11.1
Red Crown Gasoline,	
Tank Wagon	12.7
Gas Machine Gasoline	33.8
V. M. & P. Naphtha	20.2
Capitol Cylinder	39.2
Atlantic Red Engine	21.2
Winter Black	12.2

Polarine	
Iron Barrels.	
Light	57.2
Medium	59.2
Heavy	62.2
Special heavy	64.2
Extra heavy	67.2
Transmission Oil	57.2
Finol, 4 oz. cans, doz.	1.40
Finol, 8 oz. cans, doz.	1.90
Parowax, 100, lb.	7.2
Parowax, 40, 1 lb.	7.4
Parowax, 20, 1 lb.	7.6



Sempac	
Sempac, 12 pt. cans	2 80
Sempac, 12 qt. cans	4 15

PICKLES	
Medium Sour	
Barrel, 1,200 count	16 00
Half bbls., 600 count	9 00
10 gallon kegs	6 75

Sweet Small	
30 gallon, 3000	38 00
30 gallon, 3000	43 00
5 gallon, 500	8 40

Dill Pickles.	
600 Size, 15 gal.	9 50

PIPES	
Cob, 3 doz. in bx.	1 00@1 20

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

POTASH	
Babbitt's 2 doz.	3 75

FRESH MEATS	
Beef.	
Top Steers & Heif.	18@19
Good Steers & Heif.	16@17
Med. Steers & Heif.	12@13
Com. Steers & Heif.	10@12

Cows.	
Top	12
Good	11
Medium	09
Common	08

Veal.	
Top	12
Good	10
Medium	08

Lamb.	
Good	24
Medium	22
Poor	16

Mutton.	
Good	12
Medium	10
Poor	06

Pork.	
Heavy hogs	08
Medium hogs	09 1/2
Light hogs	09
Loins	15
Butts	12
Shoulders	10
Hams	12
Spareribs	10
Neck bones	05

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

Dry Salt Meats	
S P Bellies	16 00@13 00

Lard	
80 lb. tubs	advance 1/4
Pure in tierces	15
69 lb. tubs	advance 1/2
50 lb. tubs	advance 1/4
20 lb. pails	advance 1/4
10 lb. pails	advance 1/4
5 lb. pails	advance 1
3 lb. pails	advance 1
Compound Lard	15@15 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@ 24
Hams, 16-18, lb.	21@ 26
Ham, dried beef	38 @39
California Hams	12@ 13
Picnic Boiled	
Hams	30 @32
Boiled Hams	34 @37
Minced Hams	14 @15
Bacon	18 @30

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

Mince Meat	
Condensed No. 1 car.	2 00
Condensed Bakers brick	31
Moist in glass	8 00

Pig's Feet	
1/4 bbls.	2 15
1/2 bbls.	35 lbs. 4 00
1/4 bbls.	7 00
1 bbl.	14 15

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

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

RICE	
Fancy Head	08 1/2
Blue Rose	06 1/2
Broken	03 1/2

ROLLED OATS	
Steel Cut, 100 lb. sks.	4 75
Silver Flake, 12 Fam.	2 20
Quaker, 18 Regular	1 80
Quaker, 12s Family	2 60
Mothers, 12s, 11 num	3 25
Silver Flake, 18 Reg.	1 40
Sacks, 90 lb. Jute	2 85
Sacks, 90 lb. Cotton	2 90

SALERATUS	
Arm and Hammer	3 75

SAL SODA	
Granulated, bbls.	2 00
Granulated, 100 lbs. cs	2 25
Granulated, 36 2 1/2 lb. packages	2 50

COD FISH	
Middles	16
Tablets, 1 lb. Pure	20
doz.	1 40
Wood boxes, Pure	27
Whole Cod	11

Holland Herring	
Queen, Kegs	1 00
Queen, half bbls.	8 25
Queen, bbls.	16 00
Mulders, kegs	1 15
Y. M. Kegs	1 10
Y. M. half bbls.	9 00
Y. M. bbls.	19 00

