

MICHIGAN TRADESMAN

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Forty-first Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 26, 1923

Number 2101



THE NEW YEAR

Over the threshold a gallant newcomer
 Steppeth with tread that is royal to see;
 White as the winter-time, rosy as summer,
 Hope in his eyes, and his laugh ringeth free.
 Lo! in his hands there are gifts overflowing,
 Promises, prophecies, come in his train;
 O'er him the dawn in its beauty is glowing,
 Flee from his presence the shadows of pain.

How shall we welcome him? Shall we remember
 One who as royally came to our door
 Twelve months ago when the winds of December
 Moaned in the tree tops and raved on the shore?
 He, too, had largess of bounty to offer;
 He was as smiling, as gracious of mien;
 Only the beautiful sought he to proffer,
 Only such looks as were calm and serene.

Now he has fled; and our hopes that have perished;
 Lovely ideals that never were found,
 Dreams that we followed and plans that we cherished,
 Lie, like the autumn leaves, dead on the ground.
 So wilt thou cheat us with sign and with token,
 So wilt thou woo us to follow thee on,
 Till thy last sigh, through a lute that is broken,
 Till thy last vision is faded and gone.

Nay, we are thankless indeed if we borrow
 Only the weary libretto of pain;
 Find in the retrospect nothing but sorrow,
 Count up the year in the tones that complain.
 Surely we're stronger through faith and endeavor;
 Surely are richer in courage and love;
 Surely are nearer the Infinite ever,
 Nearer the dear ones who wait us above.

Welcome, then, New Year, with stainless white pages,
 Though we may blot them ere long with our tears;
 So it has been through the long passing ages,
 Worn with the footprints of close crowding years.
 Welcome, sweet year! May the full handed hours
 Find us like servants who wait for their Lord;
 Using with earnest devotion our powers,
 Looking for him, and obeying his word.

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Hart Brand Canned Foods

FRUITS

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

VEGETABLES

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

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

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

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

Put the Summer Garden in Your Winter Pantry.

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

Michigan Canned Foods for Michigan People

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



Look Out for Him, He'll Bear Watching

Whenever you run across a man who brands all business men as thieves and liars, you'd better play safe and make him pay cash.

You bet you had. We never knew a man who was suspicious of everything and everybody, who wasn't a good man not to do business with.

We have said it before and we say it again, there are other safes made just as good as ours but none any better. If therefore you need a safe—and if you haven't one you certainly do—we should like mighty well to tell you all about our safes, how they are made, what they are made of and the prices we can offer you.

Dropping us a card to-day asking for this information will place you under no obligation to us. Will you do it?

GRAND RAPIDS SAFE CO.

Tradesman Bldg.

Grand Rapids, Michigan

MICHIGAN TRADESMAN

Forty-first Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 26, 1923

Number 2101

MICHIGAN TRADESMAN

(Unlike any other paper.)

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

Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly By

TRADESMAN COMPANY

Grand Rapids

E. A. STOWE, Editor.

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IN THE REALM OF RASCALITY

Cheats and Swindles Which Merchants Should Avoid.

The Tradesman feels called upon to utter a warning against the growing number of swindlers who rob the public of millions of dollars through the sale of inferior shoddy fabrics misrepresented as "fine imported woollens" and generally alleged to have been smuggled into this country without payment of the customs duties.

Actual imports of woolen fabrics into the United States aggregate only about 5,000,000 yards annually, but each year there are sold here about 20,000,000 yards of fabrics alleged to have been imported. From these figures it is seen that three-quarters of the so-called "imported woollens" sold in the United States each year must be spurious.

Itinerant vendors are abroad in the land offering fabrics which they "guarantee to be genuine imported woollens just brought in off the ship by a friend." These swindlers realize that not even a textile expert can distinguish accurately between inferior woollens and fine ones without chemical analysis, unless a large percentage of cotton is present, and as the fabrics they offer look good enough to the uninitiated, sales are frequent.

Then, too, there is a psychological lure to the suggestion of smuggling. A man or woman who would be highly indignant at the suggestion that he or she might become a receiver of stolen property will often fall hard for the lure of smuggled goods. The word sets up thoughts of adventure and lends a glamour to the transaction that would otherwise be lacking.

Throughout the suburbs and the rural districts these purveyors of fake smuggled fabrics ply their trade constantly and profitably, and it is indeed a strong-willed housewife who can resist the impulse to surprise her hus-

ban with "a fine piece of pure wool imported suiting just off the ship," after she has listened for a few moments to the plausible arguments of the smooth swindler. It is not until a month or so later, when the fabric begins to show unexpected signs of deterioration that she realizes she has been victimized.

There is only one rule which can be followed with universal safety by the buyer of imported fabrics and that is to deal only with established, reputable merchants. The itinerant fakery talk glibly of "guarantee," but what can such a guarantee mean when, five minutes after the sale, the seller has passed forever from contact with his victim?

The reputable merchant guarantees his merchandise and his guaranty means something. If there were some way to identify all imported fabrics there would be no chance for the faker to mulct the public, but except in the case of Scottish woollens which are stamped with a guaranty under control of the British government the buyer can judge only by the reputed responsibility of the merchant from whom he buys.

If all foreign weavers had some method by which they could stamp their products with marks identifying it, not as the product of an individual mill but of a nation, as the Scottish weavers have done, then frauds in the sale of alleged imported merchandise could be eliminated almost entirely. For the common protection of the American public, American producers and the foreign industries alike, some such methods should be devised for all countries abroad at once.

The itinerant swindlers victimize not only the people who buy their merchandise, but also the legitimate merchants of the community. The reputable merchant spends money to advertise reputable merchandise and he represents a stable influence in the community. The fraudulent vendor stings the public, nullifies the value of legitimate advertising and removes actual cash from the community, giving nothing of tangible value in return.

Not all merchandise purchased abroad deserves the credit customarily given to the imported fetish. Foreign weavers produce all grades from the lowest to the finest, just as American mills do. But because the legitimate importers bring in only the best from abroad to meet the requirements of a certain class of discriminating customers, people have come to believe that all goods made abroad must necessarily be of the same high quality.

The 5,000,000 yards brought here annually is but a fraction of the total European production, just as it is a

mere drop in the bucket compared to the total produced here. But it is that fraction which has merits not held by other fabrics that finds its way here, which is why it does find its way here.

In America, more consideration is given to quantity production than to novelty of design or coloring, but the Scottish woollens which find their way to America are those woven with the dominant idea of quality with originality of design and color; the conventional staples are not imported. Thus it will be seen that there is, or can be, no legitimate conflict between foreign and domestic goods. Each has its field and Scottish woollens, so negligible in quantity that they are scarcely noticeable beside the vast production of America, could not begin to supply even a minute fraction of the aggregate demand for woolen fabrics in America. But they do serve to fill a gap in the demand that would otherwise be left open.

The fine foreign woollens are all in the hands of legitimate importers, who are the only customers to whom the Scottish mills will sell, because they realize that their reputations depends upon reliability and responsibility in every stage of manufacture and distribution. In a great many cases the mills weave only to order, thus insuring protection of their merchandise against falling into the hands of fakers. This practice leads to a situation whereby each mill produces anywhere from 300 to 1,000 different patterns each season, but they think it is worth it. Therefore it stands to reason that even though some of the fraudulent sellers of alleged imported woollens might occasionally obtain a piece of real foreign cloth, the fabric could be of no value to the American buyer because it would necessarily be some inferior piece, probably inferior even to the poorest American cloth.

Thus, because none but the reliable American importers and their customers have access to the high grade foreign fabrics the claim of imported for merchandise sold through shady channels is a stigma rather than praise. The man who peddles his imported fabrics on street corners and at back doors is, if the public but realized it, advertising his wares as inferior and worth not even a fraction of the price he asks.

The Tradesman has appealed, time and again, to the Michigan State authorities for assistance in ridding the State of such scamps as Carl Beatty and Farmer Jones. No headway has been made in the matter, however, because no office holder at Lansing dare lift a finger until he is instructed to do by the present governor. All the men in Lansing connected with the State can do is to kowtow to the

executive office and draw their pay once a month. In proof of this statement, the Tradesman herewith presents two letters, written to a Southern Michigan merchant, showing how it requires more than a month for the State Analyst to determine the contents of a bottle containing rain water and a little coloring matter.

Lansing, Nov. 16—We are in receipt of your letter of Dec. 13, together with sample of Chick-O-Lay, and note what you say in connection with this product.

This is the first time we have heard of the product—Chick-O-Lay—or the distributor, F. W. Beatty, of Grand Rapids. Undoubtedly, this is another scheme of a clever salesman who has a product with which he can convince the public or a portion of the public that it is of value. As a matter of fact, it will be noted that the label is very carefully worded and not one single claim is made as to this particular product benefiting poultry in any manner. Considerable is said about the germs which should be killed and that certain diseases are caused by germs. Further, a statement is made that "use a remedy that will kill the germs and make the flock the best investment on the farm."

In other words, on the face of this, it clearly indicates a fraud and deception and is one of the problems with which this Department is confronted in dealing with the class of people who resort to such tactics in marketing such products.

Frankly, we do not have an adequate law—in fact, no law—to specifically cover stock tonics and remedies and we are more or less at the mercy of unscrupulous people. The only club which we have is publicity.

It is our purpose to put out—in fact, we are now working upon—a list of stock tonics and preparations which are worthless and for which exorbitant charges are made.

This product of which you speak is quite similar to one we received a few days ago known as "Chick-Ene;" it is also supposed to be a germ destroyer. About the same general type of advertising is resorted to, the same price is charged per bottle of about the same size, and the color of the product is about the same. It has been found that "Chick-Ene" is a very simple mixture which contains a chemical possessing some germicidal properties; on the other hand, it is clearly evident that its use will not produce the results claimed. Even though it would do what is advertised, the price of \$1 per bottle is obtained for about 5 cents worth of material.

We shall be glad to examine "Chick-O-Lay" and report to you our findings.

W. C. Geagley,
State Analyst.

Lansing, Dec. 13—We are in receipt of your letter of Dec. 6 relative to sample of Chick-O-Lay submitted to this laboratory for analysis. Permit us to advise that we are working on this sample and as soon as results of analysis and experiments are complete, will give an opinion with reference to this.

As stated in my former letter, this Department does not have a law adequately covering preparations of this kind and we are in a position to complete (Continued on Page 32)

THE OLD GUARD.

Tender Tribute to the Old-Time Traveler.

We shall ever owe a great deal to the Jews. The first traveling man I have been able to discover had the euphonious name of Jacob. As far as the record reveals, Jacob was by nature a trader or salesman—he knew how to present his goods so attractively that the buyer became possessed with the belief that to fail to have what Jacob had to sell was a matter of life and death. Jacob possessed this quality, not from any school of salesmanship or experience, but it was simply a matter of native ability—a dangerous possession—for its tendency is to either make one careless or else, if uncontrolled, selfish and grasping in disposition. The latter seems to have been the effect in his case, for he traded a mess of turnip salad for all the real estate and family possessions of his brother, Esau. Do you wonder that this line of conduct brought disappointment and sorrow? It has ever been one of the fundamental and immutable laws of the commercial world that the trickster shall not prosper in the end. "Seest thou a man tricky in his dealings? Mark his goings, for in the end ye shall seek him, but shall not find him."

The marvel of it all is this: That the world has been so slow to appreciate this truth.

But I want you to know that there has been a wonderful renaissance in these later years. Things that were once respectable would not longer be tolerated in the commercial world. I am so glad that this scarlet thread of personal integrity runs through the whole warp of commercial present day intercourse. And it is with no small degree of pride that I would name as one of the most efficient agencies in bringing about this high spirit of commercial integrity that organization known as the Old Guard. Having been closely associated with those who first conceived it, and having been intimately identified with each member of that organization, I speak advisedly when I say that no finer type of men, no broader-gauged or more intelligent merchants, no set of men with a higher sense of honor, no group of men who have kept daily before them the desire to deal fairly and honorably with their competitors, their firms for whom they traveled, and at the same time retained the confidence and friendship of all their customers in this Southland, than does the membership of the Old Guard.

"And Jacob went out from Beersheba and went toward Haran."

And Jacob being over taken by night, went to his room to sleep. May I be permitted to elaborate for a few minutes on that experience—this traveling man's first night away from home and all that he holds dear, in a strange place trying to forget his heart hunger in slumber? Jacob was not the only one who has felt that his pillow was a stone nor the bed on which he lay was as unyielding as the earth while the slats felt like ridges of clouds underneath his tired body. If the X-ray could

have been turned on the mental processes which have passed in the lonely rooms of the new traveling man's first night away from home on the road, Jacob's experience would not have one whit of interest beyond that of many a poor fellow who has gone on his way next morning with smiling countenance and a bleeding heart.

Nor was Jacob the only one who has had dreams. Out of the hazy mists of sleepy dreams shadowy faces have come—sometimes of a weeping woman sick and tired, yet trying to smile and appear brave before the one called to leave home; sometimes of an invalid child crying out in the darkness for Daddy; and sometimes the cherub face and chubby arms of the youngest infant come out of the gloaming of the fast fading light in that room of the traveling man's first night away from home. Nor was the towering ladder, reaching from earth to heaven, reserved for Jacob's experience alone. Many is the first night traveling man who has gone on his further pilgrimage refreshed, rejuvenated, inspired by the visions that came in his dreams that first night away from home.

But happy—yea, thrice happy—is he who in that hour has been able, as did Jacob, to attribute these visitations not to an indigestible supper or an involuntary fast, but on the other hand, could interpret it as a visit from God into his life, and in grateful appreciation make a covenant with God, committing the issues of his life's labor and its results into His keeping and acknowledging the doctrine of an overruling Providence by refusing to claim all of his life's effort as peculiarly his own, but rather chooses God as his partner and as such entitled to His portion of whatever life's effort might bring forth, and has then and there set up a pillar of unchanging character as a witness between him and God. And however hazy this covenant may have grown in his multifarious wanderings, he has still kept this memory as a Mizpah toward which his eyes often turned, in his better and more serious moods, with determined purpose to keep inviolate this agreement made back yonder in the impressionable age of his life.

"And Jacob came unto Haran—"

"Now Rachel tended Laban's, her father's, flock; and Laban had two daughters, Leah and Rachel."

Jacob loved Rachel, but he married Leah.

Ah! how soon is burned into our experience that the unscrupulous trader always finds someone more unscrupulous than himself. Jacob out-traded Esau, but his Uncle Laban was able to teach him tricks such as he had never dreamed of.

It is remarkable also how retribution has a way of returning over the same road that unfair and tricky dealings go out upon. The blubbering Esau bemoaning his bartered birthright, looks somewhat different from the brown-eyed Rachel, who had been substituted by weak-eyed Leah.

If the history of the traveling man could be written in full detail, what a revelation there would be concern-

ing the daughters of men who tended their father's business, while the new traveling man—alas! too often—forgot the tender eyes of the wife left at home by the enraptured vision of gazing into the beautiful eyes of the bewitching Rachel. Happy that man who in seven years—yea, in fourteen years—has learned the lesson of faithfulness and who can look into the clear depths of the wife's eyes at home and not flinch from the scrutiny but can in all sincerity take those pale cheeks and tear-dimmed eyes, made so by faithful watching over his offspring, between his hands, hold up her chin and say with the ring of truth reverberating all through the chambers of his soul: "Wife, the temptations have been severe, but I'm back to you as true and loyal as the first day I started to be a traveling man."

"And Jacob turned his face towards Seir, his early home, and he came unto Mahanaim."

Back to the early home! How few of us ever reach it. The roads of life have such a peculiar way of twisting and turning. When we consider our own lives it is not much trouble to understand how the Israelites could wander for forty years, not a hundred miles from the place where they fully intended to go; nor was it strange that some of them never saw the place of their father's nativity, because they passed out before they ever found time in which to pay the intended visit.

Many is the man who has left the old village or town or neighborhood, thinking that nothing could ever prevent his returning to linger a while in these familiar surroundings. And yet as the bustling world increased its grip upon his time and attention he has passed and repassed near the getting-off point to return to his early home, but did not, each time promising to do it the next time; and so months lengthened into years. Now he has lost all desire to return. He'd be a stranger in the old place. The green mounds in the cemetery hold the forms of those whose counsel and advice inspired and stirred his dormant ambitions. The companions whom he knew as barefooted playmates have grown old and shrunken and gray. Not infrequently the quiet villages of our boyhood days have given place to hustling cities where commercial tides sweep along the streets. In the bustle of its commercial assemblage it is no longer the place of contemplation, but the Mahanaim—the place for strong men to contend for mastery. The place of our boyhood's early home has gone never to be viewed by the eye of him to whom it has always seemed the dearest spot on earth.

Mahanaim—the place of assembling the hosts. In other words, the place where men meet, and who being conscious of the serious problems of life, stand ready to meet them, divested of all incumbrances, prepared for whatever the hour might demand—peace or war—with their wives and children in the background, right there to answer for them, even to contest in a deathgrapple, if need be, with the foe, or to grasp the

hand of an opponent in gladness if he comes in friendship. Conscious of the strength of real manhood, they stand ready for whatever may appear.

As I look into the faces of my readers, I see depicted the indenture of conscious, brave, courageous, patriotic manhood? Have you come so far along the journey of life without proving your armor so as to know if it has any exposed joints? Have you come so far without testing the temper of the steel in your blades? Have you not in all these years looked in the eye of your chief adversary and let him see you were unafraid, but that you were your own master? Have you come all this way over life's dusty highway without having your thighs toughened and your muscles strengthened? Have you not awakened to the consciousness of life's highest satisfaction that you really and truly were a man? If not, you have my pity; if you have, you have my sincerest congratulations. Some fell at their posts or else perished in the ranks where the fight waged hottest and fiercest, but none ever questioned their valor or gainsayed their courage. Their bivouac fires will burn to-night on the shores of that country where only brave, loyal and true men go.

"And Jacob passed over the stream Jabbok that night and there wrestled a man with Jacob until the breaking of the day."

Divine visitations and human need. How often the approach of God is clad in such unfamiliar garments that He often appears a stranger—yea, even in the hours of our greatest need and frequently when we are in close grapple with the infinite we are so cumbered with the flesh that we are unable to appreciate or comprehend the character of him with whom we wrestle.

"And as they wrestled the man said, 'Let me go, for the day breaketh.'"

But Jacob was in dead earnest; he had learned in the school of experience not to be a quitter. The man, finally, touched the hollow of Jacob's thigh and his thigh was lamed. Again he said, "Let me go, for the day breaketh," but the hours of meditation had done their work and Jacob, the trickster, had reached that point in life where the women and the little ones on the other side of the brook were dearer than life itself—yea! the thought of his sons walking on the road their father had trod made him desperate. He would have been willing to have parted with all his questionable gains rather than let his wives know of his trickery or his sons walk in his footsteps. "Let me go." "I will not let thee go, except thou bless me." It was the cry of a soul in agony. The world with its allurements, its gold, its honors, are always attractive to the young and vigorous. And in proportion as we are selfish we find satisfaction in them. But there comes a time in every man's life when naught but God can satisfy him. Fortunate, indeed, are we if when those hours come in our lives we can do as did this old patriarch—decide to have it out with

God, and in the retirement of our darkest night go out alone and face God in sincerity and truth, crying out, "Lord, Lord, I am a poor, weak, helpless, erring son of flesh, but I need, Thee, Thee. Come into my life and bless me or I die." Somehow or other we'll find the man to wrestle with us, do we have the grit to wrestle it out with him.

"What is thy name?" What is thy name? I think this question must have been asked several times. What is thy name? Oh! memory—memory! How thy hidden secrets rise as voices to accuse us! How the sins of his youth, which he'd tried to forget, come back to him that night, as fresh as they were yesterday! The old home, the blind father, whom he had deceived; the mother who loved him better than any one else and who had grieved for her wayward boy; his great big, blubbing brother, shallow of mind and lustful of appetite, whom he had robbed! Memory! Memory! Is there no escape from your secret chamber? Is there no end to your records?

"What is thy name?"—alas! alas! "Jacob"—Supplanter! Ah! it's out at last—the confession. You know your own name. The dense shadows are being replaced with the gray mantle of the early dawn, already the adjacent peaks are being streaked with threads of light, heralding the oncoming of the king of day. In the dark valley of Jabbok the struggle has ceased, for one of the contestants lies faint and submissive before his antagonist, broken in spirit and contrite in heart. He lifts his eyes to his conqueror to hear his doom, which falls upon his ear. "Thy name shall no more be called Jacob, Supplanter (or Backslider), for thou hast striven with God and with men and hast prevailed—as a Prince hast thou had influence with God."

Gentlemen, I'm not preaching to you—I'm just reciting the history of a traveling man—one of the first of the profession. I'm doing this because his experience is the common heritage of your calling. I want to testify as to the splendid manner in which some of your craft have used their opportunities. I recite this for the encouragement of any who may feel his helplessness. However bad you are, you are not so unpromising as was Jacob; however good you are, there are better things farther on. We are thankful to the Jews for Jacob—to the God of Jacob for Isreal—and may you all experience the consciousness of being princes as you wrestle with the Messenger of the Most High.

Charles H. Ireland.

Big Drive For Price Maintenance Legislation.

Washington, Dec. 26—No less than 600 commercial organizations, the majority national in scope, are backing the Kelly and Merritt bills legalizing the maintenance of resale prices of identified merchandise. This is the estimate of Edmond A. Whittier, secretary-treasurer of the American Fair Trade League, who is here for a conference with the authors of these measures and the leaders of the House Committee on Interstate and Foreign

Commerce. As stated in this correspondence last week, both bills have already been reintroduced by their sponsors and it is confidently expected that the militant support of the vast army of business men already lined up behind them will bring about an early hearing before the committee to which they have been referred.

"An early decision in this matter is due the purchasing public of the country," says Mr. Whittier. "The present situation resulting from unreconcilable decisions in the Colgate and Beechnut cases is intolerable. Under these decisions the right of refusal to sell has become so confused that the consumer is deprived of any protection against retail profiteering through the general misuse of standard goods as fictitious bargain bait.

"The good will thieves are now operating with impunity and the honest quality producer of a standard article is helpless to protect either himself or the public. We are looking to the chief law-making body of the Nation for relief and have no doubt it will be granted at the present session.

"The situation is serious and calls for prompt congressional action. These bills are simple. They merely restore to manufacturers of branded, well advertised and well known goods, the legal right to name a fair uniform living price at which, no more or no less, such products shall be resold.

"This legislation will protect every legitimate merchant in his fight for square dealing with the public and will help the consumer by removing the main prop from fake bargain sales. In fact, this proposed legislation rests on the firm foundation of public interest.

"Price cutting below cost is wasteful and uneconomic as well as an unfair method of competition. The price cutter is obliged to make up his losses on standard goods by exorbitant profits on other products.

"In the end the consumer loses. The practice of selling one line below cost, recovering the loss and making a profit on the entire transaction through the sale of other commodities at a very much increased price has spread rapidly since the Supreme Court let down the bars and the remedy can only be applied by a corrective law.

"Quality deterioration is the inevitable result of price demoralization. The manufacturer must cut his product to meet lower conditions. On the other hand, a stable standard price breeds competition in quality between manufacturers seeking the consumers' favor and constantly operates to the public good."

The proprietor of the best grocery in a middle western city of nearly a million people declares that his customers enjoy the fun of finding out where the best goods are sold—without always being told just why they are the best. "You might think," he suggests, "that a prune is a prune wherever found. The truth is that the best prunes are raised in a certain area only about 40 square miles. We sell prunes only from that section. Customers discover that they get prunes of better flavor here than in various other stores. If we said too much about our prunes it would only arouse greater competition. The same thing is true of canned fish, such as sardines. We happen to know that they improve with age and never sell them until they have been in our warehouse for six months. Yet we never say anything about this. Customers gradually find out that our sardines are better than most others. They enjoy finding this out for themselves more than if we told them about it."

The Year Is Dying

BUT a few days remain before the curtain of time hides forever the fading picture of 1923.

We look back and, as our gaze penetrates the fast closing veil, we are glad.

Glad because we have lived a year of peace, prosperity and happiness—and because we have seen successfully concluded those things which were uppermost in our minds at its dawning.

And now we turn to the East, over whose wondrous horizon appears the glorious light of the days to be and we face with undaunted courage the tasks that are ours.

Above all there comes a realization of obligation to countless friends and customers whose loyalty and patronage have been ours and whose splendid appreciation of our efforts will ever be our incentive to better things.

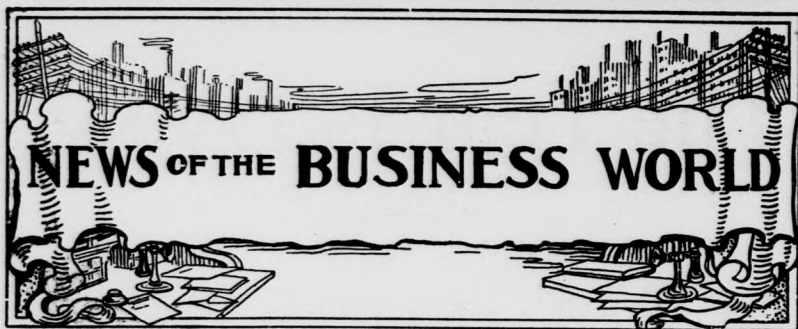
Our heartfelt wish is that New Year's day may be a happy occasion and that 1924 may set for you a new standard of prosperity.

WORDEN GROCER COMPANY

Grand Rapids

Kalamazoo—Lansing—Battle Creek

The Prompt Shippers.



MOVEMENT OF MERCHANTS.

Maybee—George Lohr has opened a general store here.

Benton Harbor—Frank Cleland succeeds Cleland & Son in the shoe business.

Lawton—The Secor Silo Co. has removed its business offices to Coldwater.

Cedar Springs—Donald R. Keiser succeeds C. L. Eldred in the grocery business.

Grand Rapids—The H. F. Cox Co. has increased its capital stock from \$10,000 to \$25,000.

Muskegon Heights—Carl R. Carlson has engaged in the grocery business at 1045 Peck street.

Detroit—The Anchor Coal & Supply Co. has increased its capital stock from \$15,000 to \$20,000.

Detroit—Samuel P. Cohen, 8114 West Jefferson avenue, dealer in boots and shoes, has filed a petition in bankruptcy.

Port Huron—Cawood & Paige, automobiles, accessories, etc., has increased its capital stock from \$50,000 to \$100,000.

Detroit—The Gratiot Lumber & Coal Co., 10254 Gratiot avenue, has increased its capital stock from \$25,000 to \$500,000.

Lansing—The Lansing Storage Co., 412 North Washington avenue, has increased its capital stock from \$25,000 to \$100,000.

Detroit—The C. M. Hall Lamp Co. has changed its capital stock from \$1,000,000 to \$250,000 and 200,000 shares no par value.

Battle Creek—The Sherriff-Goslin Co., 15 South Jefferson street, roofing, paints, etc., has increased its capital stock from \$80,000 to \$150,000.

Detroit—The Grier-Sutherland Co., dealer in auto accessories at 433 East Larned street, has increased its capital stock from \$15,000 to \$50,000.

Hillsdale—J. H. Cornelius, of Adrian has been appointed receiver for the Alamo Farm Light Co., which filed a voluntary petition in bankruptcy.

Hudson—Burdick & Darby (B. & D. Shoe Co.) have dissolved partnership and Harry C. Burdick will continue the business under his own name.

Harbor Springs—Max Weiss has closed out his stock of shoes and removed to Detroit, where he has engaged in the shoe business at 8728 Twelfth street.

Albion—George Howard, who has conducted the Howard Meat Co. business for the past 53 years, has sold it to Ralph V. Loomis, who will take possession Jan. 2.

Ontonagon—Fred M. Hecox has purchased the interest of his partner, Walter Scott, in the Hecox-Scott

Hardware Co. and will continue the business under his own name.

Detroit—The Wayne Furniture Co., 13831 Oakman boulevard, has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Kalamazoo—The Kalamazoo Bread Co. and the Michigan Baking Co., of Muskegon have consolidated under the style of the Moller Baking Co. and will conduct plants in both cities.

Detroit—Hendin Bros., dealers in boots and shoes at 1800 Springwells avenue and 2920 St. Antoine street, are reported to be offering to compromise with their creditors at 20 per cent. cash.

Escanaba—The Upper Peninsula Produce Co., has merged its business into a stock company under the same style with an authorized capital stock of \$50,000, all of which has been subscribed and paid in in cash.

Cadillac—L. J. Deming & Co. has been incorporated to deal in heating plants, plumbing supplies, appliances, etc., with an authorized capital stock of \$6,000, \$4,000 of which has been subscribed and paid in in cash.

Sturgis—The Citizens State Bank has let the contract for its new bank building which will be modern in every detail. In addition to the private rooms for customers the bank will contain a large community room.

Detroit—The Wilson-Woodlock Co., 239 West Grand River boulevard, has been incorporated to conduct a retail shoe business, with an authorized capital stock of \$5,000, \$3,000 of which has been subscribed and paid in in property.

