

MICHIGAN TRADESMAN

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Forty-first Year

GRAND RAPIDS, WEDNESDAY, JANUARY 2, 1924

Number 2102



EVERY MAN starting out in business will have to go over a hard road and find out its turnings for himself. But he need not go over his road in the dark, if he can take with him the light of other men's experience.

JOHN WANAMAKER

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ONE of the easiest ways for you to reduce the cost of operating your automobiles and trucks, is to use a gasoline which gives more miles per gallon. Fuel is one of the most important items of expense. An addition of only one more mile, from each gallon you now use will reduce your fuel bill from 6% to 25%,

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It is possible for you to secure this saving if you will realize that there is a difference in the many brands of gasoline, just as there is a difference in the quality of the other products which you buy.

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RED CROWN GASOLINE

gives more power, more miles per gallon than do many other brands of gasoline. The reason for this is obvious. Red Crown is made for only one purpose—to produce **power** in the modern internal combustion engine. Red Crown is made to definite specifications, determined after a careful study of all factors necessary to

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Chicago, Illinois

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(Unlike any other paper.)

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

Each 'issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly By

TRADESMAN COMPANY

Grand Rapids

E. A. STOWE, Editor.

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five years or more old 50 cents.Entered Sept. 23, 1883, at the Postoffice
of Grand Rapids as second class matter
under Act of March 3, 1879.**BUSINESS VISTA CLEARER.**

A lull in business activity usually marks this time of year, and the present is no exception. The close of one year and the opening of another make up a kind of milestone in actuality as well as in accounting, and are taken advantage of in settling up old activities and preparing for new ventures. As the end of one period and the beginning of another, the gains or losses of the former are made clear and mistakes of judgment or policy become apparent. At the same time there is occasion to observe changes in conditions affecting trading and the indications for the future that are likely to influence it. A year ago there was much more uncertainty in these respects than there is now. At that time business embarrassments had shown a steady increase for several months and these came to a peak in January last. What made this rise in business mortality more notable was that it was accompanied by higher commodities prices. Another period of inflation in values was predicted by many persons usually well informed, who also seemed to expect another "buyers' strike" in consequence. As it happened, however, the predictions were not fulfilled and the course of the year was marked by a high degree of general prosperity in nearly every mercantile line. In the basic commodities the slump in wheat prices, the ravages of the boll weevil in the cotton fields and the low price of potatoes in the Northern states were the only notable exceptions to what was otherwise a fairly satisfactory business situation.

Just now the vista is clearer than it was at the beginning of the year and the outlook is more promising. No one expects anything like a boom and few would welcome one for that matter. The trend of prices still continues upward, with wages to correspond, but without the added production which the wage scales would call for and which must sooner or later

be attained if anything like stability and normality is to be reached. Merchandising under the circumstances has become a little more difficult and success will only come to those who have the ability and prudence which the situation calls for and who have taken to heart the lessons of the last two or three years. It is no time for kite flying or speculation, but for cautious buying and quick selling, and this is the policy most in evidence now and likely to continue for some time to come. Still, normal needs must be attended to and nothing can be gained if shelves are bare. The buying power of the country remains large, despite the drains on it for excessive cost of food and shelter. How to appeal to it successfully is the problem of the merchant. This is not so easy a task as it might seem. Sports and diversions of one kind or another continue to exert a spell over many. Amusements, the automobile, the radio outfits and similar things are absorbing an ever-increasing proportion of the average income, and special appeals are needed to divert an adequate quantity to what have been usually assumed to be necessities.

DOMINANT LEADERSHIP.

There have been instances of a person's hair turning gray in a single night, but this is nothing to what has happened to Henry Ford. Before he came out for Coolidge he was, according to no less an authority than William J. Bryan, a friend of the masses. According to certain Republican newspapers, he was a wrong-headed individual whose influence upon the popular imagination was the most dangerous political fact of the time. Mr. Ford wrote a few lines announcing that he was not a candidate for the Presidency and that he was in favor of the election of President Coolidge, and his character underwent a complete change. Mr. Bryan took another look at him and found that instead of being a friend of the masses he was an enemy of the masses. Republican newspapers also looked and found that instead of being wrong-headed he had a remarkable faculty for seeing the truth.

If Mr. Ford has any sense of humor he must be greatly amused at these sudden discoveries of his true nature, but there is more than mere amusement in the episode of the Ford boom. For a while politicians in both of the old parties were frankly alarmed over the possibility that he might be placed in nomination at one of next year's National conventions. What was the basis of their fear? Mr. Ford had had little political experience. He obviously had no skill in political manipulation. What disturbed the politicians was that his name was the center of

a popular interest which might sweep aside all obstacles. Organization may be met by organization, but a wave of public feeling cannot be fooled with.

Henry Ford's hold on the public, in so far as he had such a hold, was due to the magic touch which the public thought it saw in his business operations. But the condition that gave this more or less mistaken public feeling its political importance was the lack of political leadership at Washington. Not Ford's own achievements simply, but those achievements projected against the background of a floundering Congress made Ford a political figure. Every manifestation of leadership which has marked President Coolidge's conduct of his office has reduced Ford's political potentialities. By the same token, that leadership is the most effective way of reducing the chances of Hiram Johnson or any other aspirant for Mr. Coolidge's place. Lack of leadership in the White House will compel the country to seek it elsewhere. In the very difficulty of his task lies Mr. Coolidge's opportunity. He has made a good beginning. It is now for him to follow it up by unmistakable evidence of his determination to be the leader that a country likes to see in its President.

THE WEATHER BUREAU.

When people get tired of talking about the weather they talk about the Weather Bureau. The easiest way yet devised of proving that you have a sense of humor is to speak of the lack of team-work between the bureau and the weather. But even a sense of humor which never wearies of this joke will hardly account for an annual appropriation of \$1,500,000. The country might be willing to spend something for the sake of keeping the jest alive but not that much. This surmise is borne out by Secretary Wallace's report of the activities of the Weather Bureau for the past year.

We do not mean to give the impression that Secretary Wallace claims actual control over the weather. He does not go quite that far—at least, in this report. But he does hold that the Weather Bureau by its forecasts enables persons in various occupations to adapt their plans to weather conditions, which is the next thing to being able to order the kind of weather you want. There are the shippers of perishable foods and other products, for instance. By being told of hot and cold waves in advance they can arrange their shipments in such a way as to avoid the wrong temperature and thus escape heavy losses. Timely information makes it possible for a railroad to maintain its traffic uninterruptedly by being ready to remove snow without delay. Vessels on the Great Lakes are able to

leave port at the earliest moment after the coming of a storm at which a departure is safe.

The newspaper reader who on the strength of a "Fair to-day" notice decides not to take his umbrella down town with him and, as a result, is caught in a rain finds it hard to believe that the Weather Bureau is a beneficial agency. He little knows of the saving which a single warning often makes possible. Mistakes in the day-to-day forecast of the weather are inconvenient rather than damaging. A hundred such misses do not cause a tenth of 1 per cent. of the loss which is prevented again and again in the course of a year by a single forecast of a storm or a flood. Secretary Wallace is clearly within the truth when he speaks of hundreds of dollars in economic benefit to the Nation for one spent on the bureau. Old Probabilities is worth his salt.

THE FAILURE RECORD.