Herring	
K K K K, Norway	20 00
8 lb. pails	1 40
Cut Lunch	1 25
Boned, 10 lb. boxes	28

Lake Herring	
1/2 bbl., 100 lbs.	6 50

Mackerel	
Tubs, 100 lb. fancy fat	24 50
Tubs, 60 count	5 50

White Fish	
Med. Fancy, 100 lb.	13 00

SHOE BLACKENING.	
2 in 1, Paste, doz.	1 35
E. Z. Combination, dz.	1 35
Dr.-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 15
Stovoil, per doz.	3 00

SALT	
Colonial, 24, 2 lb.	95
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, 3 lb. Table	6 07
60, 5 lb. Table	5 57
30, 10 lb. Table	5 30
28 lb. bags, Table	40



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

SOAP	
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Am. Family, 100 box	6 00
Export, 120 box	4 75
Flake White, 100 box	4 80
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	4 75
20 Mule Borax, 100 bx	7 55
Wool, 100 box	6 50
Fairy, 100 box	5 50
Jap Rose, 100 box	7 85
Palm Olive, 144 box	11 00
Lava, 100 box	4 90
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 00
Grandpa Tar, 50 lge.	3 00
Fairbank Tar, 100 bx	3 00
Triby, 100, 12c	3 00
Williams Barber Bar, 9s	50
Williams Mug, per doz.	48

Shame of England To Lead To Martyrdom of Belgium.

Grandville, Dec. 18—The Belgian people are on uneasy street.

A war with Germany threatens. In vain do the Belgians cast their eyes about for help in this new danger which threatens the little nation which fought so bravely the Hun invader of five years ago.

A placard printed in big type which has been posted up throughout the city of Brussels by the national legion, a patriotic organization, and signed by three Belgian officers, heroes of the kaiser's war and officials of the legion, reads thus:

"Germany wishes war. As soon as she is ready, aided by Russia, she will attack us!"

The placards predicting a new German invasion have stirred up the population of Belgium. These people realize that the Belgian army is weak and untrained and that it will not be able to halt a German avalanche which would drown the nation in blood. Continuing further says the message: "America ignores us, England scorns us and Holland mocks us. France is our only ally. The enemy is at our doors!"

It is possible that the people of the little nation which once saved Europe from becoming a German province has overestimated the danger, yet they are close to the line and know the nature and spirit animating the people who once overcome them and carried the torch and hand of murder to the threshold of her homes.

Little Belgium feels and knows her danger. Germany, unconquered in the great war planned and precipitated by the kaiser, has designs on the little fellows before she makes a grand attack on France. With England for a friend, Italy neutral and the United States unconcerned, is it any wonder that the people of brave little Belgium tremble in their boots?

The danger might not be so imminent if Russia were left out of the accounting, but that great power, even though illy governed, is yet filled with armed men ready and anxious to begin a campaign of pillage and slaughter, urged on, as they will be, by the insatiable Huns. The outlook for poor Belgium is very dark indeed.

At the opening of the war she had England for a friend. To-day neither France nor Belgium can count on aid from the British in case a new war is launched by Germany and Russia. That Belgium has reason to fear for her safety goes without saying. The big German power has been so encouraged and bolstered by English sympathy as to take for granted that she has nothing to fear from the people across the channel.

How soon this new attack is to be made we do not know. The Belgians see it in the near future and their fears may not be groundless.

The league of nations is a slender reed on which to lean. Italy made mock of it at Fiume and none of the signatory powers seem able or even willing to carry out its behests. Europe is again passing under the rod of apprehension. The smaller powers are by the ears, while big Russia stands back and growls like a bear with a sore head.

France and Russia, once in entente, have drifted far apart. In fact, there is no head to the Muscovite nation which refuses to carry on with its neighbors in a decent and respectable manner. Sovietism and Bolshevickism with Trotsky and others of his ilk, have made of that once powerful empire a vast mob of incompetents, unable, seemingly, to work out their problems in a sane and hopeful manner.