Detroit—Hobson & Hunt, Inc., 430 Griswold street, auto supplies, etc., has merged its business into a stock company under the same style, with an authorized capital stock of \$15,000, \$9,000 of which has been subscribed and paid in in property.

Detroit—The Standard Lumber Corporation, with business offices at 730 Penobscot building, has been incorporated with an authorized capital stock of \$100,000 preferred and 25,000 shares at \$1 per share, of which amount \$25,000 and 10,000 shares has been subscribed and \$2,510 paid in in cash.

Bay City—The Radio-Master Corporation of America, 34th and Harrison streets, has been incorporated to manufacture and deal in radios, parts, etc., with an authorized capital stock of \$25,000, all of which has been subscribed and \$2,500 paid in in cash.

Detroit—John F. Paddock has merged his drug business into a stock company under the style of the Paddock Drug Co., 3400-04 Michigan avenue, with an authorized capital

stock of \$50,000, \$30,000 of which has been subscribed and paid in in property.

Detroit—H. M. Wagner & Sons, 2685 Gratiot avenue, have merged their confectionery business into a stock company under the style of H. M. Wagner & Sons, Inc., with an authorized capital stock of \$25,000, all of which has been subscribed and paid in, \$400 in cash and \$24,600 in property.

Manufacturing Matters.

Detroit—The Commerce Motor Car Co. has decreased its capital stock from \$700,000 to \$7,000.

Monroe—The Weis Manufacturing Co. has increased its capital stock from \$1,000,000 to \$1,150,000.

Ecorse—May, Maier & Jones has changed its name to the Wolverine Varnish Co.

Royal Oak—The C. C. Crawford Corporation has changed its name to the Southwick-Young Corporation.

Detroit—Burton-Lowery, 3341 East Jefferson avenue, auto tops, etc., has changed its name to the Burton-Fell Co.

Detroit—The Peoples Creamery Co., 9025-35 Gardoni street, has increased its capital stock from \$74,300 to \$110,800.

Battle Creek—The C. R. Brewer Lumber Co., 111 Marshall street, has increased its capital stock from \$40,000 to \$100,000.

Detroit—The American Show Case & Manufacturing Co., 5235 Grand River, has increased its capital stock from \$150,000 to \$275,000.

Alma—Benjamin McCullough has sold the Alma City Laundry to David and Austin Howe, who will continue the business under the same style.

Oxford—The Acme Investment Co. has been incorporated with an authorized capital stock of \$5,000, of which amount \$2,800 has been subscribed and \$1,750 paid in in cash.

Detroit—The Deglarescope Co. has increased its capital stock from \$140,000 to \$240,000. The company manufactures auto headlight lens and is located at 1310 Maple street.

Detroit—The Chrysler Motor Corporation, 12302 Oakland avenue, has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Holly—The Holly Lumber & Supply Co. has been incorporated with an authorized capital stock of \$20,000, all of which has been subscribed and paid in, \$13,000 in cash and \$7,000 in property.

Minden City—The R. A. Smith Manufacturing Co. has been incorporated with an authorized capital stock of \$30,000, \$28,000 of which has been subscribed and paid in, \$26,300 in cash and \$1,700 in property.

Wyandotte—The Zix Co., 459 North Bidell street, has been incorporated to manufacture and sell cameras and films, with an authorized capital stock of \$200,000, of which amount \$10,030 has been subscribed and \$9,030 paid in in property.

Detroit—The Sterling Tailors, 137 Michigan avenue, has been incorporated to conduct clothing stores, deal in woolen fabrics, etc., with an au-

thorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

Detroit—The National Can Corporation, 2566 East Grand boulevard, has changed its name to the National Radiator & Manufacturing Corporation, 2566 East Grand boulevard, has from \$350,000 to \$350,000 and 80,000 shares no par value.

Detroit—The E. R. V. Manufacturing Co., 439 East Fort street, has been incorporated to deal in electric therapeutic instruments, accessories, etc., with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Detroit—The Detroit Flag & Manufacturing Co., 518 West Jefferson avenue, has merged its business into a stock company under the same style with an authorized capital stock of \$100,000, of which amount \$60,500 has been subscribed and paid in, \$3,000 in cash and \$57,500 in property.

Detroit—The McAvoy Manufacturing Co., Inc., 3711 Grand River avenue has been incorporated to manufacture and sell at wholesale and retail, paints, varnishes, stains, etc., with an authorized capital stock of \$200,000, of which amount \$119,800 has been subscribed and \$101,000 paid in in property.

Grand Rapids—The North End Furniture Co., 1642 Broadway, N. W., has been incorporated with an authorized capital stock of \$750,000 preferred, \$500,000 common and 7,500 shares no par value, of which amount \$1,157,850 and 6,947 shares has been subscribed and \$1,164,797.10 paid in in property.

Detroit—The Houstoker Corporation, 1660 Euclid avenue, East, has been incorporated to deal in mechanical stokers, household appliances, etc., with an authorized capital stock of \$100,000 preferred and 20,000 shares at \$1 per share, of which amount \$14,800 and 10,840 shares has been subscribed, \$3,080 paid in in cash and \$10,400 in property.

Ionia—The Michigan Porcelain Tile Works, the only one of its kind in Michigan, is now on a production basis. Important experiments have been carried on for the past four years and the company is specializing in fancy tile for finishing work. The company, in reality, is an off-shoot of the Ionia Pottery Co., which has been in existence for more than half a century.

Flint—The Symons-Moffet Co., which has been incorporated under the laws of the State of Michigan and owned partly in Flint and in Saginaw since 1916, has been recently made strictly a Flint institution, Saginaw interests having been transferred to representative Flint people, thus placing its business strictly under control of local capital. The following officers were elected: R. G. Moffet, President; Roy Schumacher, Vice-President; Rudolph Eckert, Secretary; S. B. Moffet, Jr., Treasurer. Board of Directors, R. G. Moffet, S. B. Moffet Jr., Roy Schumacher, Fred Ottoway, Rudolph Eckert.

Is there anything you can do to make it easier for people to come right to your door in their automobiles?

Essential Features of the Grocery Staples.

With Christmas past the annual inventory begins in most stores. Many are in the habit of starting work on the stock taking the morning following Christmas. The next few days accordingly will reveal the story of business progress during the past twelve months.

Generally speaking markets have been very well stabilized of late, the price movements being of minor character. The turn of the year will naturally bring new prices on many lines for which this division of time is the accustomed period for announcements, but if advance indications count for much the changes and revisions will not be startling in their nature.

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

Tea—The demand is strictly from hand to mouth. There is business doing every day, taking most of the lines of tea, but is pared down to just as small as the buyer can make it. It looks like safe property at present prices, however, as the undertone is still very strong. No change has occurred during the week.

Coffee—The market, meaning Rio and Santos green coffee, has been rather unsettled during the week, having both ups and downs due to the unsettled condition of the Brazilian money exchange. All grades of Santos are about as they were a week ago, but Rios seem a shade easier. Milds have worked up a shade and show considerable firmness, with a fair demand. The line is probably about 1/4c higher than a week ago. There has been no change in the jobbing market for roasted coffee.

Canned Fruit—Fruits seem to be less favorably regarded than vegetables and are less active. A considerable irregularity in prices exists, due to the disposition of local holders to price their offerings at a figure which will tempt action. Often rumors are circulated about cut prices on well known brands and brokers have fruitless efforts to find such low valued goods in the brands their customers want. California varieties and pineapple are uniformly dull.

Canned Vegetables—Distributors of tomatoes are neglecting primary centers as they have little interest in replacements. California and Tri-State canners are not trying to stimulate the demand but are quietly waiting for a return to trading in January. There is not sufficient interest in futures to bring out offerings of any moment. Peas are moving, but the canner and buyer are not as anxious to trade as the broker. In new packs jobbers want standard No. 4s and No. 5s, but in straight lots, while canners prefer to sell in assortments, chain stores show little interest. Futures remain firm, with no price cutting, and old packs are scarce in all quarters and are held at stiff prices. Fancy and standard lines of corn are in no surplus in the country and there is no pressure to sell. Samples are taken of jobbing lots and some business is

passing, but there is no snap to the demand.

Dried Fruits—Outside of prunes there is little to say of the market, as general terms pretty well cover all other items; quiet and inactive best describes the situation. Prunes, however, have felt the effects of a concerted action exerted on the Coast and in jobbing markets like this to get old fruit out of the road even if to do so extremely low prices had to be accepted. The export outlets have been utilized and the fruit has not only changed hands but it is either out of the country or booked for shipment, and, therefore, is no longer a disturbing and weakening factor. Good quality carryover California and Oregon prunes are no longer a wet blanket; the surplus may not have been completely marketed, but it is greatly reduced at all events. Poor lines were naturally left to the last but the less particular foreign buyers, where price is of greater importance than quality, may absorb the balance which is suited for consumption. The California association announces that it has cleaned up and it is certain that local jobbers have pretty well sold out on California and Oregon lines. Jobbing stocks of prunes and other dried fruits are subnormal for the end of December; the consuming demand greatly handicapped for some time by cheap competing lines, is on the increase, while the drop in values of the past few months has probably carried the market to its low point. With larger domestic and with continued export outlets, there appears to be more incentive to stock up for the winter and spring, but, approaching an upward reaction, distributors do not want to see too much of a change such as to retard a healthy movement.

Canned Fish—As to salmon, the demand is dull. The undertone, however, is strong and the large holders are predicting an advance both on reds and pinks after the first of the year. Buyers do not agree that this is likely, and are not impressed by it. Most buyers believe that red Alaska is too high already. The demand for all grades of salmon is confined to actual wants. Sardines are firm, but dull, Maine sardines particularly. Other grades show no change and moderate demand. White meat tuna is scarce and high. Sellers seem very confident that they can get the price they want. Other canned fish firm, but quiet.

Salt Fish—The demand for mackerel is light, as it always is during the holiday season. It is even duller this year than usual. Prices are fairly steady, without change for the week.

Beans and Peas—The demand for white beans has been quiet during the week, with no particular change in price, but with an easy feeling all along the line. This applies to pea beans, red kidneys and marrows. White kidneys and California limas are perhaps a little less weak, but still not strong. Green and Scotch peas show no particular change and dull business.

Syrup and Molasses—Sugar syrups are strong and wanted. Good grocery grades are enjoying an excellent business at steady to firm prices. Com-

pound syrups are on the contrary not so active. At this time of the year they always slacken up to some extent. Good grades of molasses are wanted at firm prices without very much change during the week. Strictly high-grad molasses is scarce and this is increasing the demand for medium grades.

Cheese—The market is very quiet, with held cheese selling at the same price as it was last week. Fresh-made cheese in increased supply and selling at 1c decline from a week ago. Stocks in storage are considerably in excess of what they were a year ago, and we do not look for much change in the immediate future.

Provisions—Everything in the smoked meat line is very quiet. Prices are ruling about the same as they were last week. Both pure lard and lard substitutes are steady, with a light demand at unchanged prices. Barreled pork, canned meats and dried beef are also steady, with a seasonable quietness at prices about the same as last week.

Review of the Produce Market.

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

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

Bananas—9 1/4 @ 9 3/4 c per lb.

Butter—The market is firm on the same basis as it was a week ago. The consumptive demand has been about normal for the season and the receipts are ample to take care of the demand. The make of butter is reported to be increasing. Stocks in storage are slightly in excess of what they were last year. We look for a steady market at prices ranging about the same as they are now for the next few days. Price after that is likely to be influenced by weather conditions. 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 @ 3.25 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 1/2 bbl.

Cucumbers—Hot house \$3 per doz.

Eggs—The market is steady, with a fair consumptive demand at prices ranging about 2c per dozen lower than last week. On account of the open weather the production has increased to a considerable extent and fresh eggs are arriving in much larger quantities and have cleaned up at the regular quotations. Storage eggs are in excess supply. The future price on both fresh and storage eggs depends on the weather conditions. Local jobbers pay 38c for strictly fresh. Cold storage operators feed out their supplies as follows:

Extras	31c
Seconds	25c
Checks	21c

2c extra for cartons.

Egg Plant—\$3 per doz.

Garlic—35c per string for Italian.

Grape Fruit—Fancy Florida now sell 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 kge.

Green Beans—\$3 per hamper.

Green Onions—\$1.20 per doz. bunches for Chalotts.

Honey—25c for comb; 25c for strained.

Lettuce—In good demand on the following basis:

California Iceberg, per crate \$4.50

Leaf, per pound 13c

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.

Peppers—75c per basket containing 16 to 18.

Potatoes—Home grown, 50 @ 55c per bu.

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

Turkeys 22c

Heavy fowls 18c

Heavy springs 18c

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.

Tomatoes—Southern grown \$1.25 per 5 lb. basket.

Turnips—\$1.25 per bu.

Underwear Trade Jogging Along.

Considerable satisfaction is expressed in the garment trade at the tendency toward the lavish use of high colors in Spring garments. From all indications, the coming season promises to be one of the most colorful in recent years, and because of this larger and more varied sales of silk and woolen outer garments are expected. The reasoning is based on the general rule than when garments run mainly to black, blue and the somber shades they are given more extensive wear. There is also the consideration that this added wear does not show readily in these colors. On the other hand, when high colors are worn there is the desire for frequent change, together with the fact that signs of use tend to be more evident, making necessary the purchase of other garments.

The merchant who runs his business by guess generally guesses wrong.

ARE HUNDRED FOLD.

Remarkable Growth of the McCray Refrigerator Co.

"Thirty-three years of progress" is the title of an artistic Brochure recently issued by the McCray Refrigerator Co., in connection with the 33rd anniversary of the founding of the firm, which was fittingly celebrated in Kendallville, Ind., the home of the McCray Co.

A record of one-third of a century of service to the public is one to be proud of and the history of this business proves once again and in a most forcible manner that lasting success is only to be attained through building on a foundation based on merchandise of true merit, honest dealing with the public and fair treatment to employees. It is only to those firms whose policies adhere to these principles that celebrations of this character come and these in themselves are a just and ample reward. An humble start with a capital of a few hundred dollars, plus ambition, thrift, integrity,

Add to this modest financial beginning the characteristics, infinitely more important in those pioneer days—industry, integrity, foresight and persistence—and you have the sum of the resources upon which this great business has been erected.

His hand has guided the destinies of the business from that early beginning to the present. He has steered a steady course, holding fast to an ideal of service and fair dealing, both to the public and his employees. The result is a business which sustains one-third of the families of its home community, which has made the name McCray synonymous with efficient refrigeration, and brought a food-saving and health-protecting service into homes, stores and institutions throughout the country and in many foreign lands as well.

In 1890 thirty carloads of incoming material, equipment and outgoing refrigerators and a gross volume of business totaling \$35,000;

In 1923 nearly 1,500 carloads of incoming freight and outgoing refriger-

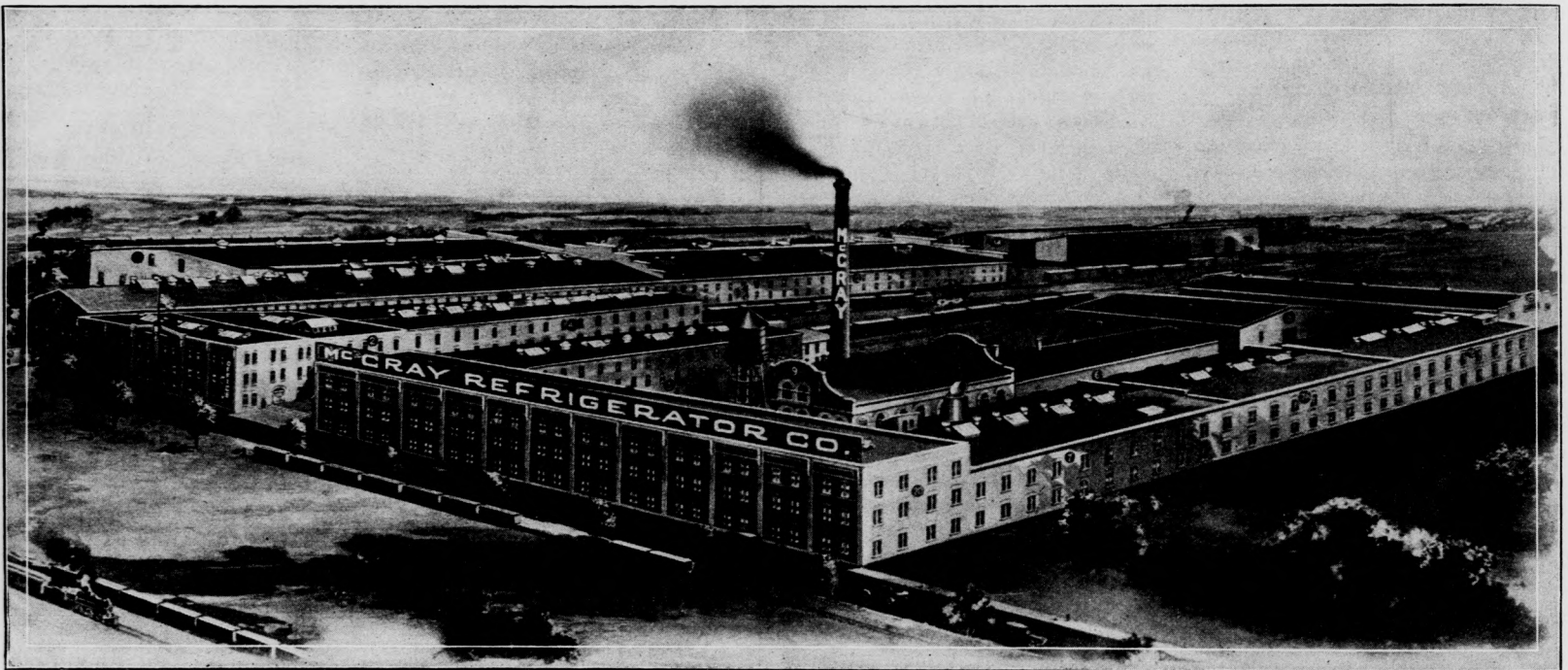
consistently to the present day. McCray stands to-day as the outstanding manufacturer of refrigerators for all purposes.

In the factory which turned out the first McCray, there was less than 2,500 square feet of floor space. The power was supplied by an old second-hand threshing machine. To-day the floor space of the McCray plant is more than one hundred times that of the original—31,000 square feet. The second-hand threshing machine of 1890 has given away to a modern power plant with a reciprocating Hamilton-Corliss engine of 300 horse-power, having a flywheel fourteen feet in diameter and weighing fifteen tons.

So rapidly did the business grow that in 1892 it was necessary to obtain new quarters and the foundation of the first building on the present site was laid. From time to time as the business grew and prospered, it has been necessary to make additions to the plant. But curiously enough, however rapidly the plant might be expanded, it did not seem possible to

be mentioned that there are six dry-kilns which have a capacity of 15,000 feet of lumber that can be dried at one time. There are more than 107 wood-working machines of the latest construction and type, including the largest sander in the State—in fact there are very few of this size in operation. It has a width of 85 inches. Among the 107 machines there is a large nailing machine with a capacity of driving forty-two nails at a time, double surface dresser planer with a capacity of 75 feet a minute, tenoning machines and numerous other machines which are all equipped with individual motors. There are more than 90 individual motors in the plant. It requires over 650 horse-power to operate all machines at one time.

Additional machinery has been purchased for the new addition, costing a little better than \$20,000, which includes a large planer, double surfacing with a capacity of 100 feet per minute; a continuous feed glue jointer and several automatic rip-saws and jointers. With these additional ma-



Home of the McCray Refrigerator Co.

persistence, E. E. McCray has developed the great industrial enterprise of to-day.

And these are the qualities he has woven into the warp and woof of the great business as he has reared, from the humbles beginning to an outstanding position of leadership, not only in the community but in the entire refrigerator industry.

From his father, the late Hiram McCray, he inherited the excellent basic patents upon the McCray system of refrigeration, and more important still, those sterling traits of character which enabled him to put those patents into practical application, to develop them to such a point that he may rightfully be called the founder of modern sanitary refrigeration.

His capital was the result of his thrift—five hundred dollars saved from earnings during his twelve years' association with his father in the produce business, and deposited in regularly weekly installments with the local building and loan association.

ators,—more than 40 trainloads—and a total volume of gross business reaching \$3,500,000.

These figures tell the most striking story of the McCray Refrigerator business. Yet they tell but a part of that story. There is so much in the lives of those associated with this business so much written in the hearts of those who have helped to build it, so much of significance in the relation of this industry to its home community, that mere figures cannot tell the whole story of its progress.

Founded in 1890 to put into practical application the ideas which had been developed in the preceding years, thereby providing the first of what may be called "modern, sanitary refrigerators," the McCray Refrigerator Co. has really made refrigerator history. The basic patents obtained by Hiram McCray and developed by E. E. McCray, established a new standard of refrigeration and the leadership which this superior refrigerator gave to McCray has been maintained

make the output of McCray Refrigerators equal the demand.

Additions to the factory which are being completed this year, will increase the productive capacity nearly one-third. Additional space has been provided by this expansion for the paint, finishing metal and machine departments, and with this new productive capacity, the company enters its new business year with the hope of being able to supply completely, the demands for its product.

The factory has not only been expanded in size, but has been kept thoroughly up-to-date. Well ventilated and lighted, equipped with the most modern machinery and provided with all possible safeguards for the workmen, the McCray plant is pointed to as a model. Each machine is driven by an individual motor. Every facility for the proper manufacture of McCray Refrigerators and every means for maintaining their high quality, is provided in the McCray plant.

Concerning the equipment, it may

chines, this makes one of the best equipped wood-working plants in the country.

The plant is heated throughout by exhaust steam and the dry-kilns are also operated by exhaust steam when the plant is in operation. When the plant is not in operation live steam is used, for the kilns are operated 24 hours. The plant is sprinkled throughout thereby guarded against fire which is a great asset not only to customers but especially to employees.

It is also guarded carefully and continuously by watchmen. There also is within the organization an association known as the sick benefit association for employees.

In the first ten years of its existence, the volume of business had increased more than four times, the gross business in 1900 being \$150,000. In this year there were 210 cars of incoming freight and outgoing refrigerators with a total weight of 7,910,000 pounds. This rate of growth was increased during the following decade

for in 1910 the total volume was \$650,000, the number of incoming and outgoing freight cars being 1,100 with a total weight of 26,915,000 pounds.

By 1920 the volume of business had leaped high into the million class, the total being \$2,680,000. In that year there were 1,235 cars of incoming and outgoing freight weighing 37,640,000 pounds.

For the fiscal year of 1923 which closed on October 1, the total volume

low citizens as well as by those associated with him in the business, constitute a significant tribute to his character as a man, to his foresight and ability as a builder.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Dec. 17.—On this day was held the adjourned first meeting of creditors in the matter of Henry Klant, Bankrupt No. 2393. The bankrupt was present in person and by attorney. Edward Hardley was present for creditors. The bankrupt was sworn and examined before a reporter. No claims were proved and allowed. The creditors present desired the appointment of a trustee of the bankrupt's estate for the purpose of investigation, the choice of such trustee to be later made. The amount of bond which the trustee should be required to give was placed at \$300. The first meeting was then adjourned without date.

Dec. 18. On this day was held the first meeting of creditors in the matter of Monroe Body Co., Bankrupt No. 2326. The bankrupt was present by certain of its officers. The petitioning creditors were present by A. M. Johnston, of Ludington, Robert Quail, of Ludington and Butterfield, Keeney & Amberg, Francis L. Williams and Hilding & Hilding, all of Grand Rapids were present for creditors. Claims were proved and allowed. Karl L. Ashbacher was appointed trustee jointly with Michael B. Hanahier and the amount of bond fixed at \$1000. Robert F. Monroe was sworn and examined before a reporter. W. L. Dowland and W. L. Hammond were both sworn and examined before a reporter. Appraisers were appointed. The first meeting was then adjourned without date.

Dec. 19. On this day were received the schedules, order of reference and adjudication in the matter of Le Roy C. Allen, Bankrupt No. 2406. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of the city of Holland. The occupation of the bankrupt is not indicated. The schedules filed list assets of \$500, of which \$200 is claimed as exempt to the bankrupt, with liabilities of \$6299.08. Funds for the first meeting having been furnished the first meeting has been called for Jan. 8. A list of the creditors of the bankrupt is as follows:

F. J. Zemar, Jackson	\$205.00
Peoples State Bank, Holland	331.98
Goldsmith Ely Co., Jackson	70.05
C. W. Kilmers, Jackson	38.13
Consumers Power Co., Jackson	46.78
Hobart & Karcher, Jackson	41.88
Style Shop, Jackson	150.78
Cotton Gulliford Battery Shop	15.00
Franklin Road Station, Jackson	10.20
Jackson City Club, Jackson	439.97
L. E. Oppenheimer, Jackson	104.87
O. Dwyer Plumbing Co., Jackson	5.60
L. J. Valentine, Jackson	37.74
William Sparks, Jackson	100.00
Mandel Bros., Chicago	61.68
Michigan State Tel. Co., Jackson	28.76
Harturick-Woodfield Co., Jackson	67.50
Meadow Heights Country Club, Jackson	79.80
F. C. Badgley, Jackson	15.00
Dewey Fuel Co., Jackson	38.44
C. E. Riggs, Jackson	28.46
Mills Sales Co., Jackson	59.53
A. E. Nichols, Jackson	149.26
Pearce Miller Co., Jackson	25.44
Jackson City Bank, Jackson	550.00
National Union Bank, Jackson	275.00
Peoples National Bank, Jackson	375.00
Central State Bank, Jackson	404.64
Geo. Pardee, Holland	440.00
W. Handley, Jackson	123.00
Cook & Feldher, Jackson	30.00
Hurley Machine Co., Chicago	18.75
A. A. Spaulding, Jackson	25.00
Otto Schults, Jackson	25.00
Dr. W. McLaughlin, Jackson	25.00
Finch Hdwe. Co., Jackson	40.00
Earl Motors Inc., Jackson	1067.15
Johnson Office Equipment Co., Jackson	16.50
L. H. Field Co., Jackson	330.00
Brewer Coal Co., Jackson	51.95
W. D. McWilliams, Jackson	29.60
Jackson Special Body Works, Jackson	175.00
Vanderwork Coal Co., Jackson	32.00
W. L. Penny, Chicago	75.00
Mrs. E. N. Penny, Chicago	200.00

Dec. 19. On this day were received

the schedules, order of reference and adjudication in bankruptcy in the matter of Earl W. Pickett, Bankrupt No. 2405. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of Gaines township, Kent county and is a farmer. The schedules list assets of \$2,225, of which \$500 is claimed as exempt, with liabilities in the sum of \$6,003.44. The funds for the first meeting have been furnished and such meeting will be held Jan. 8. A list of the creditors of the bankrupt is as follows:

Wagener & Clemens, Caledonia	\$635.43
Jesse W. Pickett, Caledonia	3590.00
Roger I. Wykes, Grand Rapids	180.00
South G. R. State Bank, Grand Rapids	245.00
Moline State Bank, Moline	115.00
Fred Vander Schoer, Moline	207.50
Caledonia Elevator Co., Caledonia	174.83
Tape & Huyck, Caledonia	28.50
C. H. Kinsey, Caledonia	72.00
A. Van Dusen, Caledonia	7.86
E. Mennega, Moline	3.46
Ray Nolan, Caledonia	3.46
Roy Smith, Caledonia	3.48
Dan Youngblood, Caledonia	3.50
Staiger Garage, Caledonia	9.10
Roy Pickett, Caledonia	9.00
Jerry Freeman, Caledonia	5.00
Moline Elevator, Moline	8.15
T. B. Rose & Son, Moline	24.35
Haveman Bros., Moline	18.00
Corning Exchange, Caledonia	20.85
Keith Bowman, Wayland	15.00
William Klunder, Caledonia	8.00
Gleaners Mutual Fire Ins. Co., Detroit	21.30
State Mutual Rodded Ins. Co., Flint	72.30
Peter De Mann, Byron Center	19.35
William Hacker, Caledonia	50.00
Dr. Holcomb, Grand Rapids	119.00
Citizens Mutual Auto Ins., Co. Howell	9.00

Lloyd Winger, Caledonia	6.80
Geo. Lehnen, Grand Rapids	18.00
Floyd Rogers, Caledonia	15.00
R. M. Hurb, Moline	12.77
Chas. Hoodgood, Grand Rapids	10.00
Cort L. Boley, Middleville	4.90
Blizzard Sales Co., Grand Rapids	9.90
Ray Rollings, Dutton	9.50
Wenger & Clemens, Caledonia	12.29

Dec. 19. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Louis Rybarsyk, Harry Wittoski, individually and R. B. Electric Co., Bankrupt No. 2412. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupts are residents of the city of Grand Rapids and have conducted a retail electrical shop and contracting department in such city. The schedules of the R. B. Electric Co. list assets of \$3275.78, of which the partners claim \$1000 as exempt to them, and with liabilities of \$6902.99. The schedules of Louis Rybarsyk list assets of \$1725, of which \$500 is claimed as exempt to the bankrupt, with liabilities of \$2050. The schedules of Harry Wittoski list no liabilities of any kind and assets of \$1773, of which \$500 is claimed as exempt to the bankrupt. The first meeting will be called later and note of the same made here. A list of the creditors of the R. B. Electric Co., is as follows:

City of Grand Rapids	\$ 86.42
H. Peterson, Grand Rapids	19.18
Joseph Smith, Grand Rapids	21.00
Harold Courser, Grand Rapids	32.50
C. J. Litcher Elec. Co., Grand Rapids	1396.81
G. R. National Bank, Grand Rapids	550.00
Arthur Gingrich, Grand Rapids	80.71
Morris Plan Industrial Bank, Grand Rapids	526.00
Bowen Elec. Co., Grand Rapids	114.47
M. Blumberg Elec. Co., Detroit	287.21
Commercial Credit Co., Grand Rapids	25.00
Consumers Power Co., Grand Rapids	11.70
Citizens Tel. Co., Grand Rapids	15.19
Cotton Elec. Co., Grand Rapids	15.35
Echo Elec. Co., Grand Rapids	.90
Electrical Record, New York	3.00
Howard A. Ellis, Grand Rapids	5.00
Catholic High School, Grand Rapids	5.00

Association of Commerce, Grand Rapids	30.00
G. R. Baseball Club, Grand Rapids	25.00
Press, Grand Rapids	55.00
Grinnell Row Co., Grand Rapids	44.76
Gillender & Sons Co., Phila.	58.25
Gierhing & Co., Grand Rapids	173.31
Holcomb Saw Co., Grand Rapids	2.72
Klose Elec. Co., Kalamazoo	13.93
Lamberton Lake Ice Co., Grand Rapids	3.95
Litcher Co., Grand Rapids	562.27
Lewis Elec. Co., Grand Rapids	26.44
Mary J. Field, Grand Rapids	19.84
Michigan State Tel. Co., Grand Rapids	4.50
National Sheet Metal Works, Grand Rapids	5.25
National Stamping Works, Chicago	92.20
National Elec. Fixtures Co., Detroit	34.89
J. S. Noel Co., Grand Rapids	29.70
R. L. Polk Co., Grand Rapids	10.00
Phoenix Light Co., Milwaukee	136.85
Ridling & Son, Chicago	7.63
Rohloff Bros., Grand Rapids	9.03
Roseberry Henry Elec. Co., Grand Rapids	48.08
Rozee Mfg. Co., Grand Rapids	26.52
Sherman & Ellis, Grand Rapids	8.68
Steel Products Corp., Grand Rapids	5.00
Stander Vulc. Co., Grand Rapids	.95
Serfling Sinke Co., Grand Rapids	3.84
Thompson Elec. Co., Grand Rapids	.69

Udell Ptg. Co., Grand Rapids	10.02
Triangle Elec. Co., Chicago	67.41
Western Elec. Co., Grand Rapids	103.48
Stanley Rybarsyk, Grand Rapids	500.00
John Latzick, Grand Rapids	200.00
A. Wiseman, Grand Rapids	200.00
Peter Katowicz, Grand Rapids	650.00

The following are the personal liabilities on Louis Rybarsyk: Stanley Rybarsyk, Grand Rapids \$500.00 John Latzick, Grand Rapids 200.00 A. Wiseman, Grand Rapids 200.00 Peter Katowicz, Grand Rapids 650.00 Dec. 20. On this day was held the final meeting of creditors in the matter of Louis Timmerman, Bankrupt No. 2342. The trustee was present. No others were present or represented. Claims were proved and allowed. The balance of the accounts receivable were sold to O. L. Hoag, of Grand Rapids, for \$5. The trustee's final report and account were approved and allowed. The bill of the attorney for the bankrupt was considered and allowed. An order was made for the payment of administration expenses, there being no funds for the payment of any dividends. 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.