In one respect at least the closing months of this year are not very reassuring. The number of business embarrassments shows an increase, which brings the year's total very near the record ones of the two preceding years. The liabilities involved, which are also larger for the last twelvemonth than for any others save 1921 and 1922, make a total, according to Dun's figures, of \$530,532,000. In December, likewise, the number of failures has been larger than in any since January. Such an increase is not unusual at this time of year, when things generally come to a head and a decision is reached whether or not to try and pull through for another period. It is a culmination of the year's reverses. If matters run according to form, the number of failures next month should also be large. But after that should come the customary drop to lower figures. The large number of insolvencies marks the winnowing out of concerns run with poor judgment or without adequate capital to tide them over a period of uncertainty. It also indicates that business in general is not yet what it should be. It may be also that the greater conservatism of credit-granting agencies may be a factor in the result. But whatever the cause or causes may be, the outcome is disconcerting and unsettling for the time being. It shows that there is still much to be done before business conditions get to the point where merely the ordinary risks have to be taken into account. This will only come when, no matter what the levels may be, the ratios of prices of commodities are better equalized, and one class is not unduly benefited at the expense of another.

No Just Hotel Complaints Presented By U. C. T.

Battle Creek, Jan. 2—R. Lee Pfeiffer, who is the son-in-law of Walter Barnes, of the Hotel Rickman, at Kalamazoo, and formerly interested with the latter in its operation, has just purchased the lease and furniture of the Fifth Avenue Hotel, at Birmingham, Alabama. Mr. Pfeiffer has had much experience as a landlord, and will undoubtedly make a success of his new venture.

In a circular sent out by the hotel committee of the Grand Council of the U. C. T., mention is made of the fact that during 1923, but one written complaint was made of ill treatment of its members by any individual hotel in the State, and an investigation which was made at the time proved that this was unfounded.

In this report mention is made of the fact that upon invitation of the Michigan State Hotel Association, a committee of the U. C. T. appeared before that body at their annual convention at Flint and discussed many matters of interest, among them being the question of the posting of rates in hotel rooms.

In Wisconsin, by a legislative act, each hotel is compelled to post in each room the single and double rates for the occupancy of such rooms, in order, it is claimed, to prevent the advancing of rates on the occasion of conventions and other gatherings of unusual size.

There does not seem to be any general opposition to this move on the part of Michigan landlords and, no doubt, some action will be taken on the subject on the occasion of the next hotel convention, with the probable result of the adoption of some plan mutually agreeable, without the intervention of the Legislature.

Some hotels, like the Statler, have placed in frames in their rooms such notices as are asked for, while many others at the time of registration supply guests individually with a card giving the rate of the particular room they are occupying, but the operation of the Wisconsin law, which is copied after similar enactments in other states, has been far from satisfactory, the principal reason being that it is never enforced.

Michigan has many laws pertaining to the operation and conduct of hotels which are being violated by unscrupulous hotel men, and yet we never hear of any prosecutions under such laws.

For instance, the law requires that in all public wash rooms only individual textile towels may be used—the roller affair being outlawed. And yet while numerous hotels are using the roller towel, no complaint has ever been recorded.

The same applies to sheets, which must be no less than 90 inches in length, and bedding of every description must be clean and sanitary, and yet a very large number of hotels are daily violators of this enactment, without being hailed up before the bar of justice.

I have talked with quite a number of Michigan landlords on the subject of posting room rates and as yet have not found a single one who has any objection to it, but the fact remains that in every state where such laws are in evidence it has made no difference with the practices of some unscrupulous operators. There are many ways of dodging it, one being the posting of rates which are "top notch" and then allowing rebates when there are no conventions to take care of.

Any law controlling room rates, can only prove mandatory so far as maximum charges are concerned. No known legal application can affect minimum rates, and there is where the shoe pinches. The higher rate will naturally be posted in the room by such as do not contemplate abiding by the law, and thereafter the rates will be juggled to suit any emergency.

There is this, however, to commend the efforts of the U. C. T. hotel committee in Michigan, which consists of John D. Martin, chairman, Grand Rapids; E. C. Spaulding, Flint and D. J. Riordan, Lansing. They have approached the hotel men in an amicable spirit, have not appeared unreasonable and there is an evident feeling of willingness on the part of the hotel organization to meet them half way.

There are other questions besides the posting of hotel rates, which we are all interested in, one of which is the cost of hotel operation in connection with the falling off of hotel patronage. There isn't a landlord in the State who would not gladly lower his rates if he could.

It has been my privilege to look over the balance sheets recently of several of the larger institutions, and in nearly every case an actual loss is shown for the year.

Some hotels erected before the advance in the cost of hotel construction came about have sailed much closer to the wind than others, but it is an outstanding fact that in a majority of cases no adequate return has been earned on the main investment.

Look at the case of the Hotel Rowe, in Grand Rapids. This hotel, while of modern construction, did not reach peak prices in the building. It possessed all modern equipment, was well conducted and the rates were moderate. And yet Chas. L. Holden, who had been the successful operator of popular hotels in Iowa, was unable to bring to it sufficient patronage to enable him to pay actual running expenses, to say nothing of interest charges, and was compelled to relinquish at a great loss to himself and his holdings in that property. Nobody complained of the rates or the service, but the business was not to be secured to enable its being run at a profit.

Even more unfortunate are the conditions surrounding the country landlord. There are to-day in Michigan, fifty hotels which have been closed this fall because they could not be made to pay, which means that many of them representing large individual investments will not soon, if ever, be again opened. They have been charging higher rates than formerly—were compelled to do so on account of increased cost of operation—but there has not been business enough to make them pay.

Thus the Sunday business of the popular country hotel, which in times past was a source of profit, has been almost universally eliminated.

Then, again, the advent of the automobile and the auto bus has cut enormous swaths in the business of the country tradesman. His customer purchases have become visibly less and the traveling man has booked less and smaller orders, which made it useless for him to linger in the town like he used to in the old days.

Even Detroit, Grand Rapids and other hotels in the principal cities of the State are running more nearly to the three and four day form, i.e., the period from Friday to Monday showing a marked falling off, compared with the good old days before the war.

I have heard of no instances of "rate kiting" by operators of legitimate hotel property. During convention time patrons are asked to "double up" and no reasonably minded patron will fail to appreciate the equity of such a regulation. The hotel must have the extra trade which the convention provides and at rates which are commensurate. If, in addition to increasing his occupancy, he "kites" his rates, he is a just subject for criticism and he certainly will hear from it. Frank S. Verbeck.

Items From the Clover land of Michigan.

Sault Ste. Marie, Jan. 2—Mike Krell and John Waara have purchased the Union Clothing Store, on Ashmun street, from M. J. Adrary. After selling out the old stock, it will be re-

placed with a new stock. The new firm will establish a high-class clothing store. Both men have had years of experience in the clothing business and stand well with the younger class and know the kind of goods which will get the business.

Paquin & McCullough re-opened the Rudd Bakery, on Ashmun street, Dec. 31, which has been closed for the past year. Both Mr. Paquin and his partner have been cooking for the Great Lakes Transit Co. during the summer and expect to devote their entire time to the baking business. They are both well acquainted here locally and with the years of experience they both have had at the game, they are starting out with a bright prospect.