With German leaders, however, the Russian army may be led to battle in such a way as to make it a formidable adversary. That Germany is planning on this is easily understandable. France reads the cards aright and lit-

ADDITIONAL ISSUE

5000 Shares

Des Moines Joint Stock Land Bank

(Iowa and Minnesota)

CAPITAL STOCK

Par Value \$100. Dividends payable quarterly on the first day of January, April, July and October. Exempt from the Normal Federal Income Tax

UNDER UNITED STATES GOVERNMENT SUPERVISION

The following information is summarized from a letter to us by Mr. O. F. Schee, President of the Bank:

HISTORY: The Des Moines Bank was organized in 1919 with an initial capital of \$250,000. About a year ago Mr. O. F. Schee, Vice-President of the Chicago Joint Stock Land Bank and Mr. Guy Huston together with their associates acquired the control of this bank. With the present financing the capital outstanding will be \$1,000,000, and the surplus \$126,000.

The territory served by this bank includes the State of Iowa and the two southern tiers of counties in Minnesota. All loans made by the Des Moines Bank pass through the office of the Iowa Loan organization of the Chicago Joint Stock Land Bank.

SEUCRITY: The funds of stockholders are either actually invested in farm loans approved by the Federal Farm Loan Board, or are held as cash or invested in Government bonds pending the making of such approved loans.

EARNINGS: The profits of Joint Stock Land Banks are derived from loaning its capital and surplus and from a certain differential between the interest received on mortgage loans and interest paid on bonds. Such differential can in no case exceed 1% per annum. Bonds are issued to the amount of fifteen times the paid-in capital and surplus. Profits are practically assured once the loans are made and the bonds sold. Additional earnings are derived from the sale of the securities of the bank at a premium.

DIVIDENDS: The rate of dividend from January 1, 1924, will be 9%. The initial dividend was declared as of January 1, 1923, at 8%. It is the custom of the Bank to declare at the annual directors' meeting a dividend policy for the coming year.

TAX EXEMPTIONS: All taxes being paid by the Bank, the stock is therefore not taxable in the hands of individual owners for state or local purposes and need not be declared for taxation by the owner.

MANAGEMENT: Mr. O. F. Schee, Vice-President and in charge of the Iowa business of the Chicago Joint Stock Land Bank, has been and will continue to be the active head of the Des Moines Joint Stock Land Bank.

Stock of the above issue is offered when, as and if issued and received by us and subject to prior sale and change in price. It is expected that permanent stock certificates will be ready for delivery on or about January 1, 1924.

Price \$128 and Accrued Dividend—To Net 7.05%

Howe, Snow & Bertles, Inc.

GRAND RAPIDS

DETROIT

Statements made above, while not guaranteed as absolutely correct, have been taken from sources which we consider reliable.

the Belgium sees her helpless condition because of England's desertion of all that was fought for during four years on the field of battle.

We must concede that Britain is looking more to the saving of her business prospects than she is to keeping faith with her former allies. The one to suffer most is the Belgian nation, which it stands to reason will be wiped out completely as a nation when the next war comes, as come it must far sooner than most people imagine.

"France is our only ally."

How true and how pathetic that cry. If Russia were left out of the accounting, the prospect would not seem so deplorable, for the French and Belgians combined would hoe a row that would make the Huns wish they had never attempted a new war. If Italy and England stood together, with a warning to the Bear to keep hands off, there might be less danger in the prospect. Will England and Italy do this? It is not likely. If they stand idle while German militarists are concocting a new war of spoilation, then have we to witness the most wicked outburst of battle ever known to the world.