Dec. 22. On this day was held the first meeting of creditors in the matter of Gerrit Folkeringa, Bankrupt No. 2392. 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. The bankrupt was sworn and examined without a reporter. The first meeting was then adjourned without date. The case being a no-asset one was closed and returned to the district court.

In the matter of Milton C. Orton, Justin C. Peters, Orton & Peters, etc., Bankrupt No. 2357, the trustee having filed his final report and account a final meeting of creditors will be held at the referee's office Jan. 4. The final report and account of the trustee will be passed upon and an order of distribution will be made disbursing the funds, so far as the same will permit, there being no funds for the payment of dividends.

In the matter of Charles A. Brown, Bankrupt No. 2211, the trustee has filed his final report and account, and a final meeting will be held at the referee's office Jan. 9. The trustee's final report and account will be passed upon and an order for distribution made paying administration expenses and a first and final dividend to creditors.

Corporations Wound Up.

The following Michigan corporations have recently filed notices of dissolution with the Secretary of State:

Alpena Excelsior Co., Alpena.
Telbar Electric Co., Detroit.
Monarch Drop Forge Co., Detroit.
Muller-Houseman Co., Grand Rapids.
Delaney & Co., Inc., Philadelphia, Pa.
Motor Products Corporation, New York-Detroit.
Automotive Parts Co., Detroit.
North Channel Club, Detroit.
The Todd Protectograph Co., Inc., Rochester, N. Y.-Detroit.
American Investment Co., Detroit.
Garland Cigar Co., Inc., Detroit.
Warren Brick & Tile Co., Detroit.
Peter Hoffmaster Building Co., Battle Creek.
Continental Land Contract Co., Redford.
Kelso Manufacturing Co., Detroit.
City Gas & Electric Appliance Co., Bay City.
Ray Battery Co., Ypsilanti.

The Changing Tide.

I have seen old ocean as red as blood,
Some shaller and some deep,
While its white caps weeping upon the shore,
Seemed but the shreds of a seaman's shroud.

I've watched it oft as its dimpled face,
Reflected high heaven's celestial dome;
Till it seemed that each white billowy cloud,
On a sea of glass was sailing home.

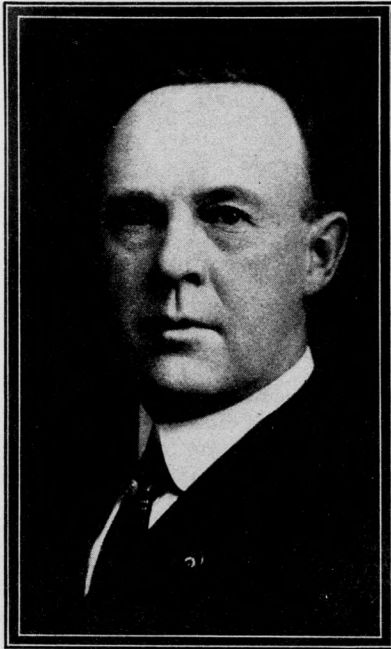
Oh, ocean vast—Oh, heavens of blue;
Artists have painted, poets have tried;
To picture you true with brush or pen,
But all is lost in your changing tide.
Jessie Allen Siple.

Not on Display.

Arriving at the hotel, the travelling man was asked by the porter how many trunks he had.

"I haven't any," he replied, "I sell brains."

"Well," said the porter, "you're the first salesman I ever met that didn't carry samples."

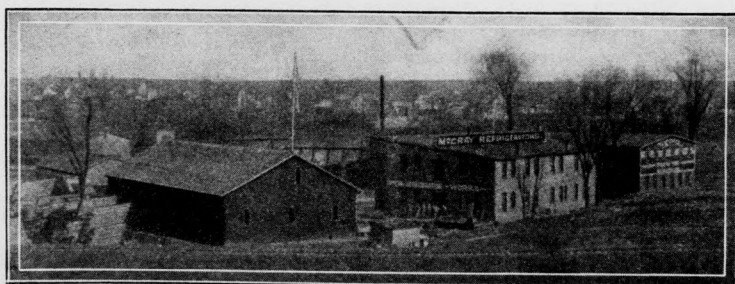


E. E. McCray.

of business was very nearly one hundred times that of the first year of the company's existence. During this last year refrigerators and cooling rooms to the value of \$3,500,000 were shipped from the McCray plant. There were 1,480 cars of incoming freight and outgoing products weighing 52,885,000 pounds. In 33 years the business has multiplied itself practically one hundred fold.

This remarkable growth is intimately connected with the growth and development of the home city of the business, Kendallville. With a population of 6,000, Kendallville is the home of approximately 1,200 families. The McCray Co., the largest industry in Kendallville, employs 450 people in its factory and home office. Approximately one-third of the families in Kendallville, therefore, are sustained by this industry. The sales force in outside territory number about 350 persons in the 50 distributing centers.

Always a public spirited citizen as well as a successful manufacturer, Mr. McCray has held the interest of his home city close to his heart. The esteem in which he is held by his fel-



Plant in 1892.

MICHIGAN'S MISFORTUNE.

Twenty years ago Michigan was represented in the United State Senate by James McMillan and J. C. Burrows. They were both "regular Republicans and worked in harmony with their party and the administration. As a result, they secured many concessions for Michigan people, because they worked along the line of least resistance.

Later Charles Townsend and William Alden Smith assumed the Senatorial mantles. Like their predecessors, they aligned themselves with their party and the administration and accomplished great things for their constituents.

How is Michigan situated under the present line-up?

She is not in a position to ask or receive anything worth having.

James Couzens, appointed by an alleged Republican governor, scorns the Republican party and refuses to work in harmony with anyone or anything. He is "at outs" with President Coolidge because he advocates freak legislation which no sane man can consider for a moment. He is not in a position to do his constituents any good. On the contrary, he is a reflection on Michigan people and a standing disgrace to the disgraceful official who appointed him.

Senator Ferris is in an infinitely worse position. Instead of working with the Democratic party, under whose auspices he was elected (by Republican votes), he forsakes his party and casts his lot with the malcontents of the Republican party, thereby voluntarily assuming the title of Apostle of Unrest, which is only another name for chaos and anarchy. He goes out of his way to make slurring references to President Coolidge's message, which the New York Times (the leading Democratic paper of the Nation) pronounces the "ablest message which has been sent to Congress for 140 years;" "that Coolidge has not only shown that he is the leader of the Republican party, but the leader of the American people." He refuses to work with his Democratic brethren and announces that he proposes to father a number of freak bills which would throw a Tillman or Debs in the shade. By his domineering attitude and sneering utterances he has placed himself in a position where no sane legislator will work with him for a moment.

Michigan is certainly very unfortunate in the manner in which she is misrepresented in the United States Senate.

CHRISTIAN CHARITY.

The Tradesman feels no hesitation in suggesting the virtue of patience and of freedom from personal animosity in the battle that has broken out between the Fundamentalists and the Modernists. However large may be the differences between these two groups, the differences are smaller than the likenesses. However great the contest between them, it is a minor contest; the major contest is the one which they are waging together against the world, the flesh and the devil. This does not mean that differences should not be recognized or that a false har-

mony should be produced by the ancient contrivance of mental reservations. In this age it should be possible for churchmen to be at once earnest, frank and courteous—to differ like brethren rather than like politicians.

One thing that the Modernists might do to promote this spirit is to take up a positive rather than a negative position. At crucial moments they may feel it necessary to attack certain pronouncements, official or unofficial, but in general they will do more to advance the cause of religious liberalism by stating what they believe rather than what they do not believe. The Fundamentalists may be behind the times, but they have one controversial weapon which is always up to date—definiteness. They are able to say exactly where they stand. Unfortunately, most of them are so positive of their position that they condemn all who disagree with them to the demerit bowwows; in other words, consign them straight to the nether regions. In some of the Modernist declarations this definiteness is lacking. To some extent, this is unavoidable. The very basis of the Modernist position is that the Church does not stand; like the earth, it moves. A hard and fast creed is inconsistent with the Modernist faith. Yet the faith is there and it needs to be stated with all possible clearness in order to protect the Modernist from the charge of negation.

To Christian charity let there be added clarity.

HUMAN CONTACT COUNTS.

A cross section of the business conditions at the present would show some curious contrasts. In a number of lines both production and distribution are at rather high levels. In others one or the other of these factors is below normal. A similar state of affairs exists when comparison is made between different sections of the country. But conditions of this streaky kind have been in evidence for a number of weeks with buyers to replenish stocks that were however, that what movement has occurred during the past week or so has been toward betterment rather than the reverse. Evidences accumulate of a greater disposition to buy on the part of the general public, and stores out of town have found it necessary to send here more of their out material change. It is noteworthy, none too large or well assorted as a result of rather close initial purchases. The buying is very general in its character, ranging from gift and holiday goods to garments and housefurnishings; but the purchasing continues to be cautious, small quantities being ordered except in the case of "jobs," and the price element being always taken into account. Some bargains have been obtained by careful shopping around, mostly in cases where holders have felt the pinch of extended credits. In the main however, values have been well maintained because the rising cost of raw material, and the consequent higher replacement cost, has increased the reluctance of sellers to consent to price reductions.

A noteworthy feature recently has been the larger volume of sales by the big mail-order houses sometimes at the expense of the local stores. The chain stores are also showing an increased amount of business. For a time, a year or so ago there was quite a slump in the mail-order trade, and it began to look as though it meant a permanent dropping off in its patronage. But not only has the decrease in sales been stopped, but these have been going to new high levels recently. Among the chain stores, the 5 and 10 cent ones have been particularly favored. The principal in this group reported sales last month exceeding \$18,000,000. This large trade may or may not be a symptom of the general desire to save money on purchases, but that such buying is becoming a bigger factor than ever is now beyond question. The range of goods offered in this way, while necessarily restricted, is being extended from time to time. In the case of all the chain stores, however, the service element of the regular shops is wanting, and this will naturally limit their scope. Conveniences, such as delivery, cost money and must be paid for, and the buying public insists on requiring them and is not unwilling to pay for them. Sometimes, in fact, it is cheaper in the long run to do this rather than cumber up with parcels. Similarly, it is often more satisfactory to do business personally with a salesman or saleswoman than to order things from the pictures in a catalogue. The human contact counts for something.

Following the turn of the year, ribbon manufacturers here look for more active buying on the part of the cutting-up trades. So far, the purchasing by garment manufacturers for the Spring season has been comparatively small. It is still early, however, and the feeling is that the orders will come in later on. The trouble appears to be, according to one ribbon wholesaler, that the cutters seem to feel that they can fill their ribbon needs at any time, despite the indications that ribbons will be used more extensively for dress garniture. Buying by retailers lately has been quiet, they having covered most of their requirements in November. Narrow ribbons, particularly some of the metal novelties, have been in best demand.

"Just jogging along," is the way the local knit goods trade is described. About all that is left of the present Fall's activities is a request here and there to rush shipments of certain goods on order. A fair amount of Spring business is being done in a quiet way, but the real feature of the market is the number of special propositions that are being made and accepted in conjunction with goods for Fall, 1924. Although lines of these goods are not generally supposed to be offered to the jobbers until after the turn of the year, a considerable quantity of them has already been disposed of more or less *sub rosa* at prices that are expected to seem low in the near future.

WHAT IS A YEAR?

A man given to cold science and cosmic vision will tell you that a year is the time it takes for this insignificant planet laboriously to make its way around an inferior star. "Laboriously" in this case means a thousand miles a minute, the earth meanwhile revolving on its own axis at the sluggish rate of a thousand miles an hour.

The spinning of our world, its tireless circling of the sun, the mad rush of the whole solar system toward the end of the endless street of the universe—these have human effect only in the coming of night and day, the parade of the seasons and the passing of the years.

What is a year?

To a child it is a stretch of school, broken by daily play, holidays and vacations and brightened with a birthday. It is measured by the seasons and their sports, the studies and their sorrows.

To adolescence it is something to be parted with for a promise of the future.

To youthful maturity it is a flying thing, gone before it seems well started; a jewel to be tossed into the cap of the beggar Pleasure or handed grudgingly to sober faced Industry.

To middle age it is a coin the worth of whose predecessors was not realized.

To the old it is the measure of the long past and the brief future.

How dreary life would be without the yardstick of the year! Existence unbroken by the green hills of recurring spring, the brown plains of summer, autumn's gold and winter's ermine were a drab thing. Suppose life began and ended with Time unmeasured! It would not do.

For the years are the portions into which the bread of Hope is broken. If the last piece has fallen upon the floor of Failure, still there stands Time, the perfect waiter, to help the guest anew.

We do not know how long old Time has served the years to man. The first wise Egyptian who discovered, with a stick and a shadow, what a year is—he did not know, either. Nor can man know how many years there will be before infinity overwhelms the calendar.

But we shall know when the bells ring next Monday midnight that one more year is ours. All the years behind are as far out of our grasp as the years of Rameses, of Alexander or of Charlemagne. You cannot reach backward and undo the plucking of a blade of grass. But you can reach forward and change the fortunes of a life.

It is your year. No President or Prince can have more of it than you. For the old man with the hourglass is the fairest of all the givers. Health, wealth, beauty, intellect, space—all these can be divided unevenly; but to each man is given the same year to mold as he can and will. He makes it big or little.

After 12 o'clock next Monday night 1923 belongs to history, but 1924 belongs to you!

Say as little as possible about your competitors, but let that little be of a friendly nature.

Stabilizing Business Activity By Concerted Effort.

Much talk was heard some months ago about the possibility of stabilizing business activity by concerted effort on the part of persons concerned to bring down the peaks of boom and inflation and level up the valleys of depression. There is reason to believe that efforts in this direction last spring brought the desired result by checking inflation before it had gone far enough to do any serious damage. At present there is a campaign under way to achieve further results in the direction of stabilization by eliminating seasonal fluctuations in employment. This is not a new movement for some industries, but it has recently been inaugurated for the building trades, and so far the results have proved promising. It is being preached that there is really no reason for the general suspension of building operations on the approach of winter and that efforts to go ahead with construction work during cold weather will greatly relieve the tension that otherwise would come in the spring. So far building work has held up well, but the good weather is undoubtedly responsible to some extent. Nevertheless, during the month a lot of outside work on building projects has been completed, and contractors plan to finish up the inside work during the winter instead of laying off the workers until spring.

The principle that is being applied in the building trades might also be adopted with profit by the wheat growers. Wheat is sometimes called the lazy man's crop. It demands attention only twice a year, at the time of sowing and again at harvest. Not more than six weeks of steady work are required to make a crop. Where the wheat grower is a one-crop farmer, as he is in many parts of the belt, much of his time is wasted. A proper system of diversification, supplying employment between seed time and harvest would be a corrective for this condition. Cotton and corn differ from wheat in requiring cultivation while they are growing and also in requiring more time for gathering and preparing for market as they do not lend themselves to handling by machinery to the same extent as wheat does. In the case of these two crops, however, a proper system of diversification will also result in the more effective utilization of resources. Diversification in agriculture corresponds to the elimination of seasonal unemployment in industry.

New Year Now and Sixty Years Ago.

Grandville, Dec. 24—Every New Year has its characteristics. That of 1864 was known for its fierce winds and record breaking cold. It was in war time, when the Nation was struggling for its life in the throes of the greatest rebellion ever known to man. The Tenth Michigan cavalry, which had rendezvoused at Grand Rapids, was on its way South on that day, while the members, both officers and men who were home on furlough, hurried back to join the regiment.

The brother of the writer, then a boy of 18, made the trip of forty miles on the stage on that famous New Year's day, said to be the coldest known to date. It was so cold the

men who delivered mail from cities to villages were held back from making their trips until the weather moderated.

With the mercury down near the bulb in the tube, the wind blowing 60 miles an hour, two feet of snow drifting in great heaps all along the road it was, indeed, a nasty day to be out.

New Year has its attractions second only to Christmas.

New Year calls, where the strollers from place to place were treated to wine and sometimes stronger drinks, were the fashion in the sixties, a fashion that went out long before the Volstead act came into being.

It is the custom each New Year to register resolutions of reform in matters of social habits. Those who are under the ban of strong drink "swear off" while the ardent smoker resolves to cut down his allowance to the lowest possible amount for the sake of both health and economy. However, it is very seldom these New Year resolutions remain in force more than a few days.

Christmas and New Year come so near together they are often celebrated as one holiday. In some European countries the whole week between these days is given over to festivities, making a week long holiday which is immensely enjoyed by the younger people.

It is doubtful if there is as much enjoyment now as there was in the early settlement of the country, when horses, sleighs and bells combined to make traveling what it should be, a source of genuine joy and happiness. Sleigh riding, coasting, skating and the indoor dancing parties made up for the lack of the older settlement sports.

There are no long stretches of forest to ride through to-day; no dancing parties at the backwoods taverns; no bonfires kindled on big ponds where the jollity of skating with your best girl comes into play; nothing but prosy auto rides, big state affairs and a certain insane attempt to make believe jollity which does not exist.

Old Timer.

How One Town Proposes To Boost.

Sunfield, Dec. 18—The business people of Sunfield have organized, under the name of the Sunfield Business Men's Association, for the purpose of reaching out after more trade.

Our first move is the securing of a list of prizes to be distributed among our customers at a date to be set later. A coupon good for one chance on the prizes will be given to our customers for each dollar's cash trade. The coupons are to be bought of the Association at 1c each and the money thus obtained is to be used for the purchase of the larger prizes. Some of the smaller prizes are being donated by wholesalers and manufacturers. The object of this letter is to ask if you would like to contribute a prize for the Association.

We have received such prizes as a barrel of flour, an umbrella, a pair of shoes, etc.

An order has been given for 3,000 catalogues which will give a list of prizes, method of distribution, and other information, besides the advertisements. Prizes will be listed like this: Prize No. 213—2 pounds Quaker coffee.

We are still open for advertisements for the catalogue. The pages are a little under 6 x 9 inches in size. Price for advertisements: \$8 for full page; \$5 for half page; \$3 for quarter page.

Would be glad to hear from you with donation for prize or advertisement for catalogue or both, at an early date. Mrs. E. D. Mapes.

There are leaks in buying as well as in selling. See that you prevent them. One of the selling leaks is failure to take every cash discount offered you.

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.

MORRIS' Supreme

100% Leaf Lard
is a 100% Seller

Your customers will be satisfied if you sell them Supreme Leaf Lard. It assures good baking and cooking results and brings you repeat business.



Supreme Lard
pleases careful buyers. It is a quick turnover item you can profitably push.

Sell Morris'
SUPREME
100% Leaf Lard



Walker
MUSKEGON
MICHIGAN

Makes
Good
Chocolates



Is the Shoe Trade Using Intensive Sales Efforts?

Good business is the taking advantage of opportunities with the least possible risk.

To review occasionally the situation in which one's work is being carried on, to those who are "in love" with their profession, is interesting and always of service.

Business today is complicated. Whatever you or I undertake to do is more or less dependent upon action by other men and interests which become interwoven with it.

Comparing the sales efforts of the shoe industry with that of the automotive industry in recent years it appears that as an industry we are lacking.

The story has been widely circulated of a prominent automobile manufacturer, who, finding his company with a large floating indebtedness, liquidated by lowering his prices and shipping quantities of cars to dealers, with draft attached, and calling upon these customers for response in order to retain their standing with this manufacturer.

Price liquidation in the shoe industry was as drastic, comparatively considered, and we have heard of no shoe manufacturer who has or who could liquidate in his rapid and direct manner.

The answer, as I see it, is because this automobile manufacturer standardized and put forth intensive sales efforts covering a period of years, having the advantage during that period of his fellows pushing likewise in combing their territories, when a similar situation has not existed in our industry.

Some shoe manufacturers, some wholesalers and some retailers have put forth intensive sales efforts, but have not attained the results they might if the entire industry had been doing likewise, in view of the results obtainable from cumulative effort.

Most men desire to progress in their calling. Every reader of this article has made progress in his work, but in final analysis, our individual progress is circumscribed by the collective progress of our industry.

The automobile salesman appeared before his customers with concrete examples of how to help his dealer sell more cars (at first he had to drive the dealer to do it) this knowledge supplied from research sales work prepared either by the company's sales department or the advertising agency handling their advertising.

The shoe salesman, generally speaking, has not this advantage from his manufacturers or from our trade associations and those who have had

have not had the help in getting action, owing to the lack of concerted effort throughout the industry.

Assuming the recent engineering report basically correct that our shoe factories could be made to produce 1,750,000 pairs of shoes per day and average production about 977,000 pairs for 300 day year, and in view of reports for some months past of the shoe industry operating from 50 to 60 per cent of supposed capacity, was the need for more sales production ever more apparent?

To sell more shoes we must get more shoes on people's feet we must make people want more shoes. To make people want more shoes we must advertise, individually and collectively, by the spoken word and by the written word, of the advantages to every man, woman and child of having in their wardrobe a pair of shoes for every occasion and for every purpose, both from the standpoint of comfort and appearance.

Is it possible to increase the consumption of shoes in view of the purchasing power of the American shoe wardrobe?

Referring again to the automotive industry it is common comment that 60 per cent of people running automobiles cannot afford to do so. Utility, comfort, style and pleasure have been used in automobile selling. Utility, comfort, style and pleasure have not been used to anywhere near the so called saturation point in shoe selling. As a quiet questionnaire among acquaintances will quickly prove to the skeptic. In advancing this argument I stand liable to be accused of selfish, not humanitarian, purposes.

The recent and the number of rejections on account of foot troubles by the United States Army which is fresh in our minds, the desire of the American public for good shoes, comfortable shoes, and stylish shoes, and the fact that there is plenty in this country so that every man woman and child can and should be comfortably and stylishly shod in good shoes is the answer.

The retailer and his sales people in their direct contact with the consuming public form the keystone to the arch—and combined with the tanners, manufacturers, wholesalers, and traveling salesmen's individual and collective efforts, will find response from the consuming public for the ultimate good of the industry in our day for those who follow in our jobs.

John G. Magaw

How Much Do You Know About Suede Leather?

It seems the word "suede" applied to leather originated in France and was used to denote the Swedish type

of tannage, whereby the flesh side of the leather was finished to a soft, fibrous compact nap, somewhat resembling velvet.

There have been many improvements in this form of suede finish, bearing such proprietary names as Veltetta, ooze, Castor, etc., to denote the same type of leather. The stronger the leather, the finer, softer, more compact and even the nap, the better the leather and the higher the price. For that reason it is well to understand the fundamentals governing these qualities of suede leather.

Most any small skin can be tanned into a suede finished leather, but the most popular is calfskin, due to the evenness and compactness of the fibers, which results in an even nap; and due to its ability to take and hold

dyes, which results in pleasing colors. Kangaroo skin lends it self admirably well to the making of a suede finish, due to the intense interweaving and soft silkiness of its fibers. The peculiar shape of the skin and its high price, however, offset these features, and kangaroo is rarely used for this purpose. Cabretta makes a beautiful suede finish leather, but its fibres are so weak it has no great strength.

Although large quantities of sheepskins are tanned into suede leather, it is used mostly for shoe linings and fancy articles. The looseness of its fibres does not permit of its being used practically for shoe uppers, as it would not be strong enough for that purpose. Suede made of calf remains supreme in use.

Suede leathers are tanned much the

HIRTH-KRAUSE CO.

Extends to All Michigan Shoe Merchants

A Happy and Prosperous New Year

Hirth-Krause Co.

SHOE MANUFACTURERS and TANNERS

Grand Rapids

Michigan

Herold-Bertsch Shoes

Michigan  Made



Sturdy Shoes
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same as smooth leathers; tanned by the chrome process. After the beam house work and beating, the leather is tanned by means of the chrome tannage. The flesh side of the leather is then shaved, followed by buffing of the fibres over a large stone (emery) wheel.

The leather is then dyed. Some colors require several baths to give the desired results. For instance, to get a jet black or rich brown, it may be necessary to dye the skins in three different colored solutions in order to get the exact shade desired. Each tanner has his own process for this; the same as he has an individual manner of working in the colors.

For instance, some tanners put the skins in vats of heated solutions of dyestuffs, thus forcing the colors deep into the fibers. Others use large revolving drums which tumble the skins many times, until the color has thoroughly penetrated and has been absorbed by all parts of the skin. The skins are finally dried and staked (stretched to soften them). A final finish is often given by buffing the nap to give the leather the finest and most even nap possible.

The finished skins are finally sorted into sizes and graded according to beauty, evenness of color, nap and finish. The freedom from cuts and other blemishes is also carefully taken into consideration. The leather is then ready for the shoe manufacturers to cut into footwear.

Naturally, in course of wear, dirt and dust will adhere to the soft nappy surface, detracting from its beauty. The finish should be restored by the use of cleaners and dressings, following the methods as pursued by the tanners and known by polish manufacturers who produce scientific preparations of keeping footwear looking its best.

J. V. Lobell.

Recent News Notes From Detroit.

Michael Fayad bought the grocery store and meat market of Toufic Seady on Dec. 13. The store is located at 2025 Brush street.

Harry A. Clarke, haberdasher at 1202 Washington boulevard, has opened an annex at 1208 Washington boulevard for the holiday season.