Miss Wanda Dyer, for the past few years book-keeper for the Cornwell Co., was married Dec. 29 to William J. Butchart, of Duluth. The bride is one of the Soo's fairest daughters and very popular. She is held in high esteem by her large circle of friends, who extend the best wishes for a bright and happy future. After an extended Eastern trip, the couple will return to Duluth, where they will make their home.

The situation around here at present would seem pretty dark to blind pigs.

John McInnis, of the McInnis Grocery Co., met with a serious accident last Friday evening when he was struck by an automobile on East Portage avenue. The car driven by Ed Fournier. Mr. McInnis was walking East on the avenue in the center of the track and Fournier was driving West when the accident occurred. Mr. McInnis, seeing the approaching car, tried to dodge, but got confused and was struck so as to fracture his skull. While it was somewhat serious, the chances for his recovery are favorable.

From what we can learn from our traveling brothers, very few are making any new resolutions for the new year. Most of them have cut out about all that they can stand now.

John Hulbert, of Seattle, Washington is spending the holidays here with relatives. This is Mr. Hulbert's first visit since he left the Soo ten years ago to make his home in the West. He is accompanied by his wife and daughter. John, as he was known to his many friends, noticed many changes in the old town and noted much improvement during the past ten years.

The many friends of Arthur C. Bailey will be pleased to know that he has gone into business for himself at Newark, N. J., where he is dealing in Tartaroff and doing nicely. He sent greetings to his many friends here. Arthur is an old Soo boy who started at the bottom and, after several knocks, always came up with a smile. Being full of pep and a worker, success necessarily crowned his efforts.

Christmas put the finishing touches of father's pocket book. It has that Christmas feeling.

Adolf Wandler, who for the past several years has had charge of the meat department of the Pittsburgh Supply Co., after finishing the season, has opened a new meat market on Swinton street, which will be known as the Superior Meat Market. It will be kept stocked with the best of meats and sausages. Mr. Wandler is an experienced sausage maker, having learned the trade in Germany.

If every day was a holiday when would everybody rest up?

Fred Shaw, of the firm of Gamble, Robinson & Shaw, wholesale produce merchants, is thankful this year for being lucky on Friday of last week, when he held the lucky number out of 600 that drew a silk quilt valued at \$100. Fred said that Friday was always a lucky day for him.

Every New Year three-fourths of the fat people get fatter.

We wish you all a Happy New Year. William G. Tapert.

EMOTIONAL APPEALS.

They Frequently Cause Reaction of Public to Advertising.

The most powerful thing in the world is an idea.

If that idea is based upon fundamentals, and you are successful in communicating it to a sufficient number of people, it becomes a dominant idea and will carry any man or any business irresistibly onward towards success.

The idea itself must not only be based upon fundamentals, but the promotion of that idea must be accomplished by an understanding and an application of fundamental facts.

If the idea is intended to serve only yourself and you count upon its paying dividends only to you as an individual, it will not travel very far.

If, however, that idea is designed to serve self by serving others, it will never stop traveling as long as you adhere to that fundamental.

When we speak of serving others, we define the word service as meaning, satisfying a need, fulfilling a desire, or gratifying a want.

Now whether we are writing advertising or selling merchandise, the first thing we must discover, after we have established the fundamental idea of service, is what we choose to satisfy.

The great desire of all human beings is for comfort—mental and physical comfort.

To illustrate: A good book brings mental comfort, while appetizing food or well fitting clothes, shoes, or hats bring physical comfort.

If you want to bring mental comfort to a man, it is only necessary for you to recall to him the most fascinating story he ever read, the most tuneful song he ever heard, or the greatest piece of music by which he was ever thrilled.

If you want to appeal to his physical sense it is only necessary to call to his mind some very appetizing dish which he has eaten, or possibly remind him of the refreshing quality of spring water as it impressed him after a long hike over the road.

The first idea, then, is to determine whether your merchandise satisfies a need, fulfills a desire, or gratifies a want.

Then it must be pictured as satisfying a mental or a physical want.

Now mental wants are aroused by the desire for relaxation, or relief from worry.

A bank account relieves worry. A good book relaxes the mind. Pictures excite the imagination, and music soothes the troubled soul.

Physical wants may be gratified by such a commonplace thing as a safety razor, a cake of soap, or a comfortable pair of shoes.

Now that we have established the character of the want, we must arouse an appreciation of the merchandise we sell by appealing to the five human senses—sight, feeling, hearing, atmosphere or smell and taste.

Pictures can be sold on sight alone. Shaving soap can be sold on feeling.

The Victrola can be sold on an appeal to the sense of hearing. Perfume can be sold on an appeal to the sense of smell. Coca Cola can be sold on an appeal to the sense of taste.

But automobiles, and many other commodities, require an appeal to all five senses.

Therefore, we emphasize mental and physical wants and offer comfort by an appeal to the five senses.

In the application of the appeal to the senses it is necessary to keep in mind that there are five family factors—four individuals, and one other factor which must be taken into consideration.

Father thinks in terms of economy.

Mother thinks of the children's opportunity.

Daughter thinks of a happy marriage.

Son thinks of travel, speed, pep, get-up-and-go.

While in every family there is likely to be a pet. It may be a Victrola, a bank account, a new home, a piano, a radio outfit or an automobile.

Since mother and daughter are the most influential factors in every family, it is well to remember in writing advertising or making a sales appeal to the family, that there are four vital factors in the great human story.

These factors are love, money, adventure and religion.

Now that we have the fundamentals of the appeal, it is necessary for us to determine how we are going to sell the idea and make the appeal.

First, we must understand that all human beings are very much alike, and that confidence is the basis of all satisfactory human relations.

An advertising man is merely a salesman who, instead of calling upon millions of people individually, tries to pay his visit in writing with a correspondence course of salesmanship.

The first and most necessary thing that a man must possess, if he were to make a personal call upon a prospect, is spirit.

That spirit must be characterized by sincerity.

Secondly, he must possess knowledge of his merchandise, or the facts upon which his appeal must be based.

These facts about his merchandise should not be presented from his point of view, but from the point of view of the man who is going to be served by it.

Third, he must have the courage to persist in the presentation of that knowledge in a sincere way, but he must be honest in the presentation or else he will find himself encountering sales resistance due to reaction against statements that the service rendered does not substantiate.

The hardest problem in business is to find men who have the spirit, knowledge, courage and honesty to apply themselves to selling in that way.

Most of them are weak in spirit, superficial in knowledge, lacking in courage and deficient in honesty.

You may have all the money in the world, all the machinery, and your merchandise may be good with an unlimited market, but you must have men who possess those qualifications to properly present it to the public. Edward F. Jordan.

Petticoats Coming Back Strong.

Although the silk slip that has been popular with women for such a long time was slow to relinquish its lead this season, there has been a marked improvement in the demand for petticoats during the last several weeks. They are expected to keep gaining in sales through the early part of the Spring season at least, due to the return to vogue of the tailored suit and the lingerie waist. The tailored effect in suits is reflected to some extent in the best selling petticoat styles, and, while pleated ruffles are not out of fashion, there are many styles that show only the application of flat bands of material stitched on in a pattern. Braids are used, and a number of models show only a scalloped bound edge. Radium and pussy-willow silks are the most popular materials in the tailored petticoats, with the less expensive lines also showing silk jersey.