The sympathy of all America will go out to brave and anguished Belgium. Her masterful and heroic fight at the outbreak of the kaiser's war is not forgotten, nor will it be while the world lasts. That this little nation must again fall under the barbaric brutality of Germany in so short a time after her former experience is more than regrettable, it is terrible, and we fear some of the wonderful and erudite statesmen of Britain will have bad dreams when the breezes from the continent waft the sounds of battle to the death in little Belgium to their ears. The shame of Old Belgium is to lead to the martyrdom of Old Timer.

Verbeck Tavern To Be Closed Three Months.

Pentwater, Dec. 18—I am mailing you a card announcing the fact that the Tavern will be closed from Dec. 22 until about March 15, and asking that you give this a place in the next issue of the Tradesman.

It might interest you to know that this place has never, in the eight years I have owned it, come any where near breaking even in the winter. When the loss was only three or four hundred dollars I did not so greatly mind, but with the changing times the loss has grown greater from year to year and I am getting tired of paying out so much of the good money I earn in pleasant weather, when the autos can reach Pentwater, in keeping fires, help and all the overhead that is necessary in even so small a place as mine. I have not thought it wise to cut down the standard of my hotel and try to meet the deficit in this way. I want those who come to always feel they will get the best it is possible for me to give them.

With the changing times, almost all the trade reaches Pentwater—a non-commercial town at the end of the line—by auto, either private or bus, of which there are eight leaving here daily. This means the commercial man can transact his business and get away in an hour, and I, for one, do not blame him for hurrying on. However, it is surprising to note that it is among the class who do this almost invariably that the only criticisms of my plan for this winter have come. Only a few days ago a frequent customer of mine called in at 4 p. m., used the accommodations about the place and stood talking a few moments at the desk. I asked him what room he would like me to save him and he replied, "I have but one man to see and if I can get through I shall go on to Ludington, so as to get an early start in the morning." In the course of further conversation I told him I would not be here when

he made his January trip, and he seemed quite perturbed, warning me that I might lose many customers who would thus acquire the habit of going to the next town.

I certainly do appreciate the commercial trade which has been so loyal to me, and it would grieve me to have any one of the boys feel that I was neglecting his interests, or to have one of them feel offended, and I do not see how any one can take such an attitude. I hope when the roads open up in the spring I shall see them all here, and I believe I shall. Of course, if it does not snow this winter and the roads remain open, the joke will be on me; but I cannot afford to take the chance.

I have arranged for the comfortable care of any of my patrons who do come to Pentwater in my absence at the Buckeye Bar, a very pleasant furnace-heated home two doors Southwest of the Tavern, which I use as an annex in the summer months. Here they will be well taken care of, I am sure.

Elizabeth S. Verbeck.

Local Hotel Men Organize.

Local hotel men have organized the Grand Rapids Hotel Association, with ten members, as follows:

Pantlind, 750 rooms
Morton, 400 rooms
Rowe, 320 rooms
Hermitage, 200 rooms
Browning, 150 rooms
New Mertens, 132 rooms
Herkimer, 125 rooms
Cody, 100 rooms
Livingston, 100 rooms
Eagle, 65 rooms

The officers of the organization are as follows:

President—Charles M. Luce.
Vice-President—John Moran.
Secretary—Fred Z. Pantlind.
Treasurer—William C. Keeley.

Lansing—The Reo Motor Car Co. is building an addition to its boiler rooms to provide for a 1,000 horsepower boiler that is to supplement the regular battery of boilers now in use. The additional boiler will be used to assist in heating the various units.

The hard coal people have been riding for a fall.

Hides, Pelts and Furs.