The Paint Manufacturers' Supply Co., capitalized at \$25,000, has recently been organized. Frank Mac Millan, E. W. Frohlich and S. Homer Ferguson are the owners. The business is located at Shelby and Larned streets.

The firm of Brown & Moriarity has succeeded Harry Pugh in the grocery, meat and confectionery business at 6636 Mack avenue. The change took place Dec. 10.

The Baldwin Auto Parts Co. has moved from 3845 Grand River avenue to 2951 Grand River. R. B. Merrill is the owner.

Mrs. Gertrude Gibard has discontinued the Gibard Shop, 8519 Grand River avenue. She formerly handled millinery.

I. Gross opened a fruit store at 4244 Grand River on Dec. 8, but has moved to 10314 12th street, owing to lack of business in his first location.

Frank L. Worden has purchased the Klinkose Neckwear Shop, 3513

Woodward avenue, from Frank Klinkose.

MacDiarmid's opened another store at 40 Grand River on Dec. 11. This firm is conducting several confectioneries in Detroit and Cleveland.

The Cut Rate Meat Market, 4244 Grand River avenue, opened under the management of M. DeRoven on Dec. 8.

Sam J. Chaiken has sold his grocery and meat business at 4191 McDougall avenue to James Housey.

Edward Pettibone, grocer at 9220 Mack avenue, filed a bankruptcy petition Dec. 10. His liabilities are \$811.51 and assets \$1,628.50.

Fred J. and Harold R. Makelim opened the Stork Shops, Incorporated, at 1204 Washington boulevard, on Nov. 10 and incorporated early in December.

Walter T. Ruff and others are the new owners of the confectionery at 12624 Jefferson avenue.

The Kathryn Shop, 8885 Grand River, opened recently with a complete line of millinery and gifts. Mrs. Kathryn Little is the proprietor.

Russell Parsons bought his brother's share of the hardware business at 16049 Hamilton boulevard. Wilfred Parsons has retired from the business.

The Michigan Meat Market Co. has opened store No. 13 at 4842 Hastings street within the past few days. Bravo Dionzio is one of the owners.

Thomas Arnott has taken over the grocery at 1343 19th street from Oscar Laughlin.

Max Green has bought the meat market known as the Detroit Market, 3505 W. Warren avenue, from Grace Green.

Joseph Leitson has sold the Chene Street Bazaar to Samuel B. Hack. The business is at 6468 Chene.

Frank Donakowski is the new proprietor of the West side Bakery, 6538 W. Fort.

The Northern Grocery Co., 13221 Hamilton, closed its doors Dec. 12.

The tailor shop of Diamond Brothers, 3727 Trumbull avenue, has been sold to Samuel Koken.

Among the new grocery stores of the week is that of S. & J. Sawaya, which opened at 4231 Cass avenue.

The Great Atlantic and Pacific Tea Co. opened another store at 2057 W. Davison avenue recently.

Alex Meyer and wife are running the grocery at 5744 Dubois street, formerly conducted by Anthony Schmelphenning.

Anna Finkelstein and Joe Yaffee have purchased the delicatessen store at 2313 Hastings from Sam Cohen and wife.

The grocery and meat market at 4664 Toledo was taken over from Albert F. Rankis and wife by Leo R. Promo on Dec. 13.

Nathan Sachs is now presiding over the grocery at 2500 National, having purchased it from Phillip Nusser.

Auster Brothers have opened the Linwood Sanitary Market, 8736 Linwood avenue.

Sam's Delicatessen, 10318 Twelfth street, opened recently with Sam Potasnik behind the counter.

The National City Meat Market,

2508 Grand River avenue, which been closed for some days, has reopened, with groceries added to the meat stock.

Ben Mertz has sold the American Bakery, 6415 Chene street, to Kevlar Gedalka.

C. J. Reinheimer, proprietor of Rand's Millinery, 101 State and 1532 Woodward, has opened another store at 29 State street as Brookes Millinery.

Paul Behling bought the confectionery business of Zoidare Miller, 6248 Michigan avenue, a short time ago.

The grocery and meat market of Anna Niedzwiecke, 6001 Ellery street, is now being operated by S. Hordzinski.

Frank and Harry Chermick are conducting the grocery store at 8843 Linwood avenue, having purchased the stock and fixtures from Karl Udergan and wife.

Grocers Co-Operate With Government.

Whatever the National Retail Grocers' Association may think about the recent action of the National Wholesalers' executive opposing participation in the Retailers' "Better Grocers' Bureau"—and it is not to be expected they will like it—it is evident that the wholesalers had some reason to look to the new Bureau of Domestic Commerce with hope as they stated in their resolution.

It appears that at the recent conference in Washington between Irving S. Paull, chief of the bureau, and representatives of the trade, much progress was made toward joint action and their representative associations were pledged to co-operation by their respective presidents: W. W. Frazier for the specialty men, J. W. Herscher for the wholesalers and Philip A. DePuyt for the retailers and Felix Coste for the Coffee Roasters.

Mr. Bristley suggested that the committee proceed, first, to define common trade terms, such as drop shipment, etc., to insure their common understanding and usage, which definition shall be based upon general practice and shall not extend to a review of the merit of the practice; second, to submit a questionnaire to representative retail grocers of the United States to secure basic data as to their methods of operation which may be of educational value in the betterment of retail trade conditions.

This suggestion was adopted. And the preparation and distribution of this questionnaire will be undertaken by the committee. The questionnaire will be issued by the Department of Commerce and the reports will be tabulated by it. The next meeting of the committee will be called by the department.

"Viewed from its larger aspect, I think the movement is one of the most forward looking movements in the history of our industry," said Charles Wesley Dunn, counsel for the American Specialty Manufacturers' Association, in discussing it. "Each of the factors of the grocery industry of the United States has

been individually attempting by committee report, by association resolution and by association action to advance the interests of its particular branch of the industry and ultimately the interests of the public. But never before has the entire industry united in ascertaining of the fundamental facts underlying the more important problems—problems which can be properly approached by such concerted action.

"In the endeavor to promote the industry as a whole we must recognize that we operate under a competitive system and restrictive laws in this country; that however desirable it may be to fix prices or to agree in concert as to methods of procedure in industry, the public policy of this country is expressed and is enforced by the anti-trust laws.

"In the competitive system the controlling factor, if we are to have the highest development of commerce and industry, is a sound public opinion, and a sound public opinion can only be an opinion which is predicated upon the facts—the real facts intelligently arrived at. And I do not understand how the facts can be intelligently arrived at in their entirety except through a bringing together of the brains and experience of the earnest men of the industry.

"I feel that there is a large field of operation for this committee well within the statutes that will render a great service to the industry and to the public at large. These men appointed are men of the highest capacity in the industry, who are able and capable of approaching the problem before them in a fine public spirit and with great intelligence. As a result of their efforts I am sure that there will be produced facts that will influence fundamentally the conduct of the grocery trade and result in the formation of opinions which are essential to produce that economic merchandising which all are endeavoring to promote."

It All Depends.

When a plumber makes a mistake, he charges twice for it.

When a lawyer makes a mistake, it is just what he wanted, because he has a chance to try the case all over again.

When a doctor makes a mistake, he buries it.

When a judge makes a mistake, it becomes the law of the land.

When a preacher makes a mistake, nobody knows the difference.

When an electrician makes a mistake, he blames it on induction; and nobody knows what that means.

When a printer makes a mistake, he gets the "devil."

But when the editor makes a mistake, hell is to pay.

Every Dream Must End.

Deacon Jones was snoozing in the rear pew when the minister closed his sermon with the words: "We will close with a short prayer; Deacon Jones will lead."

The deacon opened his eyes and sat up with a jerk; "Tain't my lead, I just dealt."



Large Stock of Money and Ease of Credit.

The Treasury Department announces that the stock of money on hand is now the largest in the history of the country, the total having been recently increased by heavy receipts of gold. In some quarters this fact and the prevailing ease of credit are being made the basis for a prediction that 1924 will usher in a new period of inflation. It is perhaps significant that this prediction is heard in stock brokers' rooms rather than in industrial centers. The sentiment in the vicinity of the securities markets has naturally been affected by the steady improvement during past weeks in prices of stocks, and as inflation would bring another big upturn it is possible that the prediction is based unconsciously on hope.

Reports from manufacturers afford no ground for the assumption that inflation lies immediately ahead. After the autumn improvement in production the seasonal let-down has come, and it is expected to hold on until some time after the turn of the year. Clothing manufacturers in the largest producing centers have already reduced their working forces, and a number of railways have also laid off large numbers of their shopworkers, now that the peak of the car movement has passed. These are only normal seasonal movements and do not indicate that anything like a recession lies ahead, but also they hardly bear out the prediction of inflation for next year.

A year ago most business forecasters were predicting more than a seasonal let-down after the turn of the year. This forecast was based on the assumption that business during the fall of 1922 had been forging ahead a bit too fast. Instead of the breathing spell, however, the turn of the year brought a sizable industrial boom and along with it came many of the signs of inflation, such as rising prices and wages, an apparent shortage of materials, pyramiding of orders, and so on. By April this had run its course. There was no sud-

den collapse, but a gradual tapering off of industrial activity, with business as a whole continuing good, though not notably buoyant.

With the passing of summer, conditions began to improve, but with nothing like a boom in evidence. Nothing in the past history of business indicates that a boom and inflation should develop at this stage of the cycle. In the past twenty years the period which most resembles 1922-23 is that of 1909-10. That was the time of recuperation from the crisis of 1907. The curve showed a sharp upward trend, just as it did in 1922, but after swinging above the normal line it gradually worked its way back and hovered around it through 1911 and part of 1912. During the latter year the trend was upward again, but this movement was of short duration, and 1913-14 was a period of recession. If the resemblance between that period and the present is sustained, the next big upturn in business should come in 1925 rather than in 1924.

Those who argue that prices will remain permanently at higher levels than prevailed before the war and that the long-run swing will be still higher, place much emphasis on the fact that prices during the nineteenth century were kept down by the great labor-saving inventions of that era. There is little more to hope in this direction, they argue, and with this influence removed prices must continue to advance. While they admit that many new inventions are still being brought out the effect of these, they say, is not to cheapen production. But the invention of the steam engine was. The airplane and the automobile have improved transportation facilities, but without lowering the cost. All this is true so far as it goes, but the modern locomotive is more economical than its predecessor of 1900. Within the past year or two a number of transatlantic liners, which two or three decades ago were regarded as embodying the last word in ocean navigation, have been broken up for junk because it costs too much to operate them. The modern ship is

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not a "coal hog" like its ancestor of the 90's. And now comes news that the mercury engine, which will make one ton of coal do the work of two, is a commercial success. Evidently we are still bringing down costs. Indeed, the very fact that prices have risen so high since the outbreak of the great war has stimulated efforts to lower the costs of production.

William O. Scroggs.

More Money For the Farmer.

Larger yields and better prices have given the American farmer an increase of over 10 per cent. in the value of his crops this year—so the Agricultural Department reports. The gain of \$873,000,000 in their value, as estimated December 1, means an average addition of about \$150 to the income of the Nation's 6,000,000 farmers. This has, of course, been distributed very unevenly. Growers of cotton, wool, and hay have made high profits; the price of corn has held up well considering the heavy crop, so that a production of 3,054,000,000 bushels is valued at seven cents a bushel more than last year. On the other hand, wheat growers have been hard hit, the return for winter wheat being about ten cents a bushel less than in 1922, while the farmers who have sold their corn in the shape of hogs have suffered. But as a whole the gain is encouraging, and agriculturists who diversified their production are in a decidedly easier position than last Christmas.

This improvement is the more encouraging in that it is produced by normal factors likely to prove permanently operative. There has been no emergency demand from abroad to bolster prices. The forecast made last April by a score of statisticians and economists called to Washington by Secretary Wallace has been borne out. They predicted little change in European demand, a strong home market for at least six to nine months active competition for any amount of cotton possibly grown, and depressed hog prices contrasting with a normal corn situation. The farmer must reply mainly upon long-term economic movements supplemented by self-help in the form of more varied production and co-operative marketing. To still the cry for foolish emergency measures, it is desirable that these economic movements reveal themselves. Agricultural production in this country is not keeping pace with population. Expert investigators believe that it began to fall behind in 1906 or 1907. Slow as the ensuing decrease in production per capita has been, it is perceptible, and it is bound to tell in the farmer's favor. Year by year it will act to lessen the disparity between his prices and general prices.

More About Tax Exempts.

For some reason an impression has gained ground that opposition to Secretary Mellon's plan for putting an end to tax-exempt securities comes from investment bankers. This is erroneous. Clarkson Potter, chairman of the Investment Bankers' Association, has announced that his organization is solidly behind the proposal to restrict further issues and that it

has always taken an active part in the campaign for such restriction. The adoption of the Mellon plan he believes would inure greatly to the benefit of the investment banker rather than hurt his business, though for a short period it might limit the issue of securities that are tax exempt. The long-run effect will be to put these securities before the investor on their merits and this will make for wholesomeness. Prof. Seligman of Columbia University pointed out some time ago that the alleged advantage of tax exemption to state and municipalities by allowing them to float their bonds more cheaply than they could do otherwise has been offset by the large number of such issues that have been put on the market. The flood of issues tends natural to increase the rate at which they are floated. In that case the abolition of tax exemption would add little or nothing to the cost of public financing.

Something To Think About.

The justice of penalizing individual carelessness when it results in fire damage to the property of others, is effectively argued in the following brief bulletin, issued by the Industrial Commission of Wisconsin:

A crook robs a national bank of one million dollars. The entire police power of the state and nation are put to work to apprehend him.

A man deliberately sets fire to a grain elevator in which one million dollar's worth of grain is stored. Some fire marshal's deputy, alone and unaided, investigates this fire in the hope of discovering sufficient evidence to bring the guilty man to trial before a jury strongly prejudiced against circumstantial evidence.

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Cultivating Fire-Safety on the Farm.

Much is heard to-day of the passing of the old-time farmer, of his transformation into an alert, progressive business-man living in an environment that has been modernized by the introduction of the automobile, the stationary gasoline engine, the telephone, the electric lighting system the radio and sundry other devices and conveniences shared with the city dweller. Unquestionably farm life, in the past few years, has been enormously broadened and quickened and generally improved; improved, that is, in all respects save in the vital one of fire-safety.

Yet the farmer, above all others, needs to give special attention to the reduction of hazards and the adoption of protective methods. This is true for several reasons. In the first place, his house and barn and out-buildings usually are constructed of combustible materials; being more or less isolated, they are peculiarly subject to lightning strokes; kerosene and gasoline are likely to be stored about the premises and used for light and power; the farmer crams his barn with hay, straw and feed, all of which are subject to spontaneous combustion; and last, but by no means least, he is nearly always beyond the reach of organized fire protection.

Fire precautions ought to be an integral part of the original plan of a farmstead. Its various buildings should be so separated that if a fire occurs in one the rest will not almost inevitably be doomed. In common with dwellings everywhere, too, there are several interior features of rural home construction which, although higher in first cost than ordinary work carry with them increased safety to life and property. Among these are the employment of fire-retardant roofing material in place of wooden shingles; the provision of two stairways in different parts of the house; the inclosure of stairways, particularly a rear one that enters the kitchen, and the installation of fire-stopping between floors. All these items, with the exception of the fire-stopping, are features that can be introduced even in structures long standing.

Confronted by a fire loss in four recent years of nearly ninety million dollars—a sum equal to the value of all farm property in Delaware, or sufficient to remove the mortgage from every encumbered farm in the states of Virginia, West Virginia and North Carolina—American agriculturists, comprising, as they do, 30 per cent. of the country's population, should remind themselves that the very word "farm" means, ultimately, "firm" or "secure," and should set about making their property exactly that. "Agriculture," wrote a distinguished economist many years ago, "engenders good sense." And good sense, on the farm as elsewhere, implies the elimination of preventable fire.

Widen Your Insurance Horizon.

One of the most profitable things a business man can do in connection with his insurance is to widen his horizon. The man who deals only or even primarily with his local agent,

unless that agent happens to be a very unusual one, is almost certainly spending hundreds and possibly thousands of dollars for his insurance which might be saved, and also is almost certainly falling short of the best insurance practices for his property.

The local stock agent is not a necessary part of the insurance business as at present organized and he invariably presents a stumbling block to the most economical and efficient handling of the retailer's insurance. His viewpoint is usually merely that of the salesman. He claims to give service, but really does not know what the word means in its larger sense. He talks about reciprocity in business, shutting his eyes to the fundamental difference between buying insurance at a fixed price with a uniform contract, and buying merchandise at competitive prices and quality.

He usually handles your insurance because of trade relations, blood relations or business relations. Either he runs a big account which the merchant is afraid of losing or he is a needy relative or there is an interlocking directorate or something of the sort. Most any reason will do except downright ability to give disinterested, wide-voiced service. A comparatively few big agencies in the larger cities are the exception of this local agent rule. It is not wise to trust one's underwriting to the average local agent.

It is because of this restricted horizon that the services of big mutual insurance companies and agencies so often prove to be profitable. The Tradesman is prepared to give enquirers the names of several such concerns whom we have investigated and are satisfied offer a high class inspection and engineering service. These men come in contact with insurance practices in different states and sections of the country. They are free from local prejudices and are almost always able to render valuable service to the assured.

And so we strongly commend the widening of your insurance horizon through contact with men of nationwide experience.

Can't Always Trade Down.

That it does not always pay to put your best foot forward was recently proved to a certain department store buyer by his own experience. At the front of his department, which carries garments of the gift type, he had tables showing different high-priced articles attractively boxed and prominently labeled "Holiday suggestions." These garments averaged \$20 to \$25 in price. Back of them were placed groups of merchandise ranging in "steps" down to about \$5. To get to them, the prospective customer had to pass the better stuff and, if she had had a \$5 article in mind, it looked so poor by comparison with the other she had seen that she bought none of them. After noting sale after sale lost in this way, the buyer reversed the arrangement of the stocks. In this way his clerks not only sold the woman with \$5 to spend, but found it relatively easy to make sales of \$10 and \$15 goods to women who wanted something fairly nice.

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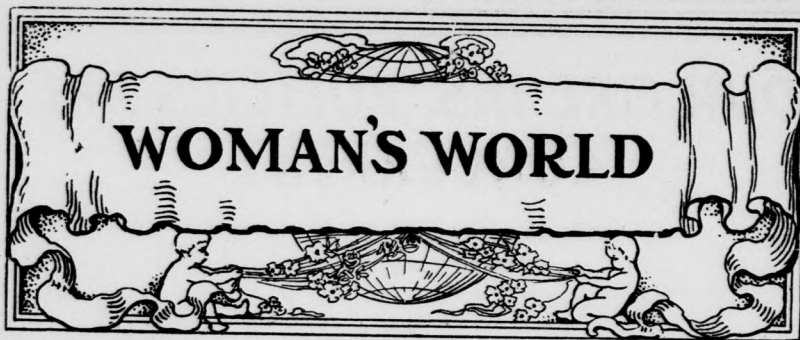
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Try Putting Yourself in Your Child's Place.

Written for the Tradesman.

Would it be possible for you during one whole day, to look at the world through the eyes and with the mentality of your little child—or your older one, for that matter? Try a day of it, and if you have imagination enough you probably will find that it will greatly alter your whole attitude towards his views and actions.

Parents rarely realize how profoundly different are the minds of children and adults. They see well enough that their children are unlike them in size and physical capacity and development; but they seldom understand the still greater differences in mental characteristics.

We expect children to be thoughtful in particulars and lines of conduct to which they are quite oblivious. They do not see many things that need to be done, as older people do—or may be expected to do. They cannot, even though we punish them for the inability. They are absorbed in their play; thinking of other things entirely.

We expect too much; there is no doubt about that.

Why does the child not see that a room needs dusting and putting in order? For much the same reason that a kitten does not see it—it is beyond his present range of comprehension. Dirt to a small child is not a thing to be reckoned with at all. He cannot understand why dirt brought into the house is unsuitable. It is a source of vast perplexity to him that insects, stones, handfuls of rubbish, pets—especially pets—are unwelcome in his home. It is only through a long process of experience, observation, and accumulated memory that he learns to discriminate in such matters. Still longer the learning that things belong in particular places and are objectionable in other places.

Only six years a resident of the world, and punished for not having learned all the fine-spun rules and customs—many of them wholly unreasonable and absurd! Put yourself in his place (or hers) and try to imagine how you would feel—how you did in fact feel as a child not so very long ago—in a great bewildering environment, surrounded by old residents who punished you for not knowing as much about the place as they did.

That "hard age," with boys from twelve to fifteen—that is a period that needs so much patience! Try to imagine yourself a boy of fourteen. You have been in the place only fourteen years; the world is for you only what you have observed up to that time. Would you be all that you seem to expect your fourteen-year-old boy

to be? Were you? Ask yourself.

"Yes, he is disorderly, but would I be any better? Was I any better, except as some one compelled me to go through the motions?"

Do you make it easy and convenient from your children's standpoint, or do you constantly bend them to yours?

If you expect them always to hang up their clothes and keep their things in place, have you furnished them with low hooks, low shelves, and drawers, and closets that they can conveniently use? Imagine yourself short of legs and not very strong; would you find it easy to do things of that sort, especially if you didn't see any sense in doing it, anyway?

The mother of a sixteen-year old girl expects her daughter to be what she calls "sensible," as she herself is now, quite forgetting the kind of person she was when she was sixteen. Every little while some father tells me anxiously about 'his son—'lazy,' 'irresponsible,' 'low marks in school,' and so on; and almost always I have to laugh, if I have known the man all his life, because I see that he is expecting his boy to be something that he never was. Judging him by adult standards, instead of allowing for the great difference in development.

Still worse is the practice of many parents of saying to their children: "Above all things don't do what you see me doing; do what I say; I am not a good example."

One's actions are his real creeds. Imitation is the chief method of learning in childhood, and your child knows that your real beliefs are expressed in what you do. If you really believed what you say you would do it. Every child knows that.

But even the things you do may be quite beyond the scope of the child's present ability either to comprehend or to perform. You would not give him a task evidently beyond his physical strength; it is quite as injurious to give him one or to impose a standard beyond his moral strength. As Kirkpatrick puts in more scholarly words:

In the more purely mental sphere there is general agreement among students of children that they form crude, indefinite ideas involving only a few of the most obvious acts of analysis and synthesis. These ideas become more exact and definite with increased experience; just as movements become more accurate and definite with practice. There can be no doubt, therefore, that the detailed analysis and exact definitions so often required of young children are opposed to the natural order of brain development, and therefore destructive

of interest and disturbing to the natural processes of mental growth.

So, you see, the patience which I am bespeaking is not a matter of good-natured mildness in dealing with children; but of mental health for them. When you expect too much in detail, when you accuse a child of obstinacy or even lying, for instance, because he does not see things as you do, you are enforcing a standard beyond his strength, and doing a definite harm.

This is why every parent should study what the wisest students have taught about the child mind. This is why you might learn much by putting yourself in your child's place and trying to see the world—including yourself through his eyes.

Prudence Bradish.

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Black and White Feather Effects.

White gardenias have come to the fore in conjunction with millinery, either as actual trimmings for hats or worn on the shoulder as a dress accessory. Thus they supply the touch of white with black that is steadily growing again in style importance. Furthering the idea of black and white, according to the current bulletin of the Retail Millinery Association of America, are seen bits of white ostrich, coque and peacock mingling with black feathers in the fancy plumage trims.

"Coque is wider this season," the bulletin goes on, "and is seen in more pasted straight 'fancies' than in curled, fluffy ones. Ostrich, which is heralded by many as the leading Summer trimming, takes to longer effects. Some burnt ostrich 'fancies' are seen that wind about the crowns of roll brim models and trail on one side. They are also seen trailing down the back and over the brim edge.

"Most noteworthy of the new things in the trimming and hat accessory field however, is the long scarf or old-time stole. Double-faced, fringed or bound it is the logical successor of the bandanna handkerchief that was knotted around the shoulders in miniature shawl simulations. Bands with flat ends lying on the brim on one side are tightly wrapped about the side crowns and it is only logical that a knee-length accessory in the form of a stole should come into being. Crepes, wool, chenille and even the new-crepe all-overs make these subtle aids to charm.

"With bar pins and double end ones liked—jewels of all colors attach themselves to silk hats by means of metal threads—now come wooden ornaments and floss beads from Europe to challenge the deluge of glass ones here. Smartest of all the European novelties, however, is the cut-steel brilliant or marcasite watch fob on a grosgrain ribbon two inches long that is worn on the fur coat, taylor or sport suit, and also on hats of the cloche and Breton types instead of ornamental pins."

Women in Men's Stores.

Time was when women who desired to buy gifts for their menfolk were in something like a quandary, and when they did make their selections, purchased them in the stores they patronized for their own wants. As

a result, there often was disappointment registered when the shirts, neckwear or socks were gazed upon by their recipients on Christmas. Now the procedure is different. Women are apparently invading the strictly men's specialty shops. At a certain men's store on Monroe avenue recently there were approximately ninety persons in the store, and of these more than half at the time were women purchasers. They evidently feel that they can get the benefit of skilled suggestion in their buying and the merchandise will be what is wanted, rather than something chosen "for its colors" which may not be the way the man feels about it at all.

Run on Glove Silk Underwear.

The run expected on glove silk underwear at this time has started, according to wholesalers here. This merchandise is moving very well for gift purposes. As retailers carried only comparatively light stocks, they are filling in rather heavily at the moment. The larger part of the demand is for the low end all silk merchandise and, in certain shades, there is not a great amount of stock available in wholesalers' hands. Pink is one of the most favored colors, although some of the high novelty ones are in good request. There seems an abundance of the cheaper fiber and silk garments. Wholesalers look for still more urgent requests from retailers as the retail holiday business approaches its peak.

Linen Sheet Sales Increase.

One of the features of the business done in linens in this market of late has been the increased demand for real linen sheets and pillow cases from the better-class hotels in different sections of the State. Many of the hotels now buying these goods had been forced by increasing costs and curtailed revenues to abandon them during the high-price era in favor of union or all-cotton articles, but lower prices have brought them into the market again for the real thing. Improved business in handkerchief and embroidery linens is also reported here, with little, if any, falling off in the interest that has been shown in colored dress linens for some time.

The man who is always complaining about the morals of his fellow-man sometimes overlooks his own.

Fiegler's

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Dec. 11—On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Lefler Bros., and Edward and Elmer Lefler, Bankrupts No. 2404. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupts are residents of Victory township, Mason county. The schedules do not indicate the occupation of the bankrupts. The schedules of the partnership schedules list no assets of any kind and claims in the sum of \$790. The schedules of Edward Lefler indicate that he has no assets of any kind and no claims. The schedules of Elmer Lefler show no assets and no liabilities also. The court has written for funds and upon the arrival of the same the first meeting will be called and note of the same made here. A list of the creditors of the bankrupt partnership is as follows:

Bank of Fountain, Fountain ---- \$45.00
Reek Bros., Fountain ---- 90.00
Peoples State Bank, Scottville ---- 60.00
T. D. Smith, Scottville ---- 35.00
F. B. Reader, Hdwe. Co., Scottville ---- 55.00
Bank of Custer, Custer ---- 50.00
Bernhard & Plag, Ludington ---- 120.00
William Fisher, Custer ---- 235.00
Booth & Schoneherr Lumber Co., Fountain ---- 200.00

Dec. 12. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of John Prawditzk, doing business as Stocking Avenue Market and as Bon Ton Market, Bankrupt No. 2408. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of the city of Grand Rapids and is a butcher and manager of meat markets. The schedules filed list assets of \$5,366, of which \$500 is claimed by the bankrupt as exemptions, with liabilities of \$5796.15. The funds ordered by the court has been furnished and the first meeting will be held Jan. 5. A list of the creditors of the bankrupt is as follows:

City of Grand Rapids ---- \$18.00
Sam Wapner, Grand Rapids ---- 500.00
National Cash Register Co., Grand Rapids ---- 200.00
Anderson Bros., Grand Rapids ---- 10.00
Barnes Packing Co., Grand Rapids ---- 20.00
Big Rapids Garage Big Rapids ---- 126.00
Collins Northern Ice Co., Grand Rapids ---- 169.00
D. L. Cavera & Co., Grand Rapids ---- 5.00
Coffee Ranch, Grand Rapids ---- 40.00
Caldwell Packing Co., Grandville ---- 4.50
Ellis Bros., Grand Rapids ---- 59.00
East End Market, Grand Rapids ---- 14.00
Eureka Coffee Co., Buffalo ---- 52.00
John Enzing, Jamestown ---- 10.00
Frank Pedorowicz, Grand Rapids ---- 200.00
Feharr & Roon, Byron Center ---- 300.00
Furniture City Creamery Co., Grand Rapids ---- 23.00
Gasser Coffee House, Toledo ---- 9.90
G. R. By Products Co., Grand Rapids ---- 60.00
Gimmen Bros., Jenison ---- 32.00
Illinois Casing Co., Chicago ---- 50.00
Industrial Mortgage Co., Grand Rapids ---- 93.00
Geo. L. Jung & Co., Chicago ---- 17.00
Kent Storage Co., Grand Rapids ---- 42.00
Kent Creamery Co., Grand Rapids ---- 10.00
Walter Kubiak, Grand Rapids ---- 150.00
Lewellyn & Co., Grand Rapids ---- 25.00
Morris & Co., Grand Rapids ---- 507.00
Moon Lake Ice Co., Grand Rapids ---- 100.00
Mich. State Tel. Co., Grand Rapids ---- 15.00
National Grocer Co., Grand Rapids ---- 75.00
Vincent Prawditzk, Belmont ---- 500.00
Vincent Prawditzk, Jr., Belmont ---- 150.00
Andrew Puzniak, Grand Rapids ---- 590.00
Ryskamp Bros., Grand Rapids ---- 29.00
Robson Casing Co., Chicago ---- 122.00
Mike Razoog, Grand Rapids ---- 10.00
Paul Stachowiak, Grand Rapids ---- 420.00
Abe Samrick, Grand Rapids ---- 54.00
Sam Samrick, Grand Rapids ---- 20.00
Swift & Co., Grand Rapids ---- 23.00
Steel & Wallace Co., Escanaba ---- 17.00
Stocking Ave Garage, Grand Rapids ---- 65.00
Frank Steele, Burnip ---- 23.00
A. B. Schefman & Co., Grand Rapids ---- 5.00
Thomasma Bros., Grand Rapids ---- 150.00
Sam Tylczynski, Grand Rapids ---- 68.00
Vicksburg Fireproof Curtain Co., Chicago ---- 30.00
Vinkemulder Co., Grand Rapids ---- 5.00
Sam Wapner, Grand Rapids ---- 487.00
Wagner Bros., Grand Rapids ---- 20.00

Dec. 13. On this day was held the first meeting of creditors in the matter of Ned Lewis Taylor, Bankrupt No. 2370. The bankrupt was present in person and by attorney, C. A. Watt. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The first meeting was adjourned no date. The bankrupt was ordered to pay the statutory filing fee within thirty days from this date. The case being no asset will be closed as soon as such fee is paid.