Haberdashery Sales Gain

Retailers of men's furnishings are beginning to get more substantial business, following a prolonged period of quiet, ascribed mainly to be the mildness of the weather. The present activity is considered likely to last until the end of the year, with sales of holiday merchandise leading. Retailers'

haberdashery stocks are said to be comparatively light, and if there is anywhere near a good holiday turnover the carryover into the new year is not expected to be excessive. The demand for shirts this season has been a disappointment to many stores. Silk ones for gift purposes are moving to some extent now. An item in which business has been good is the knitted of it making up in part, at least, for vest. Some retailers have found sales the lack of shirt buying.

Man Wanted.

The Rome (Kansas) Record contains the following advertisement:

I want a man to work on my farm. I don't give dancing lessons. I have no piano. I can't serve planked steak three times a day. I do give three square meals, a real bed and fair wages. If any man who knows a cow from talking machine, can hear an alarm clock, and is willing to get up at 5 o'clock, wants the job, I will agree not to treat him like one of the family, but a darn sight better. Apply at the Steve Wiggin place, Intervale Road.

There is a higher meaning, something broader, deeper, and nobler, in a vocation than making a living or seeking fame. Making a life is the best thing in it. It should be a man-developer, a character-builder, and a great life school for broadening, deepening, and rounding into symmetry, harmony, and beauty all the God-given faculties within us.

There are perhaps slow sellers you must carry in stock, but see that the stock is kept at a minimum and make it sell as fast as possible.



Barney Langelier has worked in this institution continuously for fifty years.

Barney says—

My neighbors tell me that Quaker Milk is the best milk for babies but

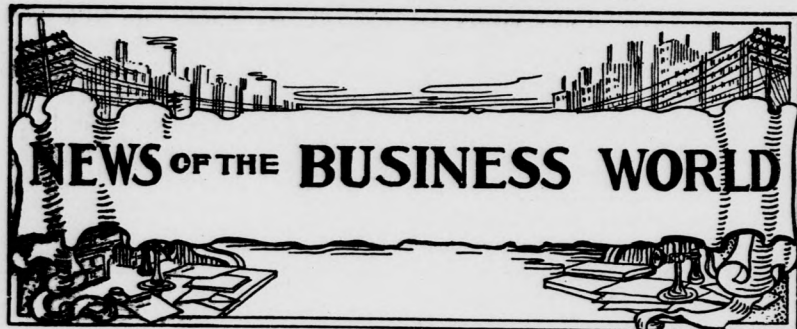
By Golly it must be the best for everybody for we are selling more Quaker Milk than all of the others.

WORDEN GROCER COMPANY

GRAND RAPIDS

KALAMAZOO—LANSING—BATTLE CREEK

THE PROMPT SHIPPERS



MOVEMENT OF MERCHANTS.

Detroit—Abram & Meckler have opened a meat market at 8522 Twelfth street.

Detroit—Pompeo Roosi has bought the grocery of Frank Cucchetti, 3541 Riopelle street.

Detroit—Max Oberman opened a delicatessen at 8526 Twelfth street Dec. 22.

Kalamazoo—The Gibson Mandolin Guitar Co. has changed its name to Gibson, Inc.

Niles—The National Standard Co. has increased its capital stock from \$1,000,000 to \$2,000,000.

Fowlerville—The Commercial State Bank has been incorporated with an authorized capital stock of \$25,000.

Royal Oak—The Hazel Park State Bank has been incorporated with an authorized capital stock of \$25,000.

Albion—The Albion Lumber Co., 121 East Cass street, has increased its capital stock from \$20,000 to \$60,000.

Detroit—Sied Coury is the new proprietor of Shaham Kazan's grocery and meat market at 1200 Third street.

Detroit—Rose Mogilewski has taken over the dairy store at 2304 Hastings formerly conducted by Judia Lachar.

Detroit—Abraham Jaroff's confectionery, 503 Milwaukee, avenue, has been transferred to Jonas Keywell and wife.

Detroit—The J. L. Hudson Co., 1201 Farmer street, has increased its capital stock from \$8,000,000 to \$12,000,000.

Muskegon—The Peoples Steam Laundry Co., 19 Market street, has increased its capital stock from \$10,000 to \$50,000.

Detroit—Alexander Slovic purchased the drug business at 7419 West Jefferson avenue from Louis Braun recently.

Detroit—The Federal Delicatessen and Lunch, operated by H. S. Meestrich, opened at 215 West Fort street recently.

Port Huron—The James A. Davidson Co., house furnishings, has increased its capital stock from \$30,000 to \$120,000.

Detroit—Markofsky's, 5928 Chene street, closed Dec. 29. Morris Markofsky is the proprietor. The firm retailed footwear.

Detroit—Sam Tenenbaum bought out the General Linen Supply Co., 471 Abbott street, and will conduct the business himself.

Grand Ledge—Lee Evert has sold his restaurant and cigar stand to L. L. Martin, recently of Eaton Rapids, who has taken possession.

Wyandotte—William Rossen's meat market, 405 North Biddle avenue, is being operated by Joe Moliar, who recently bought the fixtures.

Lansing—The Davis Laundry Co., 330-32 North Washington avenue, has purchased the buildings it has occupied for the past 23 years.

Detroit—Frank Wojciechowski and wife have sold the Honey Boys confectionery to Stefan & Boleslaw Jaworski. The store is located at 5222 Chene street.

Detroit—The temporary branch of the George A. Drake Co., downtown stationers, opened at 2453 Woodward avenue for the holiday season, has been dismantled.

Detroit—Lynn S. Learned has bought out the share of his partner in the Heat Treat Co., 511 West Fort street, and is now sole owner of the business.

Detroit—The grocery store and meat market at 408 East Canfield avenue is being run by William Fish, he having purchased it from Louis Muller.

Detroit—Frank and Harry Chermick have sold the grocery at 8843 Linwood avenue, which they recently bought, to Tom Burnell and Walter B. Smafeld.

Detroit—Harold A. Ridley has purchased the interest of his partner, Clare A. Hosner, in the Ridley-Hosner Motor Sales Co., 408 East Canfield avenue.

Detroit—Morris J. Segal has been serving the customers of the confectionery at 1104 Westminister avenue since Dec. 24. Mr. Segal bought the business from Harry Rubin.

Detroit—The Tokheim Products Co., 4614 Woodward avenue, distributors for gasoline and oil storage equipment, has increased its capital stock from \$1,000 to \$25,000.

Ishpeming—Gustav Anderson, who has conducted the Anderson hotel for more than two years, has purchased the property and will remodel it and make it modern in every detail.

Jackson—The Ladies Apparel Shop, 129 East Main street, has been incorporated with an authorized capital stock of \$15,000, \$7,500 of which has been subscribed and paid in in cash.

Lansing—The Butler Co., of New York City, has opened the thirtieth store in its chain of ready-to-wear clothing stores, at 209 South Washington avenue, under the management of C. F. Seymour.

Saginaw—Nye & Sons, Inc., 824 Janes street, has been incorporated to deal in autos, trucks, parts and accessories, with an authorized capital stock of \$25,000, of which amount \$15,000 has been subscribed and \$12,000 paid in in cash.

Jackson—The C. & F. Specialty Co., Inc., 155-57 West Main street, has been incorporated to deal in women's ready-to-wear clothing, millinery, etc.,

with an authorized capital stock of \$10,000, \$1,000 of which has been subscribed and paid in in cash.