Hides.	
Green, No. 1	05
Green, No. 2	04
Cured, No. 1	06
Cured, No. 2	05
Calfskin, Green, No. 1	11
Calfskin, Green, No. 2	09½
Calfskin, Cured, No. 1	12
Calfskin, Cured, No. 2	10½
Horse, No. 1	3 54
Horse, No. 2	2 50

Pelts.	
Old Wool	1 00@2 00
Lambs	75@1 25
Shearlings	50@1 00

Tallow.	
Prime	06
No. 1	05
No. 2	04

Wool.	
Unwashed, medium	@35
Unwashed, rejects	@25
Unwashed, fine	@35

WM. D. BATT FURS

Hides, Wool and Tallow

28-30 Louis St.
Grand Rapids, Michigan

BUSINESS WANTS DEPARTMENT

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

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

For Sale—Flour, feed and grocery business doing a fine business. Also buildings and real estate. Located on finest corner in the city. 87 feet on main street, 180 feet on side street. Store building 22x100. Hay barn, two small warehouses, large store shed, small store building on corner occupied as a millinery store. Good reason for selling. Address No. 208, c-o Michigan Tradesman. 208

TO RENT—Second floor of store next to Kresge's 25c to \$1 store, located in Michigan city of 35,000 population. A real opportunity to the right parties. Address No. 404, c-o Michigan Tradesman. 404

FOR SALE—Stock of general merchandise consisting of dry goods, groceries and shoes. Stock and fixtures invoice about \$3,500. Small town. Good farm trade. Good store building, cheap rent. A fine place for a young man who has a little money and can hustle. Will help finance the right party. D. H. Hunter, Vestaburg, Mich. 407

FOR SALE—Two stores and a good house in Merrill, Mich. One store is arranged for a bakery, the other for meat market. A \$500 refrigerator, blocks, counters, scales, etc. Lot 120x150. Price \$5,500. C. H. Kretschmer, Saginaw, Mich. 408

For Sale—Lakeside Inn Hotel, Port Austin, Michigan. Near Pointe Aux Barques and Broken Rocks resorts. Fred W. Kinde, Receiver. Bad Axe, Mich. 410

For Sale—Good grocery, ideal location, at reasonable price. Call or write to Bert Graham, 840 Leith St., Flint, Mich. 411

WANTED—A first-class tinner and galvanized iron worker. T. H. Norr, Piqua, Ohio. 412

For Sale—Good retail coal business. Or wholesale and retail ice cream store. I cannot handle both. Come and investigate. W. E. Metz, Berrien Springs, Mich. 414

FOR SALE—One large refrigerator; computing scale; platform scale; one silent salesman show case; cracker, cheese, and peanut case; counters; Bowser oil tank; paper baler. Mrs. K. C. Kuhns, St. Johns, Mich. 415

FOR SALE—General merchandise stock in Kansas town of 600. Stock will invoice about \$7,000. Cash business. Annual sales \$30,000. Must be sold before Jan. 1. F. W. Kreitzer, Scandia, Kansas. 416

FOR SALE—Muscle Shoals paying drug store. Will invoice \$30,000. Owner not a druggist. Will sell less than invoice; terms. Address P. O. Box 22, Russellville, Alabama. 417

WANTED—Good business men to open a shoe store and furnishing goods, or cash and carry grocery. I offer my new brick store, two suites of living quarters, large basement free of rent to April 1, 1924. Steam heating plant, gas for cooking. Negaunee is the cleanest up-to-date iron mining city in the country. Apply at once. G. L. Kuhlman, Negaunee, Michigan. 418

CIVIL, CRIMINAL, PRIVATE INVESTIGATIONS

HALLORAN'S NATIONAL DETECTIVE AGENCY

(INCORPORATED)

506-507 Grand Rapids
Savings Bank Building
GRAND RAPIDS, MICHIGAN

Citizens 51-328. Bell M. 46. Nights: 605
on dial and ask for 286-2 rings.

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.

Situation Wanted—As clerk in a hardware store or hardware and plumbing combined. Have had seven years' experience, two years of plumbing. Single J. K. Schrier, 118 Ambrosia St., Muskegon, Mich. 419

Salesmen Out of Traverse City—Attention. Four rooms and bath apartment for rent. Also two furnished rooms. Close in. Write or phone, Mrs. W. S. Randall, 422 Washington St., Traverse City, Mich. 420

I'LL BRING BUSINESS

To individual stores
or to TRADE CENTERS

St. Louis
Merrill and
Clio

are the latest places to put on a DAVIS TRADE CAMPAIGN.