On this day also was held the first meeting of the creditors in the matter of Fred R. Newman, Bankrupt No. 2398. The bankrupt was present in person and by attorney, John M. Gould. Creditors were represented by Fred P. Geib and Fred C. Temple. Claims were proved

and allowed. Glen Whitmore, of Middleville, was appointed trustee and the amount of his bond fixed at \$2,000. The bankrupt was sworn and examined without a reporter. Appraisers were appointed. The first meeting was then adjourned without date.

Dec. 13. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Ralph E. Cross, Bankrupt No. 2407. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of Grand Rapids and is a railroad fireman by occupation. The schedules filed list assets of \$63, of which \$24.80 is claimed as exempt to the bankrupt, with liabilities of \$716.89. 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:

Hayden Supply Co., Grand Rapids ---- \$23.75
S. A. Dwight, Grand Rapids ---- 120.00
C. F. Adams Co., Detroit ---- 35.00
Bultema De Jager Coal Co., Grand Rapids ---- 5.00
Ben Marlette, Grand Rapids ---- 18.00
Wolverine Battery Shop, Grand Rapids ---- 16.00
J. Sullivan, Grand Rapids ---- 8.00
Sherman Clothing Co., Grand Rapids ---- 3.50
Grand Rapids Gas Light Co., Grand Rapids ---- 18.00
Ben Flietstra, Grand Rapids ---- 15.52
Perry Nichols, Grand Rapids ---- 4.90
Richard Weatherall, Grand Rapids ---- 5.00
Fletchers Drug Store, Grand Rapids ---- 5.00
Tire & Vulcanizing Co., Grand Rapids ---- 5.00
Van Huelen Coal Co., Grand Rapids ---- 1.35
Watson Fuel Co., Grand Rapids ---- 20.00
C. A. McCarthy, Grand Rapids ---- 15.00
Graham St. Garage, Grand Rapids ---- 10.00
Otte Bein & Fox Garage, Grand Rapids ---- 5.62
F. F. Wood Motor Co., Grand Rapids ---- 13.00
Universal Motor Sales Co., Grand Rapids ---- 18.00
Menter Clothing Co., Grand Rapids ---- 32.50
William Klassen, Grand Rapids ---- 10.25
Harold McGay, Grand Rapids ---- 270.00
Burgess Jewelry Co., Grand Rapids ---- 3.50
Parris Dry Goods Co., Grand Rapids ---- 5.00
Alex Gitlin, Grand Rapids ---- 15.00
J. Brose, Grand Rapids ---- 8.00
Salvage Auto Wrecking Co., Grand Rapids ---- 7.00
Holland Hudson Essex Co., Holland ---- 200.00
McCauley Bros., Grand Rapids ---- 10.00
Air Reduction Sales Co., Detroit ---- 10.00
D. D. Carlisle, Grand Rapids ---- 36.00

Dec. 15. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Alva Q. Powell, Bankrupt No. 2409. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of the township of Ronald, Ionia county, and has conducted a store at the Michigan Reformatory at Ionia. The schedules filed list assets of \$200, all of which is claimed as exempt to the bankrupt, and with liabilities of \$5257.56. The funds for the first meeting have been furnished and such meeting will be held on Jan. 4. A list of the creditors of the bankrupt is as follows:

Orleans Garage, Orleans ---- \$75.00
Connor Auto Supply Co., Ionia ---- 12.50
Lee Phelps, Ionia ---- 14.70
J. Hale & Sons, Ionia ---- 12.50
Marshall Wright Lumber Co., Ionia ---- 100.89
Ionia Sentinel Standard, Ionia ---- 59.00
Charles Burns, Ionia ---- 75.00
Ionia Hardware Co., Ionia ---- 38.00
Southern Lumber Co., Fayette, Ala. ---- 2639.00
Henderson Lumber Co., Tuscaloosa, Ala. ---- 1820.36
Acme Lumber Co., Detroit ---- 419.61

Dec. 14. On this day was held the first meeting of creditors in the matter of Thomas J. Majchrzak, Bankrupt No. 2384. The bankrupt was present in person and by attorney, Frank J. Powers. Creditors were present in person and by attorneys, Hilding & Hilding and Knapen, Uhl & Bryant. Claims were proved and allowed. The referee appointed Frank V. Blakely as trustee, and placed the amount of his bond at \$500. The bankrupt was sworn and examined without a reporter. The first meeting was then adjourned without date.

On this day also were received the schedules, order of reference and adjudication in bankruptcy in the matter of Albert T. Sundell, Bankrupt No. 2410. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of the city of Muskegon. The occupation of the petitioner is not listed. The schedules show assets of \$10,262, of which \$6125 is claimed as exempt to the bankrupt, with liabilities of \$23,186.44. The court has written for funds, as the assets which are not claimed as exempt to the bankrupt are of doubtful value, and note of the same made here. A list of the creditors of the bankrupt is as follows:

Muskegon Trust Co., Muskegon ---- \$1500.00
Union Trust Co., Muskegon ---- 1272.83
Muskegon Loan Co., Muskegon ---- 100.00
Ole Erickson, Muskegon ---- 350.00

Union Central Life Insurance Co., Cincinnati ---- 1311.00
Hugo Olson, Muskegon ---- 566.93
Martin Johnson, Muskegon ---- 252.94
John Olson, Muskegon ---- 4719.00
Alfred Carlson, Muskegon ---- 114.14
Edward De Marse, Muskegon ---- 18.49
Mary De Marse, Muskegon ---- 25.67
Ruth Erickson, Muskegon ---- 61.97
Olga Iverson, Muskegon ---- 450.86
Carrol Johnson, Muskegon ---- 163.80
Edward Yonker, Muskegon ---- 442.07
Maris Wickland, Muskegon ---- 831.74
Mrs. Fred Turner, Muskegon ---- 145.21
Alerie Swanson, Muskegon ---- 72.89
Geo. Olsen, Muskegon ---- 25.46
Hilda Myrrel, Whitehall ---- 278.00
Lottis Marshall, Muskegon ---- 119.96
George Kanaar, Muskegon ---- 5.50
Louis Kanaar, Muskegon ---- 11.81
Otto Johnson, Whitehall ---- 353.50
Dr. Lyle E. Jones, Montague ---- 2336.46
Gabriel Johnson, Muskegon ---- 1005.83
Andrew Sundell, Muskegon ---- 727.27
Alex Fiet, Muskegon ---- 658.51
Anna Fiet, Muskegon ---- 538.43
Andrew Sundell, Muskegon ---- 500.00
Emil Carlson, Muskegon ---- 630.62
Matthew Fagerlund, Kent City ---- 959.17
Andrew Sundell, Muskegon ---- 100.00
Dick Fiet, Muskegon ---- 441.36
Mary Liderman, Muskegon ---- 400.00

Dec. 15. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Benjamin F. Barrows, Bankrupt No. 2411. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of the village of East Grand Rapids. The occupation or trade of the bankrupt is not mentioned in the schedules filed. The schedules list assets of \$388, of which \$358 is claimed as exempt to the bankrupt and with liabilities of \$927.02. The court has written for funds and upon the arrival of the same the first meeting will be called, and note of the same made here. A list of the creditors of the bankrupt is as follows:

Commonwealth Loan Co., Grand Rapids ---- \$90.00
Morris Plan Bank, Grand Rapids ---- 190.00
Dr. Chas. H. Jennings, Grand Rapids ---- 40.00
Dr. W. R. Rorke, Grand Rapids ---- 9.00
Dr. Louis Barth, Grand Rapids ---- 140.00
Dr. John Bedden, Grand Rapids ---- 53.25
Dr. Harry H. Lutton, Grand Rapids ---- 2.00
Dr. R. N. Freyling, Grand Rapids ---- 7.00
Dr. W. F. Bires, Grand Rapids ---- 13.00
Van Huelen Fuel Co., Grand Rapids ---- 41.00
J. L. Vanbinder, Grand Rapids ---- 25.00
Consumers Ice Co., Grand Rapids ---- 18.46
A. Burton, Grand Rapids ---- 33.00
T. J. Morgan, Grand Rapids ---- 13.00
Pastoor Bros., Grand Rapids ---- 19.10

Sanitary Milk Co., Grand Rapids ---- 21.96
Howard Severance Co., Chicago ---- 33.00
Houseman-Jones Clothing Co., Grand Rapids ---- 5.00
Mrs. Edyth Mansfield, Grand Rapids ---- 20.00
Hayes Elec. Co., Grand Rapids ---- 132.00
Clinton F. Anderson, East Grand Rapids ---- 17.00
Knapp Ave Dairy, Grand Rapids ---- 4.25
In the matter of Frank N. Rhinehart, Bankrupt No. 2402, the funds for the first meeting having been received the first meeting will be held at the referee's office on Jan. 4.

Dec. 17. On this day a final order for distribution was made in the matter of Benjamin E. Dayrell, Bankrupt No. 2186. The trustee's report and account was approved. There was no objection to the discharge of the bankrupt. The order for distribution paid administration expenses and a first and final dividend to general creditors of 7.8 per cent. The case will be closed and returned to the clerk of the district court.

On this day also was held the first meeting of creditors in the matter of Charles R. Mc Ghie, Bankrupt No. 2396. The bankrupt was present in person and by attorney. No creditors were present or represented. No trustee was appointed. No claims were proved and allowed. The bankrupt was sworn and examined without a reporter. The first meeting of creditors was then adjourned without date. The case will be held for a time to permit the bankrupt to pay the required filing fee before closing the case.

On this day also was held the first meeting of creditors in the matter of Lee C. Rockwell, Bankrupt No. 2397. The bankrupt was present in person and by attorney. No creditors were present or represented. 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 clerk of the district court as a no-asset case.

On this date also was held the first meeting of creditors in the matter of Harry Klant, Bankrupt No. 2393. The bankrupt was present in person and by attorney. Edward Eardley was present for creditors. The bankrupt was sworn and examined before a reporter. The case being a no-asset one will be closed and returned to the clerk of the district court.

Love your neighbor as yourself,
but don't take down your fence.—
Franklin.

The Mill Mutuals AGENCY Lansing, Michigan

Representing Your Home Company.

The Michigan Millers Mutual Fire Insurance Co.

And 22 Associated Mutual Companies.

\$20,000,000.00 Assets

Is Saving 25% or More

Insures All Classes of Property

ROBERT HENKEL, Pres.

A. D. BAKER, Sec.-Treas.



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.

End of the "Virgin" Wool Humbug.

It would appear from some disclosures made during the past week as though the end had come of the movement for the so-called Truth-in-Fabric measure. A bill of the usual kind, it is true, has again been introduced into Congress by representative French, but this has apparently been done in a perfunctory way from force of habit. Every one knows there is no chance of such a measure being enacted. There never was, as a matter of fact. The whole scheme was got up by the advertising agent of a woolen mill to boom the products of his employers. A paper organization was got up, under the convincing title of the National Sheep and Wool Bureau, at the head of which was a member of the woolen manufacturing concern who never owned a sheep and would not know what to do with one if he had it. Literature and propaganda followed, booming "virgin" wool as against all other, until quite a furor was created. The "stunt" was regarded as so good a one that other and perhaps envious professional conferees gave a congratulatory dinner to the author. At it he was toasted as "having pulled off a good one." Now, however, that all the advertising value has been taken out of the matter, it has been determined to drop the campaign. This will mean a lessening of the opposition to the Lodge-Rogers bill, which is based on the British Merchandise Marks act and which will penalize any kind of misrepresentation in the sale of goods. That bill has the merit—which the French-Capper bill did not have—of being one that can be enforced if enacted into law.

Holding Off Will Hurt Them.

The holding-off tactics that are now being practiced by so many wholesale buyers of cotton goods, apparently with the idea of depressing prices, are likely to have the opposite effect, an executive of a well-known Worth street commission house said recently. In this executive's opinion, the equivalent of four week's curtailment on the part of every cotton mill in the country is necessary to make the present cotton crop stretch over until the 1924 crop becomes available. Some of this curtailment has already taken place, but more will come. This, he said, will mean a scarcity of merchandise, and yet, unless buyers make

more than four weeks' curtailment necessary by continuing to hold off, the price of cotton will not be adversely affected. The longer the curtailment is prolonged, however, the greater will be the paucity of goods and the higher the prices the buyer will ultimately pay. Wholesalers are beginning to realize this, the executive said, and, although they are not buying freely at the moment, a marked improvement is predicted after the turn of the year.

Situation in Hosiery.

Two things stand out in the hosiery field at the present time. One of these is that manufacturers of infants' goods have enjoyed a rather good season in comparison with the business done in other lines. The other is that manufacturers of silk hosiery are gradually awakening to the possibilities of artificial silk. "It has taken some pretty hard knocks to get it into their heads that fiber goods are offering stiff competition," the special news letter of the National Association of Hosiery and Underwear Manufacturers says, "and that silk and fiber combinations, as well as fiber and wool, are making even greater inroads on pure silk. The result has been a gradual cut in prices to meet this competition in some cases, and in many others the manufacturers have 'gone over to the enemy' and are now producing artificial silk merchandise in conjunction with their original lines."

Resort Wear Response.

Houses featuring garment lines for resort wear are understood to have booked a satisfactory business, considering the general quiet of the market. Apart from actual business booked, the results of the showings are said to justify entirely the confidence that has been placed in sports wear as the dominating feature for the Spring season. The buyers to whom the resort lines have most appeal have expressed their satisfaction over the large and varied array of sports styles in coats, suits and dresses, and their confidence in them

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.

reflects their belief that the consumer response will likewise be favorable. In certain quarters, however, there has been some complaint that the styles shown do not exhibit as much variation from the preceding season as might be desired, but this is not by any means general and is discounted by the leading producers here.

Turn of Year Awaited.

While importers and dealers in chinaware are having a quiet time of it now, they have been encouraged by reports that the retail business during the past two months has been fairly satisfactory. This is taken to presage a good inventory position on the part of the stores, as the stocks

they were carrying were light. It likewise paves the way for good business during the first three months of the year, the period in which retailers cover a large percentage of their later requirements. Importers say that there is little difficulty in getting merchandise abroad, except in the case of certain of the more desirable kinds of chinaware. Sets have been in better demand in the American market. Colored floral patterns in both restrained and rather conspicuous patterns, are still leaders. Dutch scenic effects are wanted in the novelty lines.

Treatment of customers ought to be based on a real interest in pleasing them, not on a mere surface politeness assumed for the occasion.

*We desire to express our appreciation of
 your valued patronage during the past year
 and hereby to extend to you our wish for a*

*Happy and Prosperous
 New Year*



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

From Now Until January 5th Is Your Opportunity

This week we are checking our salesmen's samples, and as soon as this is completed, each man is going out with two objects:

I.—To Collect Accounts

We are endeavoring to collect every past due account so as to start the new year right.

II.—To Clean-up All Winter Merchandise

It costs from 10% to 15% to carry over merchandise from one season to the year following, if you figure taxes, insurance, interest, etc.

We would rather take a discount on the price so our men are coming to visit you **WITH SPECIAL PRICES ON WINTER MERCHANDISE.**

FUTURES ARE SELLING RAPIDLY. Cover now at the old prices. After one more trip around we will be forced to go up with the market.

ALL NEXT WEEK

we are putting on **SPECIALS** on Winter Merchandise, Odd Lots, Close-Outs, Etc.

We are doing this in order to clean up before January 5th when we will take inventory.

**SEE OUR SALESMAN or
 VISIT US BEFORE JANUARY 5TH**

GRAND RAPIDS DRY GOODS CO.
YOUR DRY GOODS WHOLESALE

MEN OF MARK.

Personal Tribute To Greatness of
Lewis H. Withey.

The resignation by Lewis H. Withey of the office of president of the Michigan Trust Company, so long held by him, followed by his election to the chairmanship of the board of directors of the company directs public attention to one of the most striking careers in the business life of Grand Rapids.

While the present generation commonly thinks of Mr. Withey as one who has always been a trust company official, there are still many in the community who recall his success in other fields of activity. In his early life, as head of the firm of L. H. Withey and Co., he engaged in pine lumbering operations on Flat and Grand rivers. The sawmill of this firm was upon upper Canal street and Grand River, in Grand Rapids, and a portion of its site is now occupied by the municipal filtration plant. Under Mr. Withey's direction this firm achieved early and marked success. It continued in existence until its timber reserves were exhausted.

When these lumbering operations were brought to an end in the early '80's, Mr. Withey retired from business. He was still a young man, less than 40 years of age, possessed of means sufficient to permit leading a life of leisure and with no desire to pursue his wonted activities in the comparatively remote regions of the South or the Pacific coast. And so, for a period, he indulged his bent for travel. He is a keen observer and throughout life has found pleasure as well as culture of mind in frequent travel, not merely in this hemisphere but also in the more remote parts of the earth.

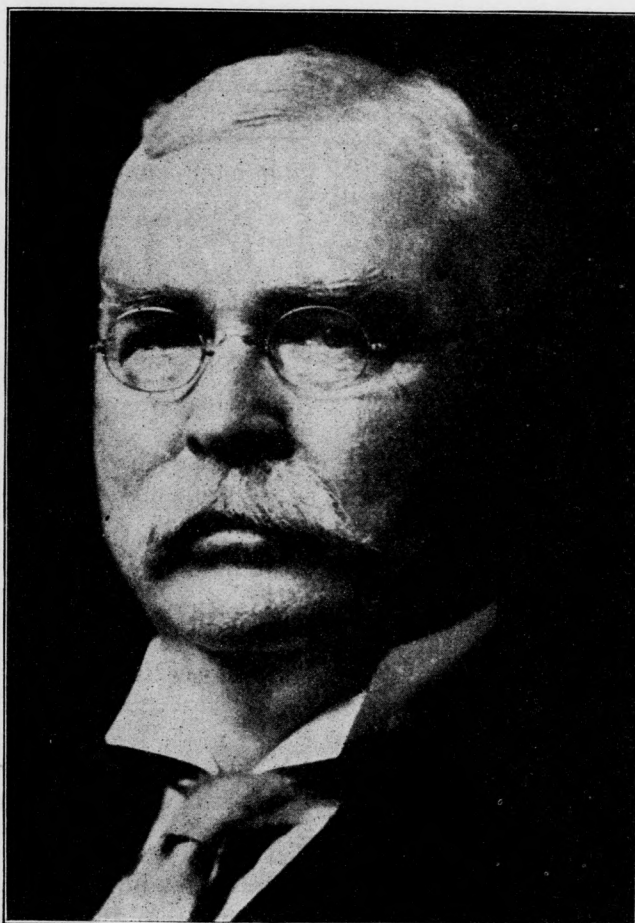
Some thirty-five years ago there occurred to Mr. Withey's enquiring mind that many forms of trust activities could be better performed through corporate management than by individual effort. The plan after all was but an extension of Adam Smith's principle of the division of labor, an application to fiduciary affairs of that specialization now so common in many fields of activity. The thought was communicated to Mr. Withey's friend and former associate in business, Anton G. Hodenpyl. Enquiry developed that there existed no law in Michigan under which a corporation could be organized to act as executor, administrator, guardian, trustee, receiver, assignee or in other fiduciary capacity. Indeed, there were few states in the Union which then chartered corporations with fiduciary powers.

As a result, application was made to the Michigan Legislature and in 1889 the Trust Company Act (so-called) of this State was enacted and in the same year the Michigan Trust Company was formed. It was the pioneer corporation to organize and embark in business under the new act. Mr. Hodenpyl was the Secretary and, at first, the active manager. Mr. Withey, at the request of his associates, became President of the company, but in the belief that he was

assuming a position honorary rather than active.

It proved, however, that there lay before the newly-formed corporation a greater future than dreamed by its founders. The management commanded from the first the public confidence and it was easy to enlist as stockholders and directors leading men of affairs, not of Grand Rapids merely, but throughout Western Michigan. Important trusts soon came to the new corporation. Some of the most important of these were receiver-

of course, is worthy of note, and it is a fitting tribute to those in charge of its affairs that it is invested with trusts of much importance, not only in Michigan, but in many other parts of the United States. It is an especial tribute to its late President that, while Michigan is no longer a lumbering state, the Michigan Trust Company is called upon to assume trusts relating to timber lands and timber companies in various parts of the Union from Florida to California. Indeed, there are few kindred organizations in the



Lewis H. Withey.

ships of lumbering operations and others of like character. These were attracted to the company by the high reputation for integrity and ability of the company's officers, and not a few because of trust in the practical skill of the lumberman President. The result was that Lewis H. Withey by force of circumstances became again an exceedingly active man of affairs and so remained for more than thirty years. Even now, after a service of thirty-four years as President, he does not intend to retire to a life of leisure, but, laying down the active work of the executive, remains as chairman of the Board of Directors, and by his counsel, as well as by attention to particular trusts with which he has long been familiar, will still assist in upbuilding that fine institution to whose service he has dedicated so large a fraction of his life.

In referring to the Michigan Trust Company and to the connection of Lewis H. Withey therewith, it is common to mention the small capital with which it began business a generation ago and to its great development in extent of business, as well as financial strength, within that period. This,

United States which have more familiarity with the performance of trusts of this character. But while this expansion of business and increase in financial strength must be gratifying to Mr. Withey as he turns over to another the more active executive duties, it must be immeasurably more gratifying to him that this institution, to which for so long a time he has given the earnest efforts of his maturer years, has possessed so absolutely the public confidence and is appealed to and trusted not only by the widow and the orphan but by shrewd and experienced men of affairs. That he founded and so long conducted with great success an enterprise of semi-public character, filling so great a need in the life of the community, is no mean tribute to the talents and character of Lewis H. Withey.

If I were asked what qualities have contributed most markedly to Mr. Withey's success as a trust company executive, I would mention his soundness of judgment, his strength of purpose, his ability to say yea when he means yea and nay when he means nay; in other words, that sincerity

which so commands the confidence and respect of others. A natural reserve of manner leads some to think him not readily approachable. This I think wholly erroneous. Indeed, I will add that I have found few men at all comparable to him in strength of will more ready to receive, weigh and act upon suggestions from others in whom he has occasion to repose confidence.

Throughout his Presidency Mr. Withey has received the loyal support of his Board of Directors and has exercised immediate authority over every department of the large business which has been developed. To one not familiar with the details of that business it may be interesting to note that, so far as possible, all incoming and outgoing letters of importance in every department of the business have come under his eye. This serves to illustrate the extent to which, in the privacy of his office, he has controlled and directed the details of the company's affairs. With his resignation of the active executive work this is changed and one entering the Trust Company's office may now see the Chairman of the Board of Directors, sitting at a desk in the main office, more readily accessible than ever and still engaged, despite his 77 years, in those useful and painstaking labors which have brought him to such a commanding position in the affairs of the community.

Willard F. Keeney.

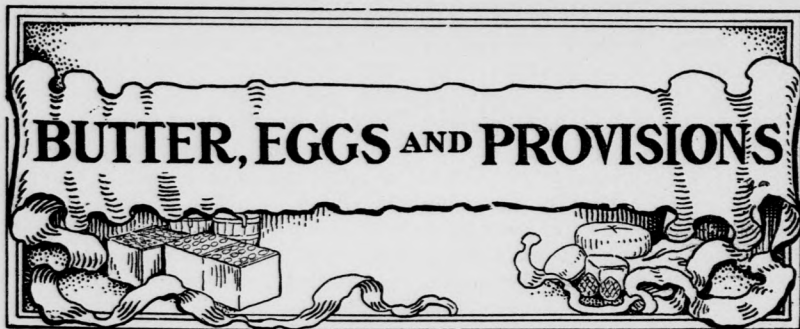
More Calls for Turbans.

With the coming of colder weather and the increased number of fur coats seen on the streets there has come about a picking up in the demand for turbans in local millinery circles. A Chinese effect in black, with a long silk tassel, is one of the novelties that is doing well, the shape being a close coronet draped on a sectional crown tip and stitched in long silver and white chenille. The tassel hangs well down the back of the wearer. Also doing well from all accounts are turbans of rich Far Eastern brocades and solid-color metal cloth effects trimmed by a band of rhinestones drawn diagonally across the front. Visor and small-brimmed types are likewise shown in metal brocades. The crowns are a little higher than the usual run of turbans, and the shapes conform with the head on the sides.

Offers New Cashmere Fabric.

What is described as the finest cashmere fabric ever put on the domestic market is to be offered the garment trade here for Spring use by one of the local dress goods concerns. The cloth weighs eight ounces and is intended for dresses and suits. Made of the best quality cashmere wool, it has a soft, silken finish and is available in a large array of colors, ranging from tans and grays to the very high shades. While of the "kasha" family, the cloth is said to be far superior to that fabric. It is priced at \$5 per yard net.

Cotton growers shouldn't quarrel with recent prices.



How To Buy Apples.

Housewives will find much of interest in a recent statement issued by the fruit specialists of the New York State Agricultural Experiment Station at Geneva about the kind of apples to buy for eating purposes or for cooking. Using the variety of apple best suited for a particular purpose will give much greater satisfaction than buying "just apples," declare the station specialists.

"When you buy your supply of apples this year, make it a point to call for those varieties which you like best or for those which have special virtues at certain times of the year," says the statement. "For example, if you desire a fancy eating apple for use in November and December, ask for the McIntosh. This is perhaps the finest dessert apple grown, being juicy, crisp, white-fleshed, and having a pleasing aroma. Incidentally, it makes beautiful white apple sauce. Or if you want an apple that is good to eat and which at the same time bakes well and makes good apple sauce and delicious pie, ask for the Rhode Island Greening which is at its best during December, January, and the fore part of February. The Baldwin is another variety with the same qualifications and is in season from January to March. Not only is it a good all-around family variety but this year, because of a large crop it is one of the less expensive.

"Perhaps the favorite apple for particular people is the Northern Spy. It is a bit more expensive than the other varieties because it is not easily grown and the supply is relatively short, but it is prized so highly that many are willing to pay a premium for it. It is in season from January to March and is rated as perfect, both for cooking and eating.

"The Delicious is a crisp, juicy variety, rather coarse-fleshed but highly aromatic. It is not rated especially high in quality but it is attractive to a great many people who desire a mild-flavored apple for eating purposes during December. It is not valued for cooking. For those who like a more sprightly apple of a little longer season than the Delicious, the Jonathan is to be recommended. For later in the year, February to April, the Yellow Newtown is an excellent variety. Most apples by this time have lost their flavor and are more or less 'flat.' The Yellow Newtown is one of the few sorts that retains its brisk flavor.

"Finally, for those who wish to put away a bushel of apples for use at any time from December to April and for any purpose, the Rome

Beauty is suggested. It is not of high quality, but it is a good, mild-flavored sort which keeps well; is good for general culinary use, and is fit for use over a long period."

Improves Cold Storage Information Service.

Expansion of the cold storage information service of the United States Department of Agriculture is planned. This action is in response to requests from trade organizations, says the Department. It is proposed in the daily reports to give the storage movement of butter, cheese, eggs and dressed poultry in ten leading cities instead of in four cities as heretofore.