Saginaw—The ice cream business of the Parker Dairy Co. has been merged with that of the M. & B. Ice Cream Co. and an agreement made whereby the cream for the manufacture of the M. & B. ice cream will be supplied by the Parker Dairy Co.

Highland Park—The grocery store at 59 Sturtevant avenue is now owned by Hayden Turrell. The store has passed through several hands during the past two or three months, the last owner being George Durbin, from whom Mr. Turrell purchased the business on December 31.

Highland Park—Robert M. Morton, 64 Manchester street, has merged his box lunch business into a stock company under the style of Robert M. Morton, Inc., to distribute food, conduct a chain of restaurants, etc., with an authorized capital stock of \$25,000, all of which has been subscribed and property.

paid in, \$10,000 in cash and \$15,000 in

Manufacturing Matters.

Detroit—The E. R. V. Manufacturing Co. has been incorporated to manufacture electric therapeutic instruments. The capital stock is \$10,000.

Detroit—The Textile Service Co., 772 Penobscot building, has been incorporated with an authorized capital stock of \$1,000, all of which has been subscribed and \$250 paid in in cash.

Kalamazoo—The McIntyre Motor Co., 125 East Water street, has been incorporated with an authorized capital stock of \$15,000, all of which has been subscribed and \$1,500 paid in in cash.

Detroit—The Motor City Stamping Co., 2552 Hart avenue, has increased its capital stock from \$150,000 to \$150,000 and 15,000 shares of no par value stock which is on the market at \$10 a share.

Battle Creek—The United Metal Products Co., 27 Fonda avenue, has been incorporated with an authorized capital stock of \$750,000 common and \$250,000 preferred, of which amount \$1,500 has been subscribed and paid in in cash.

Grand Rapids—The Gast Motor Sales Co. Lake Drive at Wealthy street, has been incorporated with an authorized capital stock of \$125,000, \$52,150 of which has been subscribed and paid in in cash.

Port Huron—The Arctic Ice Co., 311 River street, has been incorporated to manufacture and sell ice, and deal in refrigerating supplies, fuel, building supplies, oil, etc., with an authorized capital stock of \$40,000, \$32,000 of which has been subscribed and paid in in property.

Manistee—The West Michigan Flooring Co. has merged its business into a stock company under the same style, with an authorized capital stock of \$1,000 preferred and 2,000 shares at \$1 per share, of which amount \$1,000 has been subscribed and paid in in cash.

Hillsdale—The Wales Stoker Co. has been incorporated to manufacture and sell devices to eliminate smoke, with an authorized capital stock of

\$1,000 preferred and 100,000 shares at \$1 per share, of which amount 56,750 shares has been subscribed, \$3,916 paid in in cash and \$45,000 in property.

Edmore—The Michigan Farmelectric Corporation has been incorporated to market electrical equipment, accessories, motor appliances, etc., with an authorized capital stock of \$25,000, of which amount \$10,800 has been subscribed and paid in, \$800 in cash and \$10,000 in property.

Iron Mountain—M. J. Fox, general manager von Platen-Fox Lumber Co., announces that during the present year the company will have cut 25,000,000 feet of lumber, having operated continuously with a day and night crew. Logging operations are also continued during the entire year, having amounted to 10,000,000 feet of timber during 1923, with four logging camps in operation, three in Wisconsin and one in the Upper Peninsula of Michigan.

Bay City—W. D. Young & Co., who have been operating a sawmill here during the last thirty years, completed their lumber operations in the Lower Peninsula, and closed the mill the last of November. This company has timber holdings in the Northern Peninsula, but it is not feasible to bring the logs to Bay City, and consequently it is considering other arrangements for handling this tract. It will continue operating its hardwood flooring mill in this city.

Must Take Inventory Once a Year.

Grand Rapids, Jan. 2—I wonder if all of the merchants of Michigan know that they must take inventory at least once a year.

Uncle Sam requires this, so that you can make an accurate income tax report.

Even though you have "got by" in the past, some day the inspector will call upon you and often they ask for the report of a year or two back.

The fact that you have not made sufficient money to require you to pay an income tax has nothing to do with this report.

Every business, whether small or large, must make a report and you can easily figure from this report whether or not you are subject to the individual income tax.

But if the Government did not require you to take inventory you should do so anyway for your own satisfaction.

Each year on Jan. 1 we take inventory in our store and each time we get information which is absolutely essential.

We find out what goods we are long on and what we are short on.

We find out if we have made any money and whether or not we must cut down expenses and what lines are the best sellers.

We find out how much we owe and how much is on our books.

We decide how much we must charge off for bad accounts.

If any of the merchants in Michigan are not taking inventory at this season, I would certainly urge you to do so at once. It will be an eye opener and once tried you will surely make it an annual occurrence.

Paul Gezon.

Sec'y Retail Grocers' and General Merchants' Association.

The imagination is a wonderful substitute for wealth, luxuries, and for material things. No matter how poor we may be or how unfortunate—we may be bedridden even—we can by its aid travel round the world, visit great cities, and create the most beautiful things for ourselves.

Essential Features of the Grocery Staples.

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

Tea—The past week the market has been very quiet owing to the holiday season, which invariably slows tea business down. The demand has been the ordinary routine demand from day to day, without material change in any prices. The undertone is still firm, however.

Coffee—In spite of the holiday, the market was rather firm during the week, without, however, material change in prices. All grades of Rio and Santos remain unchanged and moderately active. The statements here made refer to most coffees sold green and in a large way. The jobbing market on roasted Santos and Rio is unchanged and quiet. Milds show some little firmness and perhaps a very slight fractional advance over the week before.

Canned Fruit—There is so little buying of consequence that no developments have occurred. Distributors are well enough stocked so as not to need replenishment and they are neglecting the coast. Spot sales are mostly to cover shortages. The California line is quiet, while even pineapple is easy in tone and is in nominal demand.

Canned Vegetables—Country points maintain their prices on tomatoes, but are more or less idle as there is little buying either carlot or otherwise. Nothing much is expected until inventories have been completed. Despite the quietness all sizes are held at quoted figures. Future trading has been largely limited to peas. Wisconsin canners have already sold a considerable percentage of their 1924 pack. Standards have sold well so far this season and there is concentrated interest in No. 4s and No. 5s in sweets and Alaskas of 1924 crop. Packers do not care to sell the cream of their output, but are more and more insisting upon assortments, with a tendency to cut down on the percentage of standards. Prices are hardening which tends to slow up the buying demand. Spot peas are virtually cleaned up in Wisconsin in first hands and resales are held so firmly that there is no free buying. Buying in corn is mostly for transient needs and while there was a big pack there appears to be no big surplus in possession of packers. Strictly fancy lines are not shaded while genuine standards are regarded as steady.

Canned Fish—Sardines are, as usual, dull just now, but Maine brands are very firm and high. The consumptive demand for Maine sardines is going to be very small this year unless prices come down. Other brands of sardines, including California, Norwegian and French, are selling in a quiet way at unchanged prices. White meat tuna is scarce and firm. Shrimp, lobster and crab meat are all in rather small supply, with prices rather strong.