I am the only man in the sale business who uses country publicity.

I will furnish two and three colored posters (weather-proof) with your sale announcement and firm name.

Write for prices or particulars.

NOW BOOKING DATES

for January and February SALES. My SALES leave a good taste in your mouth.

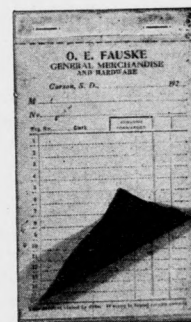
E. B. DAVIS
North Branch, Mich.

\$3,000 Gets Lansing 33x46 Factory

24 ft. high, rock well, \$7,000 for 80x20 rods (sell more up to 120 acres \$20,000) on Mich. United Ry. siding, possession at once. P. O. Box 5, Lansing, Mich.

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BARLOW BROS. Grand Rapids, Mich.
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PROFITS ARE LOST if you fail to keep an accurate record of your sales. Try the one writing system by using sales books. If you don't write us for prices we both lose. Let us bid on your next order?

We make all styles and sizes, prices on request.

BATTLE CREEK
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INDIA TIRES

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Phone 67751 GRAND RAPIDS, MICH.

IN THE REALM OF RASCALITY

Cheats and Swindles Which Merchants Should Avoid.

Kalamazoo, Dec. 15—We have read with much interest letters and comments published in the Tradesman concerning the National Remedy Co., of Maumee, Ohio. As soon as the activities of this concern came to our attention, we warned the merchants of Kalamazoo concerning them but found that our warning was too late in some cases. Following the advice of the Tradesman, some of the merchants in this city have refused to settle with the National Remedy Co. and suit has been started in two instances and threatened in others. The merchants will defend the cases.

We would like very much to know whether or not you can furnish us any information which will assist our merchants in winning the cases. Have you any information concerning the National Remedy Co. which would be of any value to us in defending these cases? Or can you tell us where we can secure any such information? Of course, letters giving experience of other merchants would not be admissible as testimony, but what we want is something definite which can be used in a trial. If you can give us such information or tell us where we can secure it, we shall be very grateful to you.

W. M. Milham,
Sec'y Kalamazoo Retail Credit Association.

Titus & Titus are attorneys at Kalamazoo. They do business as the Lincoln Collecting Agency. They are located at 303 Hanselman building. They have recently received a large batch of claims from Farmer Jones, who masquerades under the style of the National Remedy Co., at Maumee, Ohio. Because they are very insistent that the claims be paid, the Tradesman recently wrote an urgent letter, requesting them not to dirty their hands with fraudulent claims.

Failing to receive any reply to this letter, the writer made a special trip to Kalamazoo Saturday for the purpose of calling on Titus & Titus. The senior partner was in his office when the writer called and listened patiently to a recital of the swindling tactics of Farmer Jones. Then he said he would proceed to collect the claims in his hands, whether they were just or unjust. He appeared to be immune to entreaty or argument. If he persists in this position, there is nothing for the merchants in the vicinity of Kalamazoo who have been victimized by the scalawag Jones to do but face the situation and beat Mr. Titus at his own game—prove to the satisfaction of both justice and jury that the claims have no standing in court, because the alleged orders held by Jones were obtained by fraudulent representations. This will be an easy matter for any merchant to do if he has sufficient gumption to prepare his case properly and present it clearly.

Postoffice inspectors are now camping on the trail of Farmer Jones, gathering up alleged threatening letters he has sent through the mails, evidently for the purpose of presenting his case to the grand jury for indictment. Unless all signs fail, Jones will be given an opportunity to defend his campaign of misrepresentation and intimidation in the near future.