The Department feels that the figures for New York, Philadelphia, Chicago and Boston alone are no longer properly representative of the National cold storage situation, inasmuch as large quantities of products are being held in other cities near leading production centers.

It is planned also to issue on Monday of each week reports on holdings in twenty-five cities. The cold storage figures will be obtained on Saturday by branch office representatives in the cities covered, flashed over leased telegraph wires to Washington, summarized at the Washington office, and a composite report flashed back to the branch offices Monday morning for immediate distribution to the trade and other interests. Under the new arrangement, the monthly preliminary report of cold storage holdings will be eliminated, but the final monthly report issued about the 15th of each month will be continued.

How To Make Polish Sausage.

Take 25 pounds of pork, two parts lean and one part fat, which has been salted for a few days with 1 pound of salt and a little sugar. Grate down finely a piece of garlic, salt them, stir in among them a quart of water; then add the meat, which has first been chopped into pieces the size of a hazelnut. Then add 1½ ounces of pepper and ½ ounce of nutmeg. Mix well and put into narrow pigs' casings very full. The casings should be 2 feet 6 inches long. They are then tied up and doubled, so that each sausage is 15 inches long. Hang them on a smoking stick to dry for a day. Then smoke them at a heat of 133 degrees Fahrenheit and let them hang until they are thoroughly cooked inside merely with the hot smoking. The garlic need not necessarily be an ingredient. If one should prefer to boil this sausage, then give only a light smoke, until the sausage is a yellowish-red color, and boil afterward, directly after smoking, for twenty-five minutes.

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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

Once in a while we allow ourselves the luxury of thanking our friends for the evidences of their good will extended to us from time to time. This is one of those occasions, and we use it gladly to express our grateful appreciation for the business given us in the past year. We sincerely hope that in the future, our relations may be most cordial, and that mutual advantage may result.



JUDSON GROCER COMPANY

GRAND RAPIDS

MICHIGAN

Indiana Grocers Defeat Druggists.

The determination of the Indiana Wholesale Grocers' Association to fight back against the efforts of the druggists of the State to shut out grocers from handling certain patent medicines, through their influence with the State Pharmacy Board, has apparently been crowned with success. In a circular letter to members Secretary Fred R. Pitcher refers to it as a "real victory for the wholesale grocers."

A meeting was held recently in which committees representing the Indiana Wholesale Grocers' Association, the Indiana Retail Grocers' Association and the Indiana Board of Pharmacy were present. It was finally agreed that the retail grocers should discontinue the sale of blue vitriol, calomel, calomel tablets, carbolic acid, formaldehyde, Jamaica ginger, tincture of iodine, sweet spirits of niter and paregoric.

It is understood that such other articles as may be sold by the grocery trade should be in the original package and plainly labeled as to their contents and directions for use, such as the Indiana statutes prescribe regarding such sales by general merchants and others to the consumer.

It is agreed that in the sale of the other drug items contained in the long list as submitted the Indiana Board of Pharmacy guarantees there shall be no interference. This has been made a matter of record, filed in the Indiana Board of Pharmacy's office.

"Apparently the board has gone into the law as it really is on the statute books of our good State," says Mr. Pitcher; "possibly not until after we had repeatedly called to their attention the fact that their stand in the past three or four years was without a firm foundation. We had prepared ourselves to immediately go into court in case the board still persisted in their position. I have crossed off on the enclosed list the items we agreed not to sell in the future. Four of them are poisons, two are highly alcoholic (Prohibition Act), one we could not sell because of the Federal Narcotic Act and two are just a little dangerous and I don't believe we want to sell them. Sell all you possibly can of any other drug item mentioned in the list. It was a great victory for us."

The Merchant's Dinner

In Germany before the war, it was the custom on a certain holiday for thirty jovial tradesmen to meet at the home of a merchant. They gathered to renew friendships, to have speeches, and to make merry with wine and song. But a sad day came with the advent of the war. The good merchant's stock of wine was exhausted, and on account of business reverses, he had not the means to purchase more. Great were his misgivings as the holiday approached, for he could not think of the feast without the customary wine. The tradesmen all shook their heads sadly, until one made the bright suggestion that each procure a bottle of wine, to replenish the good merchant's cask with thirty bottles.

The holiday came. There was no

lack of merriment and this served somewhat to dispel the host's fears. Unnoticed by him, the tradesmen one by one proceeded to the cellar, each withdrawing a bottle from beneath his cloak, emptying its contents into the cask, and returning to the company unnoticed. While the feast was at its height, the merchant made the sad announcement that his wine cask was empty. One of the guests spoke up: "Good friend, perhaps the last drop has not been drawn. Let us at least see the color of a good glass of wine."

The merchant went down to his cellar and was astonished beyond measure when, upon turning the faucet, his pitcher was quickly filled to the brim. He hastened up the dim stairway to his guests. When lo and behold! In place of the golden liquid which he expected to see, there was nothing but water in the pitcher. It seems that every man had said to himself: Among so many bottles, it will not matter if I fail to furnish good wine. I will fill my bottle with water, and no one will ever know the difference."

The Butcher a Specialist.

The modern butcher of to-day is a specialist in meat. Not only must he know how to buy intelligently and to the best advantage as to price and character of meat for his particular clientele, but he must know how to cut the meat with that care and precision which secure the maximum amount of good cuts with the least waste and labor. Next, he must be an artist in the preparation of the different cuts for his customers and, lastly, be able to tell them how to prepare them for the table.

Many a fine cut of meat has been spoiled by injudicious cooking. Butchers have found that it sometimes pays to suggest methods of cooking certain meats to get the best results, for a good cook can make a cheap cut of meat "eat well," whereas a poor cook can ruin any cut, no matter how fine a piece of meat it was before it went into the frying pan, the roaster or the pot.

A Chinese editor enclosed a rejection slip, when returning contributions, which read as follows: "We have read your manuscript with infinite delight. Never before have we reveled in such a masterpiece. If we printed it the authorities would take it for a model and henceforth would never permit anything inferior to it. As it would be impossible to find its equal within 10,000 years, we are compelled, though shaken with sorrow, to return your divine manuscript, and for so doing we beg 10,000 pardons."

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**Seasonable
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Satisfied Customers
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**"SUNSHINE"
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Blended For Family Use
The Quality Is Standard and the
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**Genuine Buckwheat Flour
Graham and Corn Meal**

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Michigan Retail Hardware Association.
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Suggestions In Regard to the Annual Stock Taking.

Written for the Tradesman.

The best time to take stock in the hardware store is as early as possible in the new year. As to the exact time, hardware dealers are apt to differ. Stock taking, however, represents the sizing up of the results of the year just ended and has plenty of lessons for the year just beginning. So, in order to make the most of 1924, it is good policy to get through the stock taking as quickly as considerations for care and thoroughness will permit.

The inventory may begin with the first business day of the New Year. It may not begin until a few days later. It may be put off till some time in February. While a safe rule is "the earlier, the better," yet local circumstances or individual preference may justify a later inventory. As to this, the dealer himself is the best judge.

When the inventory is taken in February, it is usually with a view to the holding of a pre-inventory sale. Where it is held early, the mid-winter sale is, of course, an after-inventory affair. So that the taking of the inventory and the holding of the mid-winter sale are closely related events.

The majority of hardware dealers, however, seem to take the view that it is good policy to start the inventory as early as possible in the new year. Even at the best the season is a dull and quiet one. The time necessary for stock taking can be spared a great deal better in January than it can later. Furthermore, the inventory, following close after the conclusion of the year's business, shows the merchant just that the result of the year have been. These results form a valuable guide in mapping the program for the coming twelve months. That program can best be mapped in the comparative quiet of the winter months—and here again, the earlier, the better.

The actual stock-taking should be carried out as rapidly as possible. The sooner it is out of the way, the better. While it is in progress, it is sure to hinder business, to some extent at least. The salespeople cannot give their best attention to customers while the tedious and heavy work of stock-taking is in progress. They will wait on such customers as come in; but their efforts behind the counter are likely to be limited to finding just what the customer wants, without reaching out

for additional business, suggesting timely goods, etc.

Then, too, customers, knowing that stock taking is in progress, quite often prefer to postpone their buying until later, when they can be sure of good store service. Thus it will pay the dealer to carry through his stock-taking at the precise period when customers are the fewest and business is the duller; and to take no longer for the job than he absolutely has to.

The duller period of the year for most hardware stores comes right after Christmas. The duller time of day is, as a rule the early hours of the morning. Quite a few merchants adopt the practice of confining their stock taking to the quiet portions of the day; and of making no attempt to take stock in the hours when the store is busiest. This policy is practicable where the dealer can count on the mornings to be comparatively free from interruptions; but this is not always the case, much depending on local conditions.

There are some dealers who make practice of confining their stock taking to the evenings. They lock the doors, pull down the blinds, turn on the lights, and simply go to it, without fear of interruption. There is a drawback, however, that where the clerk puts in a long evening taking stock, he is not apt to be in good form next day for his work behind the counter.

Of course, customers must always be given first consideration; and stock-taking must stand aside when sales are to be made. If this principle is kept clearly in mind, the difficulties attendant on stock taking will quite often adjust themselves. It does not pay to drive customers away from the store or to give them inferior service in order to get the job of stock-taking out of the way a day or two earlier.

A helpful feature is to take a little time beforehand to map out the work. Prepare your stock book before you start and determine what departments you will handle first, and in what order you will take up the various lines in each department. Amid the confusion that is bound to follow the rush of the holiday season it is not always possible to plan things clearly; but a preliminary estimate of the job confronting you will help in carrying it through.

Get your mind fixed beforehand, also, upon the idea of carrying this job of stock-taking through with all the energy you possess. Of course it's tedious work. You can't help that. But if you allow yourself to become obsessed with its tediousness, you're apt to find it much more tiresome even than you pictured it. Where-as if you go at it energetically, with

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a determination to carry it through in record time, you'll very likely find the work a great deal less exacting than you fancied.

Then as to your stock-taking sale. You may hold it before you take stock, and you may hold it afterward. That is a matter of individual policy, and there are strong arguments both for and against. The pre-inventory sale helps to some extent to reduce the task of stock-taking by clearing out broken lines and odd lots. On the other hand, the stock-taking is a dependable guide as to what lines ought to be cleared out, where the stock should be reduced, and what lines it will pay to hold at regular prices.

Whether you stage your mid-winter sale before or after stock-taking, never lose sight of the fact that it is a sale. A special sale where the merchant offers nothing to attract the attention or arouse the interest of the buying public is almost certain to prove a flat failure.

Remember, that your sale has two well-defined purposes. One of these is to clear out certain lines that you particularly want to unload, and that you really cannot continue to carry except at a loss. The other is to stimulate business in regular lines at what are practically regular prices.

The foolish dealer will cut to the same degree all round; and, naturally he will clear his good lines, and retain a large proportion of his dead stock. The correct stunt is to take the lines you want to get rid of and cut prices to the bone, in order to get the stuff out of the way, attract attention, and emphasize that you are really offering special prices. On the regular lines, nominal price concessions will be sufficient. The specials will advertise your sale, the regular lines provide your profits and swell your turnover.

Where you plan to hold your sale after the stock-taking, it will pay you to check on your lists, if convenient to segregate in some part of the store the odd lots, broken lines and dead stock which you want to get rid of and purpose to feature among your "specials". These articles can perhaps be supplemented by popular features bought specially for the sale. Picking out the "specials" as you go through your stock will save you the necessity of overhauling the stock a second time to find them.

Quite often the work of stock-taking can be combined with the necessary task of rearranging the store interior. Such possibilities should be studied beforehand, with a view to saving needless work and waste motion, as well as the time of the hardware dealer and his sales-people. It is often possible, by a little forethought, to save a great deal of time and effort that would otherwise be wasted.

Victor Lauriston.

Preparations For the Hardware Convention.

Marine City, Dec. 18—The thirtieth annual convention and exhibition of the Michigan Retail Hardware Association will be held in Grand Rapids on Feb. 12, 13, 14 and 15. Convention headquarters and meetings will be at the Hotel Pantlind and the

exhibit will be at the Furniture Exhibition building, which is located about a block from the hotel.

The convention, program, exhibit and entertainment committees are all at work and we are looking forward to one of the best conventions ever held by the Michigan Association.

The program, which is not complete and is yet in formative stages, promises us something good.

Alvin E. Dodd, Manager of Domestic Distribution Department, Chamber of Commerce of the United States of America, Washington, D. C., will address us on the subject "Distribution Questions of National Importance to the Hardware Trade."

Professor J. H. Kolb, Department of Agricultural Economics, University of Wisconsin, will speak on "Service Relations of Town and Country."

B. Christianson, Assistant Secretary of the Wisconsin Retail Hardware Association, will deliver an address, and has taken for his subject "What, If Anything, is the Matter With Hardware Retailing To-day?"

Charles Henry Mackintosh, of Chicago, Ex-International President of the Associate Advertising Clubs of the World, will talk on "Advertising and Selling to Move Hardware."

Our National President, Hamp Williams, of Hot Springs, Arkansas, will tell us "What Makes Success or Failure for the Average Hardware Business."

C. L. Glasgow, of Nashville, a member of our Executive Board will speak on "Good Business Records."

W. L. Cornell, Grand Rapids, a member of our Association, will favor us with an address on some subject of interest to our members.

Other members we expect will give us short talks.

This is as far as our program has progressed up to this writing.

The whole of Wednesday evening will be given over to the question box under the supervision of a strong committee.

Exhibit manager, Karl S. Judson, promises the largest display of hardware and kindred lines ever shown in the Middle West.

Lou. Cortenhof and a strong committee is working on the details of the entertainment. The main features will be the theater party Tuesday night and the big banquet Thursday night. Special entertainment is being provided for the ladies.

We hope to make this our banner convention and expect a record breaking attendance. A. J. Scott, Sec'y.

Paper Output Has Been Large.

Although paper production in the few weeks preceding the annual inventory period is not likely to be large, the belief is expressed that complete figures for the year will be close to those of 1922. Figures issued by the American Paper and Pulp Association show that October production was 12 per cent. greater than September, and in some grades equalled the high totals of June. Most of the month's production went directly into consuming channels. Fine papers have been strongly active, and holiday sales have stimulated the demand for wrapping grades. The profit percentage from sales during the past year, according to the association, may have been smaller owing to sharper competition, but this aspect is modified by the high volume of sales. The outlook for next year is considered bright, with the mills expecting strong replenishing activity in the early months.

Mellon is no lemon when it comes to make tax reform recommendations.

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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.

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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.

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STORE and OFFICE

Furniture and Fixtures

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Sand Lime Brick

Nothing as Durable
Nothing as Fireproof
Makes Structures Beautiful
No Painting
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Fire Proof
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Warm in Winter
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Brick is Everlasting

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SPECIAL SALE EXPERTS

Expert Advertising

Expert Merchandising

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GRAND RAPIDS, MICHIGAN



Flattery As An Asset to the Salesman.

I do not believe in the flagrant use of flattery as bait in trying to get a prospect's order. However, I had occasion once to flatter a dealer, and through it I fancy I got a larger order than I otherwise would.

On this occasion I was pushing cooking utensils. I dropped in on a certain well-established dealer, just as he was getting a brow-beating from a ponderous looking man who was holding an electric iron in his hand. I afterwards learned the man was a lawyer of prominence in the city.

I took a seat out of range of the irate fellow and the unfortunate dealer.

The conversation though was carried on in such loud tones that I could not but play the eavesdropper. I soon learned that the lawyer's wife had bought the iron there a month or so before and that this was the third time it had to be returned for repairs.

It's a rotten piece of business" the lawyer was still expressing his disgust, "for any reputable merchant to be selling inferior goods like this article."

I had sold the dealer irons before and was as nervous as a girl graduate, thinking perhaps it was one that I sold him. I knew that he carried other makes, and this allowed for the comfort of mental speculation.

Suddenly the dealer called me by name. My heart went to my mouth. In a second I had decided what I would do if the iron proved to be mine. I was carrying a sample of the latest iron put out by my company and I planned to give the belicose customer one like it for the one he was holding.

I was delighted on discovering that the iron was a cheaper one belonging to a rival concern. The dealer called me over just to relieve the tension of the argument. In other words, it was a "stall."

After gaining the facts anew, I scrutinized the iron, offered my suggestion of what might prove a remedy. I did my best to cool the fellow down without letting him know I was doing it. Then when I had him properly "set" I pulled out my sample of our latest and began explaining its fine points. He took it and compared it detail for detail with the one he was using, and after considerable talking decided he would order one if the man would allow so much on the old one. This the dealer was glad to do. In fact he was glad to do anything that would straighten things out.

After the lawyer was gone I began to congratulate the dealer for the diplomatic manner in which he handled his fighting customer. To tell the truth though, I believe he was playing a losing game, for the lawyer had all the evidence on his side and knew how to "put it over."

At any rate, the dealer was so pleased with my assistance and with my iron that he ordered a gross before we even sat down to talk business.

Chas. T. Brown.

Repeal of Unnecessary Tax on Pullman Patrons.

Washington, Dec. 26—Perhaps the most vigorously waged campaign now on foot here has been launched by the national council of the Association of Traveling Men who are demanding the repeal of the surtax of 50 per cent. on Pullman seats and sleeping berths. Already half a dozen Senators and Representatives have introduced bills lifting this tax which is said to produce approximately \$34,000,000 per annum.

Resolutions and memorials received by the Ways and Means Committee from a large number of national trade associations urge the abolition of this surtax. A typical argument in support of this measure is as follows:

"The surtax on Pullman seats and sleeping berths is essentially a war tax which President Coolidge in his recent annual message declared should not be retained in time of peace. It was imposed not only to produce revenue but to discourage unnecessary travel during the emergency period of the war.

"There is certainly no justification for the further retention of this tax. The railroads do not get it and the Federal treasury does not need it.

"This burdensome surtax is paid by every enterprising concern in the country that puts a traveling man on the road and it is a serious obstacle in the way of stimulating the growth of our industries. In many lines of trade business is slowing down and every incentive should be given our industrial leaders to speed it up by every legitimate means.

"It therefore seems the height of folly to continue to maintain a tax which acts as a serious obstacle to the extension of business. Congress can do no wiser nor more patriotic thing in connection with the prospective revenue reducing legislation than to repeal the surtax on Pullman seats and sleeping berths."

When you take a boy or girl into your employ, on the beginning of that employee's business career, you assume some responsibility for getting him or her started right. Don't shirk that responsibility.



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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 Mich.

CUSHMAN HOTEL

PETOSKEY, MICHIGAN

The best is none too good for a tired Commercial Traveler.
Try the CUSHMAN on your next trip and you will feel right at home.

Henry Smith Floral Co., Inc.

52 Monroe Ave.

GRAND RAPIDS, MICHIGAN

PHONES: Citizen 65173 Bell Main 173

Western Hotel

BIG RAPIDS, MICH.

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

A good place to stop.

American plan. Rates reasonable.

WILL F. JENKINS, Manager.

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.

HOTEL KERNS

Largest Hotel in Lansing

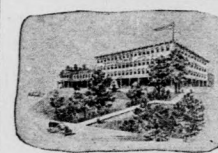
300 Rooms With or Without Bath
Popular Priced Cafeteria in Connection
Rates \$1.50 up
E. S. RICHARDSON, Proprietor

Stop and see George, HOTEL MUSKEGON

Muskegon, Mich.

Rates \$1.50 and up.

GEO. W. WOODCOCK, Prop.



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.

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.

CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION

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.

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

The Old Reliable

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.

Over 25,000 Patients
in West Michigan

Advantages of Cafeteria Over Regular Dining Room.

Battle Creek, Dec. 24—At the recent meeting of members of the Michigan State Hotel Association at Lansing, one of the principal discussions was over the problem of feeding hotel guests at a profit, and yet, at the same time, giving service and satisfaction.

E. S. Richardson, proprietor of the Hotel Kerns, at Lansing, stated that he was strongly in favor of the cafeteria; that in his own experience he was feeding in his cafeteria fifty hotel guests where he was feeding one in his dining room and, in addition thereto, enjoyed a very fine local patronage.

Mr. Richardson presents one attractive feature in his cafeteria which is not customary in most institutions of this character, which consists of supplying waitresses to carry the serving trays from the checking stand to a seat, thereby eliminating the objection of some patrons. This feature, I believe, is observed in the Hannaford cafeteria, at Grand Rapids, and is well thought of.

The Hotel Pantlind, Grand Rapids, has also pretty effectually demonstrated that the cafeteria is popular with a majority of its patrons, and while it has several dining and grill rooms, it does a record business in the former.

The power of imagination has much to do with the success of the cafeteria. In the regular dining room you look over the menu and everything looks alike to you in cold type, but when you enter the cafeteria, there is something stimulating to the appetite in the odor of well-cooked and well-seasoned food, which sensation, backed up by a vision of the food itself tastefully displayed, is one of the reasons why we sometimes carry away on our tray more than we can comfortably dispose of.

The sense of smell whets the appetite. That is one of the reasons the hotel dinner, even though well prepared, never tastes as well as one cooked at home. The hotel kitchen is afar off, behind swinging doors, and its aromas do not reach the awaiting guests to tantalize the stomach.

You may be walking along the street without feeling any sensation of hunger, but if suddenly there floats to your nostrils the fragrance of delicious cooking, you become instantly hungry, possessed of a yearning to eat a dish of that particular food. The response is instantaneous.

The facts are that the human stomach seems to do a lot of thinking for itself. It starts thinking hours in advance of the food it is going to get. The stomach and its allies, according to a prominent caterer I know, who is also somewhat of a scientist and philosopher as well, begin preparation for the work to come. Gastric juices begin forming. That means the beginning of hunger. When the food comes without a call from the stomach, the juices are not ready and a call for the doctor may not be far away.

Many times persons without appetite, even those with stomach trouble, can produce hunger by anticipating meal time as certain to be a pleasure. Instead of worrying for fear the food may not agree with you, try imagining how tasty and easily digestible it will be. If you try believing you want it, you will be surprised to find yourself actually wanting it. This idea is suggested for persons troubled with nervous indigestion—a common malady—largely due to imagination.

However, quite frequently we find the aroma of some food being cooked in some eating establishments, affects the imagination differently, in that it takes away an appetite already formed

and in such cases it behooves the caterer to remove such impressions, by giving this one thought careful consideration—to be particular that the food being prepared has an aroma which is an appetite producer, whether from a kitchen not too well ventilated.

Mr. Richardson does a wonderful business in the aforementioned cafeteria for the reason that his food is tastily prepared and seasoned, has an appetizing appearance on the steam table, and by no means a minor factor in his success—his charges are reasonable.

The employment of his methods will make a success of a similar enterprise in almost any locality where there is business in that line.

Who swipes the most towels from hotels?

Is it the "knight of the grip," the traveling salesman, the ordinary traveler, the traveling basket ball or athletic team or the tourist?

"No," said a hotel man whom I asked the other day. "It is not the traveling man. I don't know whether to attribute that to the fact that that class of men are more honest than others or whether they know they will be back over the same territory and don't think it would be safe.

"The ordinary traveler in most cases does not steal many towels. I think the worst offenders we have are the traveling athletic teams who take the towels as souvenirs and the tourist who seems to make a hobby of collecting any and everything he can lay his hands on as a souvenir of his travels."

Investigation shows that this is the case quite frequently with those who are on their first long trip; people who have traveled a great deal do not steal towels.

A hotel man can usually tell by the air of a person registering at his hotel whether or not he has traveled much. Every hotel of importance suffers enormous losses every year from the patrons who carry away towels and silverware, but who do not consider it stealing.

Recently one of my hotel friends told me of an experience he had through entertaining a foot ball team. Immediately after their departure the maid reported the loss of one dozen very heavy and expensive bath towels. He sent a bill, without comment, to the faculty of the college from which they issued and it was paid without question.

One Detroit hotel man told me of his experience in the loss and recovery of a valuable 9x12 Wilton rug. The party came to his hotel with a trunk. The next morning immediately after the thief had checked out, the housekeeper discovered the rug was missing. The trunk was traced to the depot by the house detective and opened notwithstanding the protestations of innocence by the guest. This full sized rug and a smaller one were discovered. The thief was allowed to depart, which was a mistake, as such depredations should be discouraged by legal action.

Henry Bohn, of the Hotel World, takes a fling at the telephone companies and incidentally at operators as well, when he says "there is no other public service about which there is so much complaint as the telephone service. Whose fault is it? The public, of course, charges it to the neglect and indifference of the telephone corporation; the employment of inefficient operators, etc.

That operators' delays and errors are very annoying, we must all agree, but we have never sat hour after hour at a switchboard and pulled and pushed plugs, helloed and repeated "operator" a thousand times an hour, taken the indistinct orders and "sass" of all kinds of idiots, old and young, masculine and neuter, and been required to answer "thank you."

We have a case in point where a patron tried to get a certain party between the hours of 6 and 8 in the evening. The party sat within ten feet of the telephone without a moment's absence and his phone never rang during that period. Explanation? Probably "wrong number." Not wrong number on part of the patron, but bad pronunciation, possibly, but more likely carelessness on the part of the operator, and the number connected brought the busy signal or no response. The error cost a busy man the loss of a full day's time and a trip out of town."

The general mistake the operator makes is that she expects the patron to be as expert as she is herself and to understand the mechanism of the switchboard. She spits out "Number?" You give it; she repeats it back and you know it is wrong, but before you can correct her she has connected you with the wrong number. Very often she repeats the number you give her but plugs the wrong one. A seemingly harmless little error may cost valuable time and money loss.

Frank S. Verbeck.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Dec. 25—Nels Neilson, proprietor of the Neilson greenhouses here, died at the Soo hospital Sunday morning from a shot inflicted by himself at Eckerman Thursday. Mr. Neilson had been despondent since the death of his wife last summer. He leaves three sons to mourn his loss.

The largest deer shot during the season here this year weighed 221 pounds. It was shot by A. H. Webb. He also won the cash prize awarded by Pete Vigent, proprietor of the Yellow Front sporting goods house.

Al. Jacobs opened his new Chevrolet garage for business last week at 720 Ashmun street. Al. has had decorators working on the new garage for the past week and is now ready for business, having received several new models. His experience as a traveling salesman for several years has put him in touch with many good prospects. There is every indication that this venture will be successful.

D. H. Moloney, proprietor of the Man Store, accompanied by his wife, left last Wednesday for his winter home in Dada City, Fla. He spends the winter there, as has been his custom for years.

Some write long letters home about the fun. Those having the fun have no time to write.

The old newsboys of the Soo turned out en masse Saturday afternoon, selling papers, the proceeds to go to the poor children of the city. The sale netted \$600, which was going some. The old cry, "Buy a paper," made the regular newsboys sit up and take notice. However, the boys had fun, if not more fun than the regular newsboys, as they were all prominent business men. William G. Tapert.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Dec. 26—The January furniture market, due to open Jan. 2, is looked forward to by all exhibitors with a great deal of anticipation, as the feeling exists among all furniture men, both retailers and wholesalers, that this coming market will prove at the close of the market one of very heavy sales. All the exhibition buildings in the city are actually crowded with samples and during the past week there were many applications for floor space that could not be taken care of.

Mr. and Mrs. Jesse L. Martin, and little son, Robert Glenn, came from their home in Detroit last Saturday to spend the holiday season and their intended festivities with the two daddies and mothers, Mr. and Mrs. John E. Bowen, Logan street, and Mr. and Mrs. John D. Martin, of Henry avenue. Mrs. Martin and Bobbie will return to their home in Detroit shortly after the holidays, but Jesse will

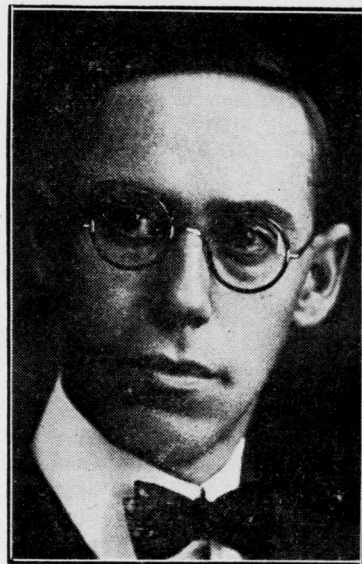
remain through the furniture season to look after his customers and assist on the floor of the show room of the John D. Martin Furniture Co., Incorporated, in the Rindge furniture exhibition building.

Advantageous Opening For Meat Cutter.

A Grand Rapids grocer who handles meats wishes to secure the services of an expert meat cutter. He prefers one who has funds which he would like to invest as a partnership interest in an old-established and profitable business. Any man seeking such an alliance is requested to communicate with the Tradesman.

Now a Regularly Licensed Embalmer.