Salt Fish—The demand for mackerel continues almost nominal and will continue that way until after the turn of the year. No slump has occurred in prices, however.

Beans and Peas—There has been

little or no business in all varieties of dried white beans during the week. This includes pea beans, marrows, California limas and both varieties of kidneys. Prices are easy throughout the list. Green and Scotch peas unchanged and dull.

Syrup and Molasses—Sugar syrups have put in a rather strong week in spite of the holiday. Business has been active and the undertone firm, with an upward tendency. Compound syrups are in fair demand at steady prices. Molasses is quite dull, but everything desirable for the grocery trade is firm. It looks like a scarcity of the finer grades.

Cheese—The market is steady at unchanged prices. The make of fresh cheese is reported to be large and the consumption very light. Stocks in storage are reported to be considerably in excess of what they were a year ago, but owing to the prevailing low price we do not look for much change in the immediate future.

Provisions—Everything in the smoked meat line is steady at unchanged prices, with a seasonably light demand. Pure lard and lard substitutes are steady with a light demand at unchanged prices. Dried beef, canned meats and barreled pork are all unchanged, with quiet trading at prices ranging about the same as for the past week or so.

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—9¼@9¾c per lb.

Butter—The market is steady at prices ranging 1c higher than last week. The average quality arriving is good for the season and the make is about normal. The future price will depend on the fresh make. At present it looks as if we would have a steady market at unchanged prices for the next week or so. Local jobbers hold extra fresh at 52c in 60 lb. tubs; fancy in 30 lb. tubs, 53c; prints, 54c; June firsts in tubs, 47c. They pay 25c for packing stock.

Cabbage—\$1 per bu.

Carrots—\$1.25 per bu.

Cauliflower—\$3@3.50 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 \$10 per bbl. and \$5 per ½ bbl.

Cucumbers—Hot house \$4 per doz.

Egg Plant—\$3 per doz.

Eggs—The market is firm on the present basis of quotations. The receipts of fresh eggs have been increasing in the South and in some parts of the West, but the present cold wave may serve to check shipments. The consumptive demand has been good and receipts have been absorbed on arrival. Storage eggs are reported to be in excessive supply and meeting with slow sale at prices that have been ranging for the past week or so, which are considerably under the cost when stored. We do not look for much change from the present condition in the immediate future. The price de-

pends considerably on weather conditions. Local jobbers pay 40c for strictly fresh. Cold storage operators feed out their supplies as follows:

Extras ----- 30c
Seconds ----- 24c
Checks ----- 20c
2c extra for cartons.

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—Spanish Malaga, \$9.50@ \$12.50 per keg.

Green Beans—\$3 per hamper.

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

Honey—25c for comb; 25c for strained. oooooooooooooooooo strained.

Lettuce—In good demand on the following basis:

California Iceberg, per crate ---- \$4.00

Leaf, per pound ----- 19c

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 ----- \$5.50

126 ----- 5.50

150, 176, 200 ----- 5.00

216 ----- 4.50

252 ----- 4.00

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 ----- 28c

Heavy fowls ----- 22c

Heavy springs ----- 22c

Light fowls ----- 14c

Light springs ----- 14c

Geese ----- 18c

Ducks ----- 18c

Radishes—90c per doz. bunches for hot house.

Spinach—\$2 per bu.

Squash—Hubbard, \$4 per 100 lbs.

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

Tomatoes—Southern grown \$1.50 per 5 lb. basket.

Turnips—\$1.25 per bu.

Sure Signs of Treachery.

Retail grocers are coming to understand that the extensive advertising campaigns conducted in daily papers and magazines by manufacturers of food products are frequently undertaken preliminary to opening up cut-rate relations with the chain stores and pave the way for the doom of the independent grocer, because advertisers of this class usually have a quantity price on their products and sell the chain stores who can buy in jobbing quantities at the same prices charged the wholesale dealer. This places the independent grocer at such a disadvantage that he cannot possibly compete with the chain store and

live.

Of course, there are exceptions to all rules, but when a so-called National advertiser begins to splurge in the daily papers, ignore the trade journals and cry down the jobber, it is pretty good evidence that he is shaping his course to play into the hands of the chain store, to the detriment of the independent grocer. Fortunately the latter has his remedy. He can refuse to handle the brands which are sold by the chain stores at a price which does not afford him a living margin. The law protects him in this right, which is as old as the hills and as just as the laws of Justinian.

Another Decline of Wheat.

The renewed decline in the price of wheat will hardly have the same political effect in the wheat-growing states that was noted after the sharp break of last summer. The decline during July and August was much sharper than the one that has recently occurred, and it also came when the new crop was still in the hands of the producers, whereas most of the crop is now out of their hands. After the low point of midsummer wheat prices became firmer during the autumn, and though they were not satisfactory from the viewpoint of the growers they nevertheless held persistently above the level in the world market. In recent weeks the statistical position of the commodity has weakened. The Canadian crop, for which there were widely varying estimates before the harvest, has now turned out to be equal to the highest estimate of about 500,000,000 bushels. The domestic market for a time resisted this and other bearish influences, but it finally weakened, and traders for the short side have now begun to predict that American prices will eventually reach the world level. The recent weakness at least should strengthen the campaign for reduced acreage and greater crop diversification in the wheat belt.

A Year's Price Changes.

The Bureau of Labor Statistics reports a slight decline in wholesale prices during November. Its weighted index of 404 commodities shows a decline of 0.6 per cent. from preceding month, and of 2.5 per cent. from November, 1922. Except in the case of the fuel and lighting group, the changes in wholesale prices during the year have not been very pronounced. For most of the groups they ranged from 2 to 3 per cent. and thus corresponded closely to the general average. Prices of fuel and lighting, however, receded 23.4 per cent. during the year, showing the effect of the settlement of the coal strike. The metals group was the only one to show any conspicuous advance, the gain in this case amounting to 6 per cent., though there has been a fractional decline during the past month. Next to metals came cloths and clothing, with an advance of 4.6 per cent. This group is now the one most "out of line," its index being 201, compared with the general average of 152. On the whole, however, the past year has brought some correction in the maladjustments between different commodity groups.

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Dec. 24—On this day was held the adjourned final meeting of creditors in the matter of B. Ray Ruckel, Bankrupt No. 2200. There were no appearances. The trustee's final report and account was approved and allowed. Additional claims were proved and allowed. An order was made for the payment of administration expenses and for the payment of a first and final dividend of 6 per cent. to creditors. There was no objection to the discharge of the bankrupt. The final meeting was then adjourned without date. The case will be closed and returned to the district court.

Dec. 29. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of J. Earl Morgan, Bankrupt No. 2412. The matter has been referred to Benn M. Corwin, as referee in bankruptcy. The bankrupt is a resident of Sears, and is a dealer in livestock and hay. The schedules filed list assets of \$2,000, the same being the face of a certain policy of insurance on the life of the bankrupt, which has no surrender value, and liabilities listed at the sum of \$10,017.14. 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.