A Southern Michigan correspondent writes as follows:

Hillsdale, Dec. 15—Noticing your article in this week's Tradesman relative to one Carl Beatty, I write to say to you that this fellow was operating in Hillsdale county last week and week before along the same lines you describe, and "stung" several of our country merchants.

In one place he claimed to be a dog fancier, and contracted for some dogs which he promised to come and

get the middle of the coming week, about Dec. 19 or 20.

If you will pass this information along to proper authorities it might lead to his being picked up.

There are several "dangerous" counterfeit bills in circulation now, to the knowledge of the writer. Here are descriptions of some of them:

A \$10 bill on the Federal Reserve Bank of Chicago. The check letter is "D," face plate No. 333, back plate No. 880, signed A. W. Mellon, Secretary of the Treasury, and Frank White, Treasurer of the United States. On it is a portrait of Jackson. This counterfeit is rather poorly executed and is printed from crudely etched plates on a single piece of paper, red and blue ink lines being used to imitate the silk fiber of the genuine.

A \$10 bill on the Federal Reserve Bank of Cleveland. This counterfeit is printed from photographic plates on two pieces of paper between which silk threads have been distributed. Coloring matter has been applied to the seal and numbering on the face of the bill, and the back is printed with the green toning solution. To any one familiar with currency the spurious character of this bill should be readily determined.

A \$2 bill on the Federal Reserve Bank of Chicago. This counterfeit is apparently printed from very crudely zinc etched plates on one piece of paper bearing no silk threads or imitation of them. The counterfeit is so poor that it should not deceive any one accustomed to handling money.

A \$20 bill on the Federal Reserve Bank of Boston. This bill is poorly executed. It is hand engraved, with the exception of portrait, which is photographically produced. Paper poor quality. No silk threads or imitation of them. Word "authorized" in small letters upper left of note spelled "autorized."

A \$5 silver certificate. This counterfeit is very deceptive. Many are in circulation, and the Treasury warns that everybody be on guard against them.

A novel scheme has just come to the attention of the Treasury Department for counterfeiting silver money. The method was to dip a new peace dollars into gold and pass it as a \$20 gold piece. The perpetrator of this scheme has been arrested.

Man's power and ability seem to grow and expand in proportion to the struggle he makes with difficulties, to the size of the obstacles he overcomes. Without the struggle to overcome there would be no growth. We never quite come to ourselves, never discover the larger man or woman and realize our fulness of power, until we are confronted by some mighty problem, some seemingly unsurmountable obstacle, which taxes all our resources.

Lansing—L. L. Colton, who conducts the cigar and tobacco stand in Hotel Downey, has leased the store at 217 South Grand avenue and will occupy it with a wholesale cigar, tobacco and confectionery store under the style of L. L. Colton & Son.

GONE OVER TO THE ENEMY.

Carnation Milk Gives Chain Stores Inside Prices.

The latest battleground between the chain stores and the "independent" retail grocer is in California. Because of the recent decision of a number of prominent manufacturers to sell chain store systems on the Coast direct, the organized retailers have come out with their war paint on and are fomenting something very much like a boycott.

The latest convert to direct selling of chains is the Carnation milk concern. In a recent circular explaining its action Sales Manager Matheny is quoted as saying:

As the trade well knows, the Carnation Milk Products Co. has always maintained the policy of distributing its products exclusively through wholesale channels in Pacific Coast territory. East of the Mississippi River the chain stores have been sold direct where volume of business and facilities for handling Carnation milk have seemed to warrant such action.

The development of the Los Angeles market has reached a point where the chain stores are handling a very definite amount of the business, and after considering the matter from every angle in discussing it with many factors of both the retail and the wholesale trade we have decided to extend our Eastern policy into the Los Angeles market.

Our policy contemplates selling only to chain stores who have the facilities to purchase and warehouse their stock on the same basis as the wholesale grocer. The cost of handling merchandise is much the same whether it goes through the jobber to the retailer or goes through a chain store warehouse to a branch store.