Howard City, Dec. 26—Bert E. Meier, manager of the Michigan Mercantile Co., at Howard City recently received from the State his license in embalming, being successful in the first examination he attended. Mr. Meier was born in Fenwick, Montcalm county, in 1893, and spent his early years in Howard City, where he attended school. Upon gaining young manhood he spent several years on the large farm of his parents near Borland, Mecosta county, and upon his marriage in 1916 to Miss Ida Hansen, daughter of Chris Hansen, of Morley, entered into the mercantile business in partnership with Mr. Hansen, at Morley, the firm being Hansen & Meier. He brought aggressive qualities into the business and it was very successful. In 1920 Hansen &

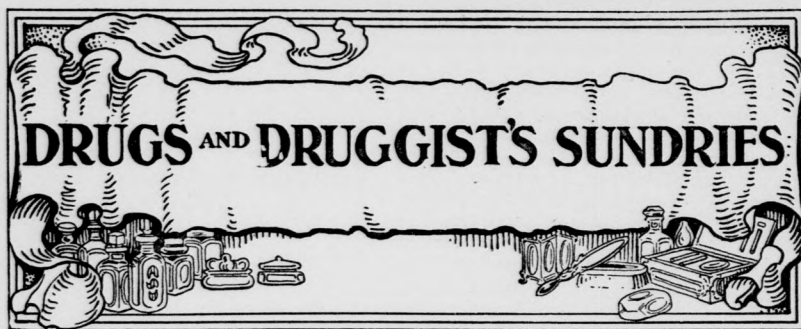


Meier closed out their business at Morley and took a substantial interest in the Michigan Mercantile Co. business, succeeding the W. H. Collins business, at Howard City, and Mr. Meier became manager, the business in Howard City being opened in October, 1920.

Besides doing a general mercantile business, a new undertaking department was opened. Mr. Meier is happily situated in Howard City and his home is brightened with the presence of two charming daughters, Caroline and Marguerite.

Mr. Meier is an active member of the Howard City Council, is one of the men who recently reorganized the Howard City Community Club and is a Mason and Pythian. He conducts a thoroughly modern store and has modern ideas with regard to community co-operation and store management.

Success is not measured by sheer volume of business, but by the bank balance at the end of the year—by the balance on the asset side of the business statement.



Mich. State Pharmaceutical Ass'n.
President—D. D. Alton, Fremont.
Secretary—L. V. Middleton, Grand Rapids.
Treasurer—A. A. De Kruif, Zeeland.
Executive Committee—J. A. Skinner, Cedar Springs; J. H. Webster, Detroit; D. G. Look, Lowell; John G. Steketee, Grand Rapids; Ellis E. Faulkner, Midleville; George H. Grommet, Detroit, ex-officio.

Michigan Board of Pharmacy.
President—James E. Way, Jackson.
Vice-President—Jacob C. Dykema, Grand Rapids.
Secretary—H. H. Hoffman, Lansing.
J. A. Skinner, Cedar Springs.
Oscar W. Gorenflo, Detroit.
Claude C. Jones, Battle Creek.
Director of Drugs and Drug Stores—H. H. Hoffman, Lansing.

Trip Through the Three Stages in Pharmacy.

Past Age: We entered into a corner store the windows of which were lettered A. Cacia Pharmacist. An odor reached our nostrils; that odor which we perceive on entering a hospital ward and which gives one the feeling that he has entered a place where dirt, filth and uncleanness is not. The floor had just been mopped and gave evidence here and there of a much needed change of oil-cloth with which it had been covered. A clerk whom we shall call junior was perched on a step-ladder, lazily dusting the stock bottles and occasionally would stand thoughtfully, holding a bottle in his hand trying to decipher the label. There were many of these bottles and all were filled with drugs, plainly labeled, and neatly arranged on their respective shelves. There were three show cases scattered about the store. One contained rubber goods, the other hospital supplies, and the third, cosmetics.

After the door bell had gingerly announced our entrance a gentle elderly man came forth from a small door on whose window the words "prescription room" was boldly lettered in the rear of the store. He greeted us with a smile and a "how-do." On introducing ourselves he led us through the door into the back room. One would think we had stepped into a manufacturing company's room. This is what greeted our sight. Percolators of glass and tin, of all sizes and shapes, some very closely covered and containing powdered drugs neatly packed, others from which colored liquids lazily dropped into closely covered measuring jars. A copper still was arranged on a water bath and into a glass receiver a colorless fluid was being caught. Near a large sink, infusion jars, and graduates of various capacities were neatly arranged. Various shaped, sized mortars and pestles, some of glass, some of wedgewood and others of iron were placed on a block of wood that seem-

ed to be firmly fixed on the ground. A young man whom we will call senior was pounding at something in an iron mortar and with every lowering of the pestle a metallic clang was heard, as if some church bell had struck the hour. Arranged in alphabetical order were the various drugs used most frequently in prescription work.

While we were thus engaged in surveying the room, the proprietor had been summoned to the front. He soon returned with a prescription in his hand. The senior and junior clerk were called and the prescription handed to them. "Read it," said Mr. Cacia to the senior clerk. "Why, that's easy: 'For Baby May: Syr. Pruni Virginiani Tr. opii Syr. tolu Sig. A teaspoonful as directed. Dr. C.'" "Shall I make it up," said the senior. Now, boys, look through that prescription again, keeping in mind that the medicine is intended for a baby. Do you notice anything peculiar now," said Mr. Cacia. "Nothing," said Junior. "Well, you have not come to doses in your college course so I can not expect you to see that mistake," said the elderly man. "Oh, yes, I see it now. He has too big a dose of Tincture of Opium for an infant," said the senior. "Yes, boys, don't forget the rule; go over the doses of your prescriptions before you begin to work them," said Mr. Cacia. The doctor was called up and said that he intended it to read Tr. Opii Camphorata. "All right, senior, you can now start on the prescription and keep your ingredients to one side so that we may check you up. You Junior, have some blaud pills to make. I think 100 will be enough. Therefore take your U. S. P. and set to work. By the way, what is the official Latin name of the pill," said Cacia. "Pilulae Ferri Carbonatis," said junior. "What compound of iron do we find in the finished products," said Mr. Cacia. "Ferrous Sulphate," said junior. "That is wrong! You tell us, senior," said the proprietor. "Why the ferrous sulphate and the potassium carbonate form a new chemical compound or the carbonate of iron which is the medical agent and the finished product," said senior.

Again Mr. Cacia was called out and both clerks turned to their respective work. He soon returned and with him another man carrying a traveling bag. "This is Mr. S. Quill, representing the J. Alapa Pharmaceutical Co. He wishes to sell me some Red Cinchona bark and says that the price is rapidly advancing. Pardon me, boys, for interrupting you," said Mr. Cacia turning to his clerks. "Do you think we have enough Tincture of

Cinchona to last us this month? You see this is a heavy cinchona month and already the doctors are writing prescriptions heavily for it." "Yes, we have enough," said the boys. "I am sorry, Mr. Quill, but I don't think I will be able to give you the order at present." After a few more minutes conversation, the salesman left us. Meanwhile two more prescriptions had come in and we hurried away lest we hinder the dispensers of remedies.

Present: We cast our glance toward three corners and we cannot decide which of the three drug stores (for there is one one each corner) we will visit. A passing automobile, however, hurries us toward the one the windows of which are lettered: "U. Ranium, Pharmacist & Chemist." It is 12 o'clock and as we enter the store we find many young women seated at small tables chattering and enjoying their lunch. A similar bevy is being waited upon at the soda fountain. The cigar case is surrounded by young men wishing to purchase their afternoon smokes. The two clerks at the cosmetic cases have all they can do to explain and sell their wares. Two walls are taken up with shelving containing various famous and infamous patent medicines; a third contains shelves on which are placed lunch kits, camera supplies, and other outdoor outfits. Jammed into a space are five telephone booths and these were all occupied while outside a fretting and fuming public waited for their turn to use them. On the wall here and there were various artistic signs and posters and one that struck us most is this: "Your druggist is more than a merchant." We did not doubt it, for he is not only a pharmacist and chemist but a confectioner, tobacconist, and restaurateur as well. We knew the manager of the store and he invited us to the rear room. This was so narrow that it was impossible for two people walking side by side to get from one end of the room to another. The manager returned to his work of finishing a prescription, writing the label for it on a typewriter. On a shelf near the sink were some graduates, some without bases others cracked and chipped off. A torsion balance in need of a good cleaning stood on the prescription counter; some of the weights could hardly be deciphered and they must have weighed more (because of the dirt on them) than they were intended for. The proprietor entered in a hurry, asked for his mail, looked through the letters, asked how business was getting on, went out front to peek into the cash registers, and disappeared again. The manager told us that Mr. Ranium spent most of his time in his down town store. The hour of one had struck and business having slowed down the five clerks came to the back room, each one telling of his or her experience that afternoon. So we left them resting for their evening onslaught.

Future: The physician having given us a prescription, we hastened out to find a drug store. The state law had limited our drug store to one store for five square city streets. We walked around the corner and arrived

at a drug store whose window had been lettered "Doctor A. Mylum, Ph. G., Phar. D. We entered. Flowers and shrubs line the side of the store. In the center a fountain is playing forth water, the sunbeams changing the droplets to the various colors of the rainbow. Though the thermometer registers 85 degrees outside it is only 65 degrees in that store. People were seated in wicker chairs, some reading periodicals that lay scattered on a library table, others looking at the surroundings. There was something to look at for the walls were covered with beautiful paintings and draperies. We walked up to a small window labeled "Prescriptions Here." An elderly man came to the window, took our prescription, handed us a slip marked number 6 and asked us to kindly be seated. We ventured to peep into the rear room. Everything within was as white as snow; white shelving, dustless packages of drugs, percolators, scales, stills, all spic and span. Three other clerks were diligently at work. Soon number 6 was called and we went up to a window lettered "Numbers Here." We were given our medicine with a price slip which we took to a third window or the cashier's window. Having paid for our remedial agent we left the store. (Most of the description of the future I am indebted to one of my former professors.)

Thus my tale closes. Who would like to return to the past, who remain in the present and who looks forward to the future.

David Leschkowitz.

Open the Door When You Sell Coughdrops.

Did you ever notice the exaggerated cough of the customer who makes an enquiry for cough lozenges, or to have a prescription of her favorite expectorant filled? What caused it?

Was it the disease for which she wanted the remedy, alone; or might it have been greatly exaggerated—and aggravated—by the dense smoke issuing from the cigars of lounging men customers?

Honest now, wouldn't that woman come back with more faith in your remedies at some time had the air been clean for her poor inflamed throat and nostrils? Perhaps she will think nothing of the complaint she might have had against you, but on the contrary will doubt the efficacy of the cough specific you sold her.

You, of course, make a lot out of your cigar sales, and the "fellows" expect to be allowed to hang around the store, tell stories, and play the Victrola. However, it would be a good investment for you to open the doors once in a while and "air things out" wouldn't it?

Then, too, are your scales, cash-register and wrapping counter in the very end of the store where the men congregate the most? It might not have occurred to you before, but do your customers not usually make their requests and wait for their change in that spot?

Would you expect your wife or sister to step up and bravely ask for castor oil, Viburnum Compound, or a douche set when there were five or

six men sitting about waiting for an opportunity to continue their interrupted "parlor story?"

She may have come in for an order that would total three or four dollars; but when she met such an environment she **would** probably tell you she wanted a tablet and a couple of pen points.

We hear a lot of roaring to-day about "the dear old-fashioned woman like my Mother was." Did you ever stop to think what such a woman would do if she entered many of the present day drug stores?

I have known young women who were decidedly good customers of a certain drug company, especially for the stationery and cosmetic departments, say that it required more courage to enter that store in late afternoon or evening than to give a lecture

We all of us consider our business important, to us only; and we do not relish having to make our requests for things, in the drug line especially, in too conspicuous a manner or place.

The two things that most appeal to a woman drug customer are delicate courtesy in the store, and reliability of the store in filling prescriptions or granting sales to a child whom she so often is obliged to send.

Little people must be treated seriously as customers, especially when they are shopping for their mothers; and it is a good safe bet to treat them kindly and see that their errand is correctly and quickly consummated. Children appreciate little kindnesses, and have wonderful memories carried to adult life. They are great boosters for any man in trade.

Alice Ferne Whare.

Stevens Crashes Reduced 25 Per Cent.

The 25 per cent. cut on mill prices of Stevens crashes which went into effect November 5, is not regarded by close observers of market condi-

tions as a fair index of the position of staple linens and cottons in general. Such a drastic reduction is not warranted by anything in the present manufacturing situation they claim. They point to the fact that wages are high with no prospect of a near return to lower levels; that raw cotton has reached 32 cents and there is no assurance that it will stop even here.

If the crop is as small as it is now generally believed to be, there is little doubt that a price of 30 cents a pound or more for cotton will prevail throughout the present season, or at least until the next crop is under way.

It is rumored that the cut in Stevens crashes was made with the idea of eliminating foreign competition and that it was sufficiently drastic to accomplish this purpose. The occasional offerings at lower prices of particular lines and assortments of goods including some staple cottons, are limited to individual firms and do not indicate the basic trend of the market which is upward. A representative of one of the leading New York mill agents in the Twin Cities this week states that talk in the primary markets is all of higher prices on cotton goods in the near future.

Domestics are seasonably active in Twin City jobbing houses, one buyer reporting increased business over last season in all lines of merchandise in the department. He added that prices are low, in some cases fully two cents below what mill prices should be based on the present cost of raw cotton.

The price outlook in general is summed up in a trend toward higher prices on cotton goods, somewhat easier prices on broad silks and present prices maintained on wool dress goods.

WHOLESALE DRUG PRICE CURRENT

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

Acids			Almonds, Sweet,			Tinctures		
Boric (Powd.)	15	25	Imitation	60	1 00	Aconite		1 80
Boric (Xtal)	15	25	Amber, crude	1 50	1 75	Aloes		1 45
Carbolic	42	49	Amber, rectified	2 00	2 25	Arnica		1 10
Citric	62	70	Anise	1 00	1 25	Asafoetida		2 40
Muriatic	3 1/2	8	Bergamont	4 50	4 75	Belladonna		1 35
Nitric	10	15	Cajeput	1 50	1 75	Benzoil		2 10
Oxalic	20 1/2	30	Cassia	4 50	4 75	Benzoil Comp'd		2 35
Sulphuric	3 1/2	8	Castor	1 70	1 90	Buchu		2 55
Tartaric	40	50	Cedar Leaf	1 75	2 00	Cantharides		2 35
			Citronella	1 50	1 75	Capsicum		2 20
			Cloves	3 75	4 00	Catechu		2 75
			Cocanut	25	35	Cinchona		2 10
			Cod Liver	1 35	1 45	Colchicum		2 80
			Croton	2 00	2 25	Cubeb		3 00
			Cotton Seed	1 40	1 60	Digitalis		1 80
			Cubeb	8 50	8 75	Gentian		1 35
			Elgeron	3 00	3 25	Ginger, D. S.		1 80
			Eucalyptus	1 25	1 50	Guaiac		2 20
			Hemlock, pure	2 00	2 25	Guaiac, Ammon.		2 00
			Juniper Berries	2 00	2 25	Iodine		2 95
			Juniper Wood	1 50	1 75	Iodine, Colorless		2 50
			Lard, extra	1 25	1 50	Iron, clo.		1 30
			Lard, No. 1	1 25	1 35	Kino		1 40
			Lavender Flow	6 50	6 75	Myrrh		2 50
			Lavender Gar'n	85	1 20	Nux Vomica		1 55
			Lemon	5 50	1 25	Opium		3 50
			Linseed Boiled bbl.		97	Opium, Camp.		2 85
			Linseed bld. less	1 04	1 17	Opium, Deodor'd		3 50
			Linseed, raw, bbl.		95	Rhubarb		2 70
			Linseed, r. less	1 02	1 15			
			Mustard, artifil. oz		45			
			Neatsfoot	1 35	1 50			
			Olive, pure	3 75	4 50			
			Olive, Malaga,					
			yellow	2 75	3 00			
			Olive, Malaga,					
			green	2 75	3 00			
			Orange, Sweet	5 00	5 25			
			Origanum, pure		2 50			
			Origanum, com'l	1 00	1 20			
			Pennyroyal	3 00	3 25			
			Peppermint	4 25	4 60			
			Rose, pure	10 50	10 90			
			Rosemary Flows	1 25	1 50			
			Sandalwood, E.					
			I.	11 00	11 25			
			Sassafras, true	2 50	2 75			
			Sassafras, art'l	1 00	1 25			
			Spearmint	4 00	4 25			
			Sperm	1 80	2 05			
			Tansy	3 00	3 25			
			Tar. USP	50	65			
			Turpentine, bbl.	1 01	05 1/2			
			Turpentine, less	1 14	1 27			
			Wintergreen,					
			leaf	6 00	6 25			
			Wintergreen, sweet					
			birch	3 50	3 75			
			Wintergreen, art.	80	1 20			
			Wormseed	9 00	9 25			
			Wormwood	9 00	9 25			

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

Barley Grits

DECLINED

Brick Cheese
Armours Macaroni
Holland Herring
Blue Rose Rice

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, 2 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 Cerl 2 20
Quaker Puffed Rice ----- 5 45
Quaker Puffed Wheat 4 30
Quaker Brfst Biscuit 1 90
Ralston Purina ----- 4 00
Ralston Branos ----- 2 70
Ralston Food, large ----- 3 60
Saxon Wheat Food ----- 3 75Shred. 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. Warehouse, 32 lb. 9 00

BRUSHES

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

Stove

No. 1 ----- 1 10
No. 2 ----- 1 35

Shoe

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

BUTTER COLOR

Dandelion, ----- 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
Apple Sauce, No. 2 ----- 2 00
Apricots, No. 1 ----- 1 35
Apricots, No. 2 ----- 2 85
Apricots, No. 2 1/2 ----- 2 60
Apricots, No. 10 ----- 8 00
Blackberries, No. 10 ----- 9 00
Blueberry's, No. 2, 1-75 ----- 2 50
Blueberries, No. 10 ----- 11 00
Cherries, No. 2 ----- 3 00
Cherries, No. 2 1/2 ----- 4 00
Cherries, No. 10 ----- 10 50
Loganberries, No. 2 ----- 3 00
Peaches, No. 1 ----- 1 10
Peaches, No. 1 Sliced ----- 1 40
Peaches, No. 2 ----- 2 75
Peaches, No. 2 1/2 ----- 3 00
Peaches, 2 1/2 Cal. ----- 3 75
Peaches, 10, Mich ----- 5 00
Pineapple, 1, sled ----- 1 80
Pineapple, 2, sl. ----- 3 10
Pineapple, 2 1/2, sl. ----- 3 80
Pineapple, 2, cru. ----- 2 40
Pineapple, 10 cru. ----- 13 00
Pears, No. 2 ----- 3 25
Pears, No. 2 1/2 ----- 3 50
Plums, No. 2 ----- 1 25
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
Rhubarb, No. 10 ----- 5 50

CANNED FISH.

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 ----- 3 40
Clams, Steamed, No. 1 ----- 1 80
Clams, Minced, No. 1 ----- 1 50
Finnan Haddie, 10 oz. 3 30
Clam Bouillon, 7 oz. ----- 2 50
Chicken Haddie, No. 1 ----- 1 75
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
Sard's, 1/4 Oil, ky ----- 6 00
Sardines, 1/4 Oil, k'less ----- 5 75
Sardines, 1/4 Smoked ----- 7 50
Salmon, Warrens, 1/2 ----- 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, Im. 1/2, ea. ----- 25
Sardines, Cal. ----- 1 75
Tuna, 1/2, Albocore ----- 95
Tuna, 1/4s, Curtis, doz. ----- 2 20
Tuna, 1/4s 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 Sli. ----- 1 75
Beef, No. 1/4, Qu. Sli. ----- 1 90
Beef, No. 1, Qu. Sli. ----- 3 10
Beef, No. 1, B'nut, sli. ----- 5 10
Beefsteak & Onions, s ----- 2 75
Chili Con Ca., 1s ----- 1 35
Deviled Ham, 1/4s ----- 2 20
Deviled Ham, 1/2s ----- 3 60
Hamburg Steak & Onions, No. 1 ----- 3 15
Potted Beef, 4 oz. ----- 1 10
Potted Meat, 1/4 Libby ----- 50
Potted Meat, 1/2 Libby ----- 90
Potted Meat, 1/2 Rose ----- 85
Potted Ham, Gen. 1/4 ----- 1 85
Vienna Saus., No. 1/4 ----- 1 35
Veal Loaf, Medium ----- 2 30

Baked Beans

Beechnut, 16 oz. ----- 1 40
Campbells ----- 1 15
Climatic Gem, 18 oz. ----- 95
Fremont, 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
No. 2 1/2, Lge. Gr. ----- 3 75
W. Bean, cut ----- 1 60
W. Beans, 10 ----- 8 50
Green Beans, 2s ----- 1 65
Gr. Beans, 10s ----- 7 50
L. Beans, 2 gr. ----- 1 35
Lima Beans, 2s, Soaked ----- 95
Red Kid. No. 2 ----- 1 20
Beets, No. 2, wh. ----- 1 60
Beets, No. 2, cut ----- 1 25
Beets, No. 3, cut ----- 1 60
Corn, No. 2, Ex stan ----- 1 45
Corn, No. 2, Ex stan ----- 1 40
Corn, No. 2, Fan ----- 1 60
Corn, No. 2, Fy. glass ----- 3 25
Corn, No. 10 ----- 7 50
Hominy, No. 3 ----- 1 15
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
Peas, No. 2, Sift. ----- 1 90
Peas, No. 2, Ex. Sift. ----- 2 10
E. J. ----- 2 60
Peas, Ex. Fine, French ----- 25
Pumpkin, No. 3 ----- 1 35
Pumpkin, No. 10 ----- 4 50
Pimientos, 1/4, each ----- 12 1/4
Pimientos, 1/2, each ----- 27
Sw't Potatoes, No. 2 1/2 ----- 1 35
Sauerkraut, No. 3 ----- 1 40
Succotash, No. 2 ----- 1 60
Succotash, No. 2, glass ----- 3 45
Spinach, No. 1 ----- 1 10
Spinach, No. 2 ----- 1 35
Spinach, No. 3 ----- 1 80
Spinach, No. 10 ----- 5 50
Tomatoes, No. 2 ----- 1 30
Tomatoes, No. 3 ----- 1 90
Tomatoes, No. 2 glass ----- 2 60
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, ss ----- 1 46
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 85
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
Bric ----- 28
Wisconsin Flats ----- 27
Wisconsin Daisy ----- 27
Longhorn ----- 28
Michigan Full Cream ----- 26
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
Beemans 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, 1/2s ----- 35
Baker, Premium, 1/4s ----- 37
Baker, Premium, 1/2s ----- 34
Baker, Premium, 1/4s ----- 34
Hersheys, Premium, 1/4s ----- 35
Hersheys, Premium, 1/2s ----- 36
Runkle, Premium, 1/4s ----- 29
Runkle, Premium, 1/2s ----- 31
Vienna Sweet, 24s ----- 2 10

COCOA.

Baker's 1/4s ----- 40
Baker's 1/2s ----- 36
Bunte, 1/4 lb. ----- 43
Bunte, 1/2 lb. ----- 35
Droste's Dutch, 1 lb. ----- 9 00
Droste's Dutch, 1/2 lb. ----- 4 75
Droste's Dutch, 1/4 lb. ----- 2 00
Hersheys, 1/4s ----- 33
Hersheys, 1/2s ----- 28
Huyler ----- 36
Lowney, 1/4s ----- 40
Lowney, 1/2s ----- 40
Lowney, 1/4s ----- 38
Lowney, 1/2s ----- 31
Van Houten, 1/4s ----- 75
Van Houten, 1/2s ----- 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 ----- 24
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
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, 3 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 oz. ----- 5 09
Blue Grass, Baby, 72 oz. ----- 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 ----- 37 50
Cafe, 100s ----- 37 50

Swift

Wolverine, 50s ----- 130 00
Supreme, 50s ----- 110 00
Bostonian, 50s ----- 95 00
Perfecto, 50s ----- 95 00
Blunts, 50s ----- 75 00
Cabinet, 50s ----- 75 00
Tilford Cigars ----- 110 00
Clubhouse, 50s ----- 95 00
Perfecto, 50s ----- 95 00
Tuxedo, 50s ----- 75 00
Tilcrest, 50s ----- 35 00

Worden Grocer Co. Brands

Henry George ----- 37 50
Harvester Kiddies ----- 37 50
Harvester Record B. ----- 75 00
Harvester Delmonico ----- 75 00
Harvester Perfecto ----- 95 00
Webster Savoy ----- 75 00
Webster Plaza ----- 95 00
Webster Belmont ----- 110 00
Webster St. Reges ----- 125 00
Starlight Rouse ----- 35 00
Starlight Peninsular ----- 135 00
Club ----- 135 00
La Azora Agreement ----- 58 00
La Azora Washington ----- 75 00
Little Valentine ----- 37 50
Valentine Victory ----- 75 00
Valentine DeLux ----- 95 00
Tiona ----- 30 00
Clint Ford ----- 35 00
New Currency ----- 35 00
Picadura Pals ----- 25 00
Quality First Stogie ----- 18 50

Vanden Berge Brands

Chas. the Eighth, 50s ----- 75 00
Whale-Back ----- 50s
Blackstone ----- 50s
El Producto Boquet ----- 75 00
El Producto, Puritano-Finos ----- 92 00

Fancy Chocolates

5 lb. Boxes
Bittersweets, Ass'ted ----- 1 75
Choc. Marshmallow Dp ----- 1 75
Milk Chocolate A ----- 2 00
Nibble Sticks ----- 2 00
Primrose Choc. ----- 1 35
No. 12 Choc., Dark ----- 1 75
No. 12 Choc., Light ----- 1 85
Chocolate Nut Rolls ----- 1 90

Gum Drops

Anise ----- 17
Orange Gums ----- 17
Challenge Gums ----- 14
Favorite ----- 20
Superior ----- 21

Lozenges.

A. A. Pep. Lozenges ----- 20
A. A. Pink Lozenges ----- 20
A. A. Choc. Lozenges ----- 20
Motto Hearts ----- 21
Malted Milk Lozenges ----- 23

Hard Goods.

Lemon Drops ----- 20
O. F. Horehound dps. ----- 20
Anise Squares ----- 20
Peanut Squares ----- 22
Horehound Tablets ----- 20

Cough Drops

Putnam's ----- 1 30
Smith Bros. ----- 1 50

Package Goods

Creamery Marshmallows ----- 1 05
4 oz. pkg., 12s, cart. ----- 1 05
4 oz. pkg., 48s, case ----- 4 00

Specialties.

Walnut Fudge ----- 23
Pineapple Fudge ----- 21
Italian Bon Bons ----- 20
National Cream Mints ----- 32
Silver King M. Malloes ----- 32
Hello, Hiram, 24s ----- 1 50
Walnut Sundae, 24, 5c ----- 85
Neapolitan, 24, 5c ----- 85
Yankee Jack, 24, 5c ----- 85
Gladicator, 24, 10c ----- 1 60
Mich. Sugar Ca., 24, 5c ----- 85
Pal O Mine, 24, 5c ----- 85

COUPON BOOKS

50 Economic grade ----- 2 50
100 Economic grade ----- 4 50
500 Economic grade ----- 20 00
1,000 Economic grade ----- 37 50
Where 1,000 books are ordered at a time, specially print front cover is furnished without charge.

CRISCO.