Farwell State Bank, Farwell	\$3,160.00
Michigan Potato Growers Exchange, Cadillac	589.00
Carsonville State Bank, Carsonville	1,750.00
Roanoke Flour & Feed Co., Roanoke, Va.	236.00
Tide Water Brokerage Co., Suffolk, Va.	431.00
A. J. Marvin, Jonesville	857.00
Thomas E. Fair, Freemont, Ind.	550.00
M. Bursten, Farwell	46.00
Carl Upthegraff, Farwell	200.14
Wm. Mott, Farwell	100.00
Walter Badgley, Farwell	53.00
W. C. Fuller, Farwell	30.00
Anna Armstrong, Administratrix, Farwell	250.00
C. Bingham, Farwell	110.00
John McAninch, Farwell	79.00
F. F. Littlefield, Farwell	399.00
A. I. Snyder, Farwell	46.00
Geo. Scott, Lake	45.00
Postal Turner Auto Co., Ewart	149.00
Clare Hardware & Implement Co., Clare	129.00
Orville Sherlam, Farwell	116.00
Sherman & Brazington, Farwell	25.00
Clifford Brazington, Farwell	12.00
Dick Diamond, Farwell	10.00
Farwell Lumber Co., Farwell	38.00
Ed Glass, Farwell	35.00
Ewart State Bank, Ewart	165.00
John Halstead, Farwell	70.00
Lamphere Bros., Clare	25.00
Dr. G. E. Lamb, Farwell	70.00
Harry W. Proctor, Ewart	65.00
McLinn & Willman, Pellston	350.00
Michigan State Tel. Co., Clare	185.00
Franklin Paint Co., Cleveland	38.00
Consolidated Co., Erie	45.00

In the matter of Carl N. Mather, Bankrupt No. 2302, the court has received a report from the trustee of an offer from Charles N. Remington, of Grand Rapids, in the sum of \$1,800 for the property of this estate located at 20 Fair street, Grand Rapids. Notice has been mailed to creditors that such meeting and sale will be held at the office of the referee Jan. 9. All interested should be present at such time and place. The trustee is Frank V. Blakely and application may be made to him for an opportunity to go over this property.

In the matter of William H. Borroughs, Bankrupt No. 2198, the trustee has filed his final report and account and a final meeting will be held at the referee's office on Jan. 10. The trustee's final report and account will be passed upon and administration expenses paid and a first and final dividend to creditors paid.

In the matter of William Singer and Clark & Singer, Bankrupt No. 2286, the final meeting of creditors has been called for Jan. 10. The trustee's final report and account will be passed upon, administration expenses paid and a final dividend to creditors paid.

In the matter of Louis Rybarsky and Harry Wittkoski and R. B. Electric Co., Bankrupt No. 2412, the first meeting has been called for Jan. 11.

In the matter of Ralph E. Cross, Bankrupt No. 2407, the funds for the first meeting have been paid into court and such meeting will be held at the referee's office on Jan. 11.

In the matter of Benjamin Barrows, Bankrupt No. 2411, the funds have been paid for the first meeting and such meeting will be held at the referee's office on Jan. 11.

Dec. 29. In the matter of George F. Merritt, Bankrupt No. 2285, an order for the payment of administration expenses and for the payment of the preferred labor claims has been made, the balance of the estate will be held until one year from the date of adjudication as is required by the act.

Dec. 31. On this day were received the adjudication, schedules and order of reference in the matter of Thorlief F.

Barnes, Bankrupt No. 2414. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of Grand Rapids and is a merchant of jewelry and kindred articles. The schedules filed list assets of \$7,675, of which \$500 is claimed as exempt to the bankrupt, with liabilities of \$9,268.60. The first meeting of creditors has been called for Jan. 14. A list of the creditors of the bankrupt is as follows:

Collector of Internal Revenue, Grand Rapids	\$ 150.00
Morris Plan Bank, Grand Rapids	170.00
Houseman-Jones Clothing Co., Grand Rapids	49.75
Foster, Stevens & Co., Grand R.	5.75
Slade, Tenney & Weadley, Chicago	185.67
Cin. Clock & Instrument Co., Cincinnati	1,291.98
Add Index Corp., Grand Rapids	140.00
South High Pioneer, Grand Rapids	21.00
Old National Bank, Grand Rapids	1,525.00
Geo. R. Smith, Grand Rapids	90.50
Association of Commerce, Grand Rapids	35.00
Toren Printing Co., Grand Rapids	20.50
Commercial Credit Co., Grand R.	15.00
Henry Groelich & Sons, New York	80.80
Waltham Watch & Clock Co., Waltham	72.42
Service Jewelry Co., Chicago	738.47
Benjamin Allen & Co., Chicago	466.43
Van Der Voort Bros., Buffalo	1,006.22
J. R. Wood & Sons, New York	51.39
Swartchild & Co., Chicago	208.53
C. & E. Marshall Co., Chicago	44.36
Herpolsheimer Co., Grand Rapids	57.60
Belais Mfg. Co., New York	93.75
Berger & Kronstadt, New York	62.00
Engelsman Bros., New York	1,628.30
Michigan Street Car Adv. Co., Detroit	465.00
Business Records Co., Grand R.	36.25
Helios, Grand Rapids	16.00
Cohen, Hahn & Newstadt, Cincinnati	52.45
Bogalake & Eckert Co., New York	430.00
Otto Young & Co., Chicago	16.36
Herald Pub. Co., Grand Rapids	41.92

Corporations Wound Up.

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

W. & K. Amusement Co., Detroit.
Automatic Welding Co., Menominee
Forty Associates, Lansing.
Crew Levick Co., Philadelphia-Lansing.
Togan-Stiles Co., Grand Rapids.
Monroe Beach Park Co., Monroe.
Wolverine Orchard Co., Saginaw.
M. & M. Storage Co., Detroit.
The Palmer Co., Jackson.
The Beaver Granulith Co., Buffalo-Negaunee.
Darrah Milling Co., Big Rapids.
Zimmerman Manufacturing Co., Owosso.

Brains Missing.

He tried to cross the railroad track
Before the rushing train.
They put the pieces in a sack,
But couldn't find the brain!

Main Street Stripped For Action.

Onaway, Jan. 2—Main street will soon present a different appearance. All telephone and electric wires have been removed from the poles and either placed underground or through back alleys. No hitching posts any more and there will be no poles for the cars to run into after this. There should be bumpers provided, however, or the store fronts will be in danger, owing to the slippery condition of the pavements. Several close calls already.

Now that the holiday season is over and the scare removed that we might have a green Christmas, Winter is making up for its tardiness by providing snow and deep snow at that. Dog sleighs and skis are in evidence and quite practical as well. The jingle of bells has replaced the honk of horns and the open-winter nightmare will soon be forgotten.

The ice harvest will soon begin and hundreds of loads will be brought into the city cut from Black river and the lake. We are extremely fortunate in this respect from the fact that there is no contamination whatever. Pure running spring water free from sewerage disposal and no pollution feeds the streams.

Mayor Haskin is apparently as proud of the new city snowplow as he was of the new fire engine. They may have occasion to work hand in hand just now as the engine would make poor headway through the deep snow. Hail to the snowplow, but the engine scares us.

The school teachers have all re-

turned to their duties after the short holidays and the activities around the school buildings denote thrift, enterprise and industry and these are what education bring forth.

Squire Signal.

Issue New Retail Handbook.