This change in our policy applies only to the city of Los Angeles. Not even in Santa Ana, San Diego, San Bernardino or Long Beach has there been any change. We still distribute in those cities only through the wholesale grocer. A careful check on Carnation sales as well as those of other brands in the city of Los Angeles showed the chain stores were featuring the less prominent brands. It naturally affected the sales of Carnation and other leading brands for which a higher price was asked. During the past year the chains have not purchased Carnation milk of any consequence from the wholesale grocer.

There are about 500 chain stores in and around Los Angeles. They control a wide distribution. Other National manufacturers are selling them direct just as we are selling many chain store systems in the Eastern States. We do not feel it will be a serious handicap for the independent grocer who has always been very loyal in featuring the sale of Carnation milk.

State Secretary Connolly, who is editor of the association organ, the Retail Grocers' Advocate, has sounded the tocsin—or whatever it is they sound on such occasions—for striking back. In the latest issue of the publication he writes:

"These chain store systems are well organized and are meeting every three months to perfect their organization, but statistics have shown that only 20 per cent. of the retail grocery business in the country is done by chain stores and that the other 80 per cent. is done by the independent retail grocers. In some communities, like Los Angeles, the volume of distribution through the chain stores is greater, amounting to perhaps 30 per cent. of the business done, but the fact remains the average throughout the entire country is as stated above.

These manufacturers who lack determination in adhering to the well defined methods of distribution that

have been in existence for years and years in disregarding the rights of the vast majority, discriminate against them by giving the chains a big handicap over them from 10 to 12 per cent.

They should be taught a lesson; one they will not soon forget. They should be promptly shown the error of their ways and forced to recede from their present position. When policies have been adopted that are absolutely antagonistic, very unfair and discriminatory in their nature it is time for the larger retailers and independent grocers to rise up and take concerted action; throw out their goods and refuse to sell them.

The independent retail grocers acting in concert on a matter of this kind can make or break any manufacturer, no matter how strong he may be or how popular his goods.

It is true that some of these manufacturers and their jobbers' discount to the chain stores only apply to Los Angeles, but when an injustice is being done to the members of our Los Angeles local association every organized retail grocer in the State is expected to assist and aid them.

Even though Carnation and others are not practicing this discrimination outside Los Angeles, there is no telling how soon the Martha Washington, the Rosenthal and any other chain operating in Northern California will demand and secure the same recognition as the chains in Los Angeles.

Happily, California is not honeycombed with chain store systems like the Eastern States. In San Francisco there are only a few small chains of one-half dozen stores; even Piggly Wiggly, who came in here with the announcement that it would open eighty stores within a few months, has, after rooting around San Francisco for two years, only six stores in operation.

Radical action must be taken to cure those manufacturers affected with "chain store-itis," so let us administer it to them in large, copious doses. Let us not contaminate our stocks with their outlaw products. Let us leave them severely alone. Let us not interfere in their flirtation with the chain store bevy. Let us ostracize them and their products in a way that will bring them to their senses. Let us eliminate them from our neighborhoods by featuring the sale of their competitors' products to the consumers who trade with us.

Let us demonstrate to them that the 80 per cent. is better to tie to than the 20 per cent. that have driven them into line.

Construction To Start in the Spring.

Charles J. Field, of Chicago, representative of the Georgia Marble Company, was in the city last week, conferring with the architects on the Graceland Memorial Mausoleum, going over the working plans of the latter named building.

Mr. Field, who has been in the marble and granite business for over fifty years, is, undoubtedly, the best known authority on buildings of this nature. He says that the Grand Rapids Mausoleum will rank among the finest in America, and that the endowment fund thereon for its perpetual maintenance is the largest on any building of this kind, even surpassing the fund on the Rosehill Mausoleum in Chicago, which is the largest now constructed.

We are informed from good authority that the compartments within this building are being reserved very rapidly and that actual construction work will be started in the spring.

Hand-to-mouth buying is, at least, healthy.