36s, 24s and 12s.
Less than 5 cases ----- 21
Five cases ----- 20 1/4
Ten cases ----- 20
Twenty-five cases ----- 19 1/4
6s and 4s
Less than 5 cases ----- 20 1/4
Five cases ----- 19 1/4
Ten cases ----- 19 1/4
Twenty-five cases ----- 19

CREAM OF TARTAR

6 lb. boxes ----- 38

DRIED FRUITS

Apples
Evap. Choice, bulk ----- 13
Apricots
Evaporated, Choice ----- 14
Evaporated, Fancy ----- 20
Evaporated, Slabs ----- 12
Citron
10 lb. box ----- 50
Currants
Package, 15 oz. ----- 19
Boxes, Bulk, per lb. ----- 18
Greek, Bulk, lb. ----- 15 1/2

Peaches

Evap. Choice, unp. ----- 12
Evap., Ex. Fancy, P. P. ----- 15

Pearl

Lemon, American ----- 21
Orange, American ----- 24

Raisins

Seeded, bulk ----- 09 1/2
Seeded, 15 oz. pkg. ----- 12
Seedless, Thompson ----- 09 1/2
Seedless, 15 oz. pkg. ----- 12 1/2

California Prunes

90-100, 25 lb. boxes ----- @08
80-90, 25 lb. boxes ----- @09
70-80, 25 lb. boxes ----- @10 1/2
60-70, 25 lb. boxes ----- @11 1/2
50-60, 25 lb. boxes ----- @13
40-50, 25 lb. boxes ----- @14
30-40, 25 lb. boxes ----- @17 1/2

FARINACEOUS GOODS

Beans

Med. Hand Picked ----- 06 1/2
Cal. Limas ----- 13
Brown, Swedish ----- 08
Red Kidney ----- 08 1/2

Farina

14 packages ----- 2 10
Bu., per 100 lbs. ----- 05

Hominy

Pearl, 100 lb. sack ----- 2 60

Macaroni

Domestic, 20 lb. box ----- 07 1/2
Armours, 2 doz., 8 oz. ----- 1 25
Fould's, 2 doz., 8 oz. ----- 1 80
Quaker, 2 doz. ----- 1 80

Pearl Barley

Chester ----- 4 50
90 and 0000 ----- 6 25
Barley Grits ----- 05

Peas

Scotch, lb. ----- 07 1/2
Split, lb. yellow ----- 08

Sago

East India ----- 11

Tapoca

Pearl, 100 lb. sacks ----- 11
Minute, 8 oz., 3 doz. ----- 4 05
Dromedary Instant ----- 3 50

FLAVORING EXTRACTS

Doz. Doz.
Lemon ----- 1 50
1 20 ----- 1/2 ounce ----- 1 50
1 65 ----- 1/4 ounce ----- 2 00
2 75 ----- 2 1/4 ounce ----- 3 25
2 40 ----- 2 ounce ----- 3 00
4 50 ----- 4 ounce ----- 5 50
7 75 ----- 8 ounce ----- 9 50
15 00 ----- 16 ounce ----- 13 00
29 00 ----- 32 ounce ----- 34 00

Arctic Flavorings

FRUIT JARS	
Mason, ptt's, per gross	7 95
Mason, qts., per gross	9 20
Mason, 1/2 gal., gross	12 20
Ideal Glass Top, ptt's	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 Acid'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, Kegs, 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 cs.	5 85
No. 1 1/2, 36 cans to cs.	4 85

Green Brer Rabbit	
No. 10, 6 cans to case	3 90
No. 5, 12 cans to case	4 15
No. 2 1/2, 24 cans to cs.	4 40
No. 1 1/2, 36 cans to cs.	3 75

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

New Orleans	
Fancy Open Kettle	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 65

NUTS.	
Whole	
Almonds, Terregona	20
Brazil, Large	22
Fancy mixed	20

Pilberts, Sicily	15
Peanuts, Virginia, raw	9 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	16 1/2
Jumbo	23
Shelled	
Almonds	48
Peanuts, Spanish,	15 1/2
125 lb. bags	32
Filberts	84
Pecans	52
Walnuts	52

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 80
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, dz.	4 90

PEANUT BUTTER.



Bel Car-Mo Brand	
8 oz. 2 doz. in case	3 30
24 1 lb. pails	5 75
12 2 lb. pails	5 60
5 lb. pails 6 in crate	6 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



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



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

PICKLES	
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.	2 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	9
Common	8

Veal.	
Top	12
Good	10
Medium	8

Lamb.	
Good	24
Medium	22
Poor	16

Mutton.	
Good	12
Medium	10
Poor	8

Pork.	
Heavy hogs	08
Medium hogs	09 1/4
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	1/4
50 lb. tubs—advance	1/4
20 lb. pails—advance	1/4
10 lb. pails—advance	1/4
5 lb. pails—advance	1
3 lb. pails—advance	1
Compound Lard	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	
sets	38 @39
California Hams	12@ 13
Picnic Boiled	
Hams	30 @32
Boiled Hams	34 @37
Minced Hams	14 @15
	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 skein	1 75@2 00

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, Ill'num	3 25
Silver Flake, 12 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
Tablets, 1/2 lb. Pure, doz.	1 40
Wood boxes, Pure	27
Whole Cod	11

Holland Herring	
Queen, Kegs	96
Queen, half bbls.	8 25
Queen, bbls.	16 00
Milkers, Kegs	1 10
Y. M. Kegs	1 00
Y. M. half bbls.	9 00
Y. M. bbls.	17 50

Herring	
K K K K, Norway	20 00
Cut, 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
Dri-Foot, doz.	2 00
Bixbys, Doz.	1 35
Shinola, doz.	90

STOVE POLISH.	
Blackline, per doz.	1 35
Black Silk Liquid, dz.	1 40
Black Silk Paste, doz.	1 25
Enamaline Paste, doz.	1 35
Enamaline Liquid, dz.	1 35
E Z Liquid, per doz.	1 40
Radium, per doz.	1 85
Rising Sun, per doz.	1 35
654 Stove Enamel, dz.	2 85
Vulcanol No. 5, doz.	95
Vulcanol No. 10, doz.	1 85
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, 5 lb. Table	6 07
30, 10 lb. Table	5 57
28 lb. bags, Table	40



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

SOAP

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 00
Pummo, 100 box	4 85
Sweetheart, 100 box	5 70
Grandpa Tar, 50 sm.	2 00
Grandpa Tar, 50 lge.	3 45
Fairbank Tar, 100 bx	4 00
Trilby, 100, 12c	8 00
Williams Barber Bar, 9s	50 00
Williams Mug, per doz.	48 00

War Against Illegitimate and Un-ethical Sales.

When is a special sale not a sale?

When is it a genuine clearance event, designed to clean up odds and ends of merchandise, and when is it simply a subterfuge, an imposition on the public and a scheme to get volume in business regardless of profits?

These are questions which are agitating the retail merchants of San Francisco and other Pacific Coast communities and which are being given careful attention by members of the shoe trade. The sales question is paramount among the burning problems of the day and out of the discussion that has been launched may be evolved something that will be of the highest importance to the retail trade.

The Retail Merchants' Association of San Francisco, with which the organized retail shoe trade is affiliated, has attacked this problem and has announced its intention of working to eliminate the undesirable features associated with the selling of goods to the end that consumer confidence be restored. A modification of policy in regard to "specials" and in advertising methods is held to be highly desirable.

A leader in this movement is Richard M. Neustadt, managing director of the Retail Merchants' Association division of the San Francisco Chamber of Commerce. He declares that many retail stores pay too little attention to buying and often offer merchandise at "sales," which is not of a quality to promote general confidence. His statements on this subject are echoed by many in the shoe trade not a few of whom are holding special sales because they feel they must keep pace with other merchants.

"At present, retail merchandising is being conducted under tremendous pressure, resulting from greater costs, which has given rise to a race for volume, turnover, said Mr. Neustadt. "Under these conditions, the danger is that fundamental principles may be sacrificed for no ultimate benefit to retailers. Retailing sets the code for business ethics. It is probably the chief means of instructing the average person in economics. Therefore, methods of selling should be conducive to maintaining public confidence—not tending to undermine it.

"Increased volume secured at a sacrifice of the legitimate mark-up rate is unprofitable, all the more so because experience shows that very few of these so-called 'sales' yield adequate returns. The lure of volume remains, however, and the keenness of competition has forced many retailers and retail centers into such a mad worship before this great god of modern commerce, that they are not only willing to sacrifice profits but are forced—willingly or unwillingly—to sacrifice the very principles of honest merchandising that by years of conscientious effort they have established for themselves and the public. In this unrestrained warfare, brought about by 'sales mania,' friendship ceases and ethics bend, if they do not break."

In illustration of his point, Mr. Neustadt calls attention to the innumerable special sales that are underway most of the time. Some shoe stores, for instance, never let a month pass without a special sale of some kind. When names for these events become difficult to find in the dictionary they are called First of the Month Sales, Middle of the Month Sales, or End of the Month Sales, as the case may be. Mr. Neustadt distinguishes them from legitimate clearance sales largely through the fact that they comprise offerings of new merchandise, especially purchased and priced at less than the normal rate of profit. The claims made in the newspaper advertising for the merchandise are too often disproportionate to the actual quality.

"As general sales of this character become accepted as a necessary evil by the manufacturers," he said, "they must prepare for it by turning out goods that are essentially worth no more than the unusually low price they are forced to make to retailers. The merchant does in very truth offer many real bargains to the public in these sales. But, in the long run, the merchandise taken as a whole is not, and in the nature of things, cannot be, up to standard in quality and workmanship. On this the advertisements are discreetly silent. Such methods undermine the one price policy, which is the rock of modern merchandising, and also sound credit. Numerous sales likewise tend to concentrate consumer buying to a short period, which is followed by a marked slump in demand."

To substantiate his claims that special sales are followed by a period of dullness, Mr. Neustadt offers statistics of trade compiled by the Federal Reserve Board, showing the relative volume in San Francisco, Los Angeles and Oakland. In San Francisco, where special sales are announced in May, the drop in June amounts to 33 1-3 per cent., while in Los Angeles, which has but two clearance sale periods for the year, the decrease in June is but 3 per cent. In Oakland the gain in volume was 6 per cent., but when sales were held in June, the falling off in July was 27.9 per cent. San Francisco drop in July amounted to 5.6 per cent. which is considered normal for summer, and that for Los Angeles was 2.5 per cent.

"Taking it as a whole," he said "these super-sales tend to increase expense, eliminate profits and destroy the cardinal tenets of good business. Beyond all else, however, they tend to create an anarchy of public thinking on economic values and legitimacy of service. Even were sales profitable, there would be some grave question of their justification in light of the false standards and false doctrines they set up in the public mind."

In addition to launching a campaign against special sales, the Retail Merchants' Association has commenced an agitation against the practice that has sprung up in banks and in large corporations of organizing clubs of employees for the purpose

of securing special discounts on regular purchases from retailers. This is held to be an unfair method of securing an advantage at the expense of the general public and in direct violation of the one price policy. The giving away of merchandise as premiums by newspapers for the securing of subscriptions is also opposed.

Discussing This, That and the Other.

Battle Creek, Dec. 23—The Detroit United Railways, operating the inter-urban lines between Detroit, Port Huron, Flint and Jackson, have applied to the Michigan Public Utilities Commission for authority to increase passenger fares on their railroad.

The Detroit United Railways ought to know better than to increase the charges, even if they are authorized to do so.

Where now they are doing a good business, by an increase of charges they will fall right into the trap which has been set for them by the Associated Auto Bus operators, and eventually retrograde into a right of way and streaks of rust.

The patrons of this company are none too well satisfied with the service offered them and an increase of passenger charges, no matter how light, will prove to be the last feather in the back-breaking program.

Now an effort is being made in Congress to use the military and naval forces in enforcing the provisions of the Volstead act and to substitute the court-martial in lieu of customary judicial procedure.

The Attorney General has already declared that, without additional legislation, such authority cannot now be exercised, and the highest legal authorities in the country are a unit in their agreement with him.

As the Attorney General has already pointed out, it is perfectly plain that, Nationally speaking, no emergency exists that would justify any such action. There is no organized liquor rebellion or formidable, open obstruction for the Federal Government to combat. In certain localities cliques and secret combines exist which more or less successfully evade and violate both state and National prohibition laws, but everybody is aware that the negligence, weakness and corruption of civil officials are principally responsible for such conditions.

There is already a Federal statute which provides for the use of the military and naval forces of the United States under certain extraordinary circumstances, but a wholesome public sentiment opposes the stretching of that law at the bidding of extremists. Prohibition or any other legal enactment should be enforced in regular ways—by civil officers and by the courts. If present appropriations seem insufficient Congress should exercise its discretion in increasing them, if such a remedy seems feasible.

In fact, it is essentially the duty of Congress and state legislatures to vote ample funds to enforce any or all laws which are on our statute books and to eliminate evils politics from the services employed for the difficult task of enforcing even obnoxious laws, of which the so-called Volstead act seems to be the principal bone of contention.

But the laws of the Nation are popularly supposed to be for the purposes of prosecution—not persecution, and if Congress is disposed to make changes looking to easier enforcement of its police provisions, it seems as though a simplification of the procedure would add greatly to the efficacy of such legislation.

Congress can hardly be expected to offend public opinion by passing laws requiring the army and navy to specialize on one variety of enforcement, and especially against insignificant bands of bootleggers, which, according to Commissioner Haynes, are only temporarily and briefly functioning.

The army and navy have a certain established reason for existence. Why interfere with their program of existence?

Our so-called flexible tariff, about which there was so much boasting when it was established, seems to be about as rigid as any of its predecessors. If the tariff commission has made any recommendations for change in the schedule the public is absolutely without knowledge of any such action.

Now it is openly stated that those in control of the majority party are, for traditional reasons unalterably opposed to the consideration of changes which have heretofore been suggested, and are absolutely disregarding any petitions, or any consideration of same. It is certainly a serious matter to refuse to grant the public relief from taxes that may have been claimed to be burdensome, oppressive and extortionate, but party regularity seems to be the only consideration in the administration of existing tariff regulations, and if, as is now claimed, for instance, the price of clothing is 45 per cent. higher than costs of material and manufacture justify, and the clothing association has already announced a contemplated further advance, why should the public ask for interference with party regularity?

There is no real cause for disappointment in the reluctance of the tariff commission to consider any proposed relief from seeming obnoxious provisions of the tariff act.

The public have been fed up on tariff propaganda ever since they were born. The reasons for the excessive tariff exactments have always been the same—the results likewise.

They also know the men responsible for the flexibility device never intended it to be used except, perhaps, for increasing these taxes. They ought to feel gratified that it has not heretofore been used for this purpose.

Now, however, if the clothing men do, as they now propose, ask for increased tariff protection, and as is predicted, it is granted, the public might become peeved and center their wrath on this particular tax, making it somewhat embarrassing for the dominant party to explain their actions, when in the ordinary course of procedure, reductions might be expected from this commission.

Nevertheless the flexible tariff still exists and the tariff commission is said to be a reality, but the 50 per cent. reduction which we were assured were inevitable on certain commodities, principally clothing, have failed to materialize.

In this instance the human agent seems to be lacking, and we all understand that even the most flexible tariff will not operate itself.

Frank S. Verbeck.

Labor Union Propaganda Which Leads to Anarchy.

Grandville, Dec. 26—Intemperate speech is an all round bad habit of certain classes of the political fraternity. Even though much of the blatant demagogical expletives gotten off in the heat of passion may seem to sensible people more amusing than otherwise, it is just such intemperate utterances which have made a long red mark in our history. So-called progressives who berate the constitution and demand the suppression of big business—socialistic radicals like LaFollette are going to be the cause of more damage in the future.

Intemperate language, both from the platform and in the newspaper, has led to murder and riot in the past. Have we any assurance that it will not do so in the future?

Those political mountebanks who pictured McKinley while president as a tyrant and betrayer of the rights of the people, also the cartoons representing the foot of President McKinley pressing the neck of the people into the dust, fired the heart of a crazy lunatic to do murder, and, per consequence,

the criminal labor union agitators of that day were guilty as accomplices of the assassin. No law could reach them, however guilty they might be.

Our present day progressives—heaven save the mark—are leading up to just such criminal acts and should beware of exciting anarchistic outbreaks in the near future.

A traveler walking on a street in Chicago a generation ago heard a faint jarring noise as he passed a big building not far from the lake. His curiosity was excited. He halted and proceeded to investigate. The building in question had once been used as a gathering place for public meetings, but seemed fast falling into decay.

The traveler tried the door to find it locked. Through a crevice in the wooden wall he saw moving objects inside, also heard the tramp of many feet in military rhythm. What he saw rather surprised him—a body of armed men going through a military drill with an occasional command given in muffled tones. What did it mean?

A few days before arrests had been made in St. Louis of professed knights of labor who had attacked a gathering of police. The anarchist leaven had been at work there and naturally the traveler wondered if this secret drilling was in any way connected with that other criminal outbreak.

Two days later came the news of the Haymarket bomb-throwing in Chicago, at which several policemen were killed. Arrests were made and several known anarchists were jailed, some of them afterward paying the penalty of their crimes on the gallows. One of the prisoners placed a fulminating cap in his mouth and blew out his brains. All middle aged and elderly people remember the Haymarket riot and the swift punishment which followed the tragedy.

The traveler who saw that band of drilling men in the deserted building near the lake front never doubted that he had seen a secret organization of anarchists preparing for murderous work such as that at the Haymarket.

A number of men in different parts of the country were suspected of guilty knowledge of the secret doings of these social parasites. One man who had been intimate with the leader of the outlaws, and who had paraded before the Michigan public as a reformer, who hated Wall street and preached the ousting of stand patters and the like from every public place, was badly frightened over the outcome of his preaching, and kept very quiet for a time after that.

The danger lies in those who believe the highflown denunciations of these agitators—in fact, practice what these fellows preach—leading to tragic consequences.

The idea that because some men are wealthy and others are poor there is something criminally wrong in our Government is a false one, yet these agitators make the most of this thought, working upon the passions and prejudices of men until they imagine themselves slaves to an autocracy which exists mainly in the minds of men.

The right to work out one's own destiny without interference from outsiders is guaranteed by our constitution, and nowhere has that instrument been more foully libelled as so much rubbish under foot than at the mouths of our modern reformers who style themselves "progressive," as if it was progress in any sense to pull down and banish big business and that dread bogie Wall street.

Finance and big business are as legitimate as chess and base ball. True reformers—and there is need of such in many instances—will recognize that business must be big to be successful and that it is to such business that the man who labors with hand or brain is indebted for a place in the world whereby he may improve his own condition.

Does any sensible person believe that it would be of benefit to our coun-

try to make the pacifist LaFollette president, with Magnus Johnson his secretary of state? We are coming to a showdown next year and it stands both Republicans and Democrats in hand to see to it that they are in no way frightened from the basic principles of the constitution by the blare and confusion sought to be wrought by latter day reformers. Old Timer.

Must Show Highly Varied Lines.

One of the peculiarities of the present period in the men's wear trade is the lack of definite styling indications for suitings. Usually at this time, with less than six weeks remaining before the heavyweight lines are opened, there are quite tangible leads as to what will probably stand out prominently in the fabrics' demand. In their Fall preparations, however, the mills have had very little to guide them in this respect. What the condition means is that the mills will have to show a highly diversified line, particularly of fancy worsteds, in order to find out what takes best, and to discard the remaining patterns. The same situation prevailed for Spring men's wear fabrics to a large extent, nothing really standing out in the demand.

Retailers "Starving" Stocks.

According to comment heard in the downtown dry goods district yesterday, not for years, if ever before, have department stores throughout the country "starved" their stocks of staple fabrics as they have this year in order to meet the demands of the "powers that be" for a low inventory. In some cases the supplies of staples are so low that business is being lost to other stores that have the goods, but buyers appear powerless to change the situation. The report that much of the lack of buying is due to the unwillingness of the banks to make large loans for purchasing merchandise was said to have little bearing on the matter, as some of the stores in question are known to be on "Easy Street" financially.

Climb Your Own.

The world is full of ruts, my boy,
Some shaller an dsome deep,
And every rut is full of folks
As high as they can heap.

Each one that's growlin' in the ditch
Is growlin' at his fate,
An' wishin' he had got his chance
Before it was too late.

They lay it all on some one else
Or say 'twas just their luck;
They never once consider that
'Twas caused by lack of pluck.

But here's the word of one that's lived
Clean through, from soup to nuts:
The Lord don't send no derricks 'round
T' hist folks out o' ruts.

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 56
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

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.

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.

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

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

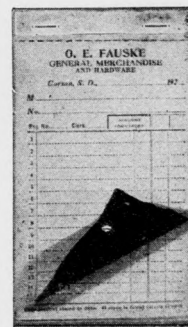
FOR SALE—Muscle Shoals paying drug store. Will invoice \$30,000. Owner not a druggist. Will sell less than invoice; terms. Address P. O. Box 22, Russellville, Alabama. 417

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

FOR SALE—SAW MILL, flouring mill, grain elevator, at Tunnelton, Ind., on B. & O. Rare opportunity, small capital required. Good chance to get into business. Terms. If interested, write LANZ LUMBER CO., Bedford, Ind. 421

FOR SALE—Complete garage equipment and business. Fine location, and easy terms. Inquire G. W. Smith, 130 E. Center St., Fostoria, Ohio. 422

Wanted—Stock of general merchandise clothing or shoes. J. E. Lee, Lancaster, Wisconsin. 423



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

Yearly Invoice Record

The contract you enter into when you purchase fire insurance requires you to retain all invoices or keep a record of all purchases during the current year. Merchants who have small safes sometimes find it inconvenient to preserve all invoices intact. To meet this requirement, we have devised an Invoice Record which enables the merchant to record his purchases, as set forth in his invoices, so as to have a complete record in compact form for use in effecting a settlement in the event of a loss by fire. This Record is invaluable to the merchant, because it enables him to ascertain in a moment what he paid for and where he purchased any article in stock. Price \$2.50

Tradesman Company
Grand Rapids

(Continued from Page One)
REALM OF RASCALITY.

bat them by the club of publicity only. We are endeavoring to educate the users as well as the dealers as to the fallacy of using preparations of this character for general conditions without knowing specifically what the products are and without a diagnosis of the diseases of poultry or stock.

You can readily appreciate that before anything in the nature of publicity is done regarding a preparation of this kind, we must be sure of our conclusions.

G. C. Geagley,
 State Analyst.

Another fake that is being used to take in unsuspecting merchants has been brought to our attention. This fraud involves a so-called "Acid-Proof" Ink which is sold by canvassers. One of our readers advises us that this ink was offered to him by a salesman who gave a demonstration which showed that it could not be erased. The merchant was impressed and ordered twelve quarts for which he paid the salesman \$39.90. Upon using the ink, however, he found that it was very easily erased and consequently a very expensive investment. The salesman, as usual, had disappeared before this was discovered. He had left behind him, however a receipted bill which carried the name of the Standard Ink Co., 34 South 16th street, Philadelphia. When a complaint was addressed to the company, the letter was returned with the advice that no such firm could be located.

An anxious enquirer writes the Tradesman regarding Jewett Radio & Phonograph Co. stock which is quoted at \$6 to \$8 on the open market, and being offered to local stockholders of the company at \$35 each by a salesman for Burns Bros., Inc., Wilmington, Del. Buffalo and Toledo reports indicate that similar operations are going on there. Enquirers state that salesmen advised them a "cornering operation" was in progress and that salesmen would buy the stock back by December 1, 1923, at \$50 per unit. We are informed that Burns Bros., Inc., "Investment Bankers," have been refused registration in Pennsylvania, and that the Attorney General of Maryland has prohibited the firm from selling securities in that State.

The Tradesman is glad to add additional attorneys to its Roll of Honor. The National Remedy Co. sent Wm. S. Bauer, of Hastings, an \$81 claim against J. F. Oswald, general dealer at Cressey. Mr. Oswald states that he never saw a representative of the Maumee crook and that the name signed to an alleged order for goods was forged by some one, because it is not his signature. He presented these facts to the Hastings attorney, whereupon that gentleman immediately returned the claim to Maumee, refusing to tarry his name with such trash. Since then Farmer Jones has sent the alleged claim to John M. Gould, who will probably consign it to the waste basket as soon as the true character of the Maumee swindler is made known to him.

About a week ago Farmer Jones sent an alleged claim against F. P. MacFarlane, of Lowell, to a local firm

of attorneys. They gave the so-called signed order a once over and fired the claim back. Then Farmer Jones sent his claim on to Dilley, Souter & Dilley, another legal firm of this city. They, too, glanced over the contract, failed to acquiesce in the catch phrases contained therein and returned the collection, because they would not soil their office files with such trash.

Columbus, Ohio, Dec. 26—You will be interested in knowing that C. C. Beatty was recently arrested in Williams county for selling a poultry remedy in Ohio in a bottle which did not mark in plain letters and figures the exact quantity of the contents thereof, which is a violation of our pure food law. This will probably put an end to his activities in Ohio, since we are issuing a bulletin which will be mailed to every County Farm Bureau in the State.

Ohio Farm Bureau Federation.

Cressey, Dec. 26—I would like to get in touch with all of the merchants you know of who have National Remedy Co. goods on hand as the result of the agent's forging the name of the merchant to the contract. I am going to contest the company's right to sign my name, and I will need some help. Let me know these people's address at once if possible. J. F. Oswald.

Ideas of French Designers Shown in Hat Models.

Many unusual things seen in the first spring collection of French hats to be received in this market. These models were personally selected by the importer, working in close harmony with the most reputable French houses, and, according to the current bulletin of the Retail Millinery Association of America, they are expressive of the spring tendencies of the haut modistes abroad.

"The cloche is not doomed," the bulletin says in part in describing the collection, "but is altered into a sailor shape of minute, almost cushion brim proportions, with a mitred crown that is round and full—Marie Guy's triumph. Shapes that roll a bit—high backs with but visor brim fronts—are slashed or elongated on one side. Their crowns are high, wide and full, with pinched-out sections like flanges protruding out in five or seven places. The tiniest of brims are folded back or made in cushion formation. Ribbons with all manner of riotous plaids and stripes often make the entire hat.

"Raspberry, mulberry, dark cardinal and almost garnet tones in Milan straw are seen, it being used in profusion, both dyed and bleached. Tiny tricorner roll 'off the face,' not those with long extreme points, but simulations of the continental shape that have been shaved down and delicately modeled. Off-the-face and vision-shading brims are almost exclusively imported—the large mushroom meant for early wear.

"Elaine sends many of her favorite embellished toques of cuff and set-in crown, but wider on the sides and more handsomely trimmed than before. The trims include pearl and bead cabochons, spider web motifs of gold and silver, and beaded things not previously seen here on cuff shapes.

"Guy achieves a distinctive tricorne of wine-colored crepe, fitted and flanged, but not an angular shape, the three corners being blunt and cufflike. Fit-

ted embossed visca is another of Talbot's rich brown conceits, with a novel crown, creased like a fedora through the center, and with a single upstanding sectional outline from back to front. Lewis sends many 'trotteurs' turned up on the left side."

Underwear to Have Big Advance.

Prices on Fall lines of cotton knit underwear will show an advance of 20 per cent., according to the consensus of opinion of the knit group of the Associated Knit Underwear Manufacturers of America. This was outlined at a meeting in New York one day last week, when thirty-five manufacturers, representing 80 per cent. of the production of heavy knit underwear, were present. Some Fall lines have been opened already, but the majority will open between now and Jan. 10. Higher prices for cotton because of the crop shortage are responsible for the advance. Yarns which cost 35 cents per pound last year now cost 50 cents per pound. Curtailed production is expected, owing to the difficulty of some knitters in getting yarns. One of the lines already opened is sold up for the first six months of next year.

An Early Start for Spring.

While ready-to-wear buying for Spring is still slow, due to the desire of retailers to concentrate attention mainly on selling between now and the turn of the year, it is believed that buying immediately after that will take a sudden spurt. This is based on the assumption that the showings to consumers will be fairly early, which, in turn, hinges to a large extent on the weather. It is pointed out that if the present open Winter continues for the greater part of the next two months it will give the retailer an excellent opportunity to start off the season at an early date, allowing that much more selling time before Easter. The reverse, however, would be the case if the Winter turns into a cold and long drawn-out affair following its mild beginnings.

Fibers to Lead for Spring?

Judging from reports emanating from manufacturers of women's novelty sweaters, fibre silk garments of this kind will lead the Spring demand, with mixtures of mohair and fiber silk coming next. These reports also indicate that the sleeveless golf jackets of last season will be supplanted by novelty effects in slipovers and jacquettes. Strong efforts are being made to push the former, from all accounts, and the new models will embody many novelty treatments. One important change is that they will be made up without sashes. New methods of finishing fiber silk yarns, which are said greatly to improve the appearance of the completed garment, are in good part responsible for the prediction that sweaters made of these yarns will top the mode for Spring.

In every store there ought to be a growing collection of business books, with a selection of good trade papers. It is through such means that a man can learn the way to success,

More Counties Heard From By Paul Gezon.

Grand Rapids, Dec. 20—Any grocer who is not asleep knows that your recent letter is very timely. Something must be done.

Briefly, my suggestions are these: Buy right and advertise right. Here I believe we find our weakness.

We should form a club of say fifty or more good grocers in order to do co-operative buying and co-operative advertising, this association to meet say once in two weeks for a business meeting, to exchange ideas, etc. Have a centrally located distributing point, etc. Fifty heads are better than one.

C. D. Leeuw.

Cadillac, Dec. 8—In reply to yours of Nov. 8, I have read it over several times and wish to compliment you on your suggestions. If followed in general by retail merchants they would produce beneficial results.

I note your statement, "In Union there is strength." There is the meat of the coconut. My convictions are that this the first step necessary for closer co-operation among the retail dealers. We should have stronger local organizations. We pay too much attention to trifling affairs which creates dissension in our ranks and lose sight of the important features of our work.

We should make it possible for our State Secretary to devote all of his time to the work of his office, which would enable him to do field work which is so necessary among local benefits derived would be much greater than the additional expense.

Consequently, the first step necessary is financial assistance and the next step is organization. Our Executive Committee could then go along with an intelligent and effective program, and at the same time exercise a wise caution to avoid all chances of litigation over any action which they might take.

James Johnston.

Central Paper Co.

(Muskegon, Mich.)

7%

Gold Bonds

This old and favorably known company has made a substantial net profit every year for 23 years.

With an original investment of \$350,000 has paid out dividends of \$2,000,000 and in addition built up capital and surplus of over \$2,000,000 out of earnings.

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