What is described as the "most comprehensive handbook on retail store operation thus far compiled" is now ready for distribution, after a period of long preparation. It is called the "Merchants' Manual" and was written and edited, according to announcement made yesterday, by a group of thirty-six practical merchandising experts under the direction of Lew Hahn, managing director of the National Retail Dry Goods Association, and Percival White. The book contains over 600 pages dealing with retail store matters. These include such topics as store location, layout, receiving, packing, delivery, accounting, merchandise control, buying, advertising, employment management, service features and kindred subjects. Samuel Reyburn, Jesse I. Straus, Paul H. Nystrom and Arthur W. Wright are among the contributors to the volume.

Keep your store bright enough at night so it will look as if you were expecting trade. A dully lighted store discourages people from coming in.

THE NEWEST HIT SCARAMOUCHE

A 10c BAR OF THE HIGHEST GRADE.

Include a box in your next order, sure.

NATIONAL CANDY CO., INC.

PUTNAM FACTORY
GRAND RAPIDS, MICH.

Tanglefoot Fly Spray

Place Your Order Now

Tanglefoot Fly Spray—a scientific, powerful household insecticide that kills flies, mosquitoes, moths, fleas, bedbugs and certain other insect pests—is the latest addition to the famous Tanglefoot line.

Backed by a name and reputation known the world over, Tanglefoot Fly Spray is guaranteed to be of the same incomparable quality that for more than two generations has distinguished all Tanglefoot products from the rank and file.

Here is a fly spray that is quick-acting, effective and absolutely non-poisonous and non-irritating to human beings. It kills flies and mosquitoes wholesale and may be used with equal success against moths, fleas, bedbugs, and other household insects.

Tanglefoot quality costs no more than ordinary liquid insecticides. Ask your jobber for full particulars about this latest and greatest Tanglefoot product. Order your summer supply now.



TANGLEFOOT
Fly Paper Fly Spray Fly Ribbon
Roach & Ant Powder Tree Tanglefoot

The O. & W. THUM CO.
GRAND RAPIDS, MICHIGAN

Passing of a Most Useful Pioneer Citizen.

Boyne City, Dec. 31—As we sit at our desk this New Years eve, the street lights are veiled in a misty radiance. The long-prayed-for snow is falling steadily. Not the goose feather flakes that promise so much and go as soon as fallen, but the fine diamond crystals that presage some real cold. The kind that stays. Our lumbermen are jumping. No long faces to-day, for it looks like real winter. It is the real thing, though delayed for a month later than we usually expect and prepare for it. It started right, too, just a little rain a light freeze to put a protecting sheet over the soft ground and then the blanket of snow that, if normal conditions exist, will keep the growing things from the nipping fingers of Jack Frost, ready to jump when the ascending sun finally releases them to the caressing breezes of May. We were afraid that the State would have to board some of our worthy citizens if this relief had not come. W. H. James and Thomas, F. O. and W. B. were beginning to lose whatever flesh they had, and carried faces that would dampen a funeral. And the electric light man was rapidly qualifying for the padded cell. No rain, no snow, no water. No water, no juice and the whole town lit up like a Broadway New Year's eve and howling for more. Even the water of Lake Michigan has receded until great stretches of beach are exposed, that never were seen before. Of course, this will all be changed when we have a new President and a new weather man.

Boyne City lost another of its pioneer citizens last week. R. E. Newville, who came to Boyne City in 1881, died at the home of his son, Floyd, at the age of 70 years, having been identified with the city's business, social and political interests for forty-two years. For fifteen years he was postmaster and Bill, Mack and Ed. were the ones to consult if anything in the way of politics was in the wind. These were the men of the old school who were held in pretty strict account for the kind of officers which were put in charge of county and State affairs. Mr. Newville was active in the development of this community from a small village to a busy town and was always in evidence in any forward movement. Mr. Newville leaves behind a fine bunch of real American men in the persons of his five sons, all of whom are citizens of Michigan.

New Year's day is the day of turning the new leaf. It is the day when all look forward to something better and stronger in life. We don't know how it is in other towns, but in Boyne City there has been a constant wail going up that we were the hind-quarters of hard times and going to the dogs so fast that it would take a good sharp dog to catch us and keep us from going the whole length to oblivion—spelt with a big H. Why not change the chorus for a while and get our noses out of the mud and our eyes off the ground? Our business men are doing well. Our general population is in better condition really than for years past, and in many ways, better off. Suppose we take our eyes off for a time of the things we haven't and rejoice in what we have and go after the bacon. "Them as has gits" is only another version of "Seek and ye shall find." Knock and it shall be opened unto you. Get off the hearse and get on the band wagon—and water wagon.

Neymark says that if he could come within forty rods of guessing what the women are going to buy for hubby's or son's Christmas, life would be one grant sweet song and full of the milk of human kindness. Futile concentration of thought on this distressing problem is the reason he has to wear a pompadour. Maxy.

Michigan Butter Making Course.

A short course in buttermaking will be given at the Michigan Agricultural College beginning Jan. 7 and will continue for eight weeks. The first six weeks will be spent in preparation for the last two weeks and are especially arranged for the inexperienced buttermaker. This preparation will include lectures and laboratory work on cream grading, pasteurizing, ripening and churning cream; washing, salting and working butter and packing and marketing the product.

The last two weeks of this course have been arranged to meet the demand of experienced buttermakers, and will give them an opportunity to come in contact with the newer knowledge of the various phases in the butter industry.

The creamery at the college is among the best equipped college creameries in the United States and though it is operated on a commercial basis by the Dairy Department, it is always open to the students.

The use of artificial starters will be emphasized during this course. Its importance in producing a mild flavor and uniform quality butter cannot be over emphasized. With the ever increasing keenness of competition in the butter market for mild and clean flavored butter, more attention must be given the question of starters. A complete catalogue can be obtained by writing to the Michigan Agricultural College Dairy Department.

Dry Goods Men To Meet.

New York, Dec. 31—In recognition of the retailer's responsibilities to the consumer, the thirteenth annual convention of the National Retail Dry Goods Association will have as its keynote "The Obligation and Relations of the Retailer to the Public," according to an announcement made to-day by Lew Hahn, the Association's managing director. The convention will be held at the Hotel Astor from Feb. 5 to 8 inclusive.

The main features of the program will center around the following elements in store operation: "Finding practical methods for lowering distribution costs; how efficient, constructive service can be given without extravagance and the encouragement through better methods of a greater public confidence in retail operations."

Special meetings of the various service groups affiliated with the Association will be held on Thursday afternoon, Feb. 7, in conjunction with the main convention. These bodies include the Controllers' Congress, advertising, traffic and delivery groups and the educational department. A series of informal round table discussions will be the feature of the closing day of the convention. Among the subjects scheduled for discussion are: Merchandising for 1924, the question of Saturday afternoon closing, inventory shortages, store layout, standardizing sizes and store construction problems.

The annual banquet of the Association will be at the Astor on Wednesday evening, Feb. 6. Dr. Harry Emerson Fosdick will be one of the speakers.

No man is a failure until he has lost his cheerfulness, his optimistic outlook. The man who does his best and carries a smiling face and keeps cheerful in the midst of discouragements, when things go wrong and the way is dark and doubtful, is sure to win.

CHANGE OF NAME



EFFECTIVE January 1, 1924, the name of this Company was changed to Michigan Bell Telephone Company.

The Michigan Bell Telephone Company is a Michigan corporation, organized in Michigan for the purpose of furnishing Michigan people with Universal Telephone Service.

Change of name was made in order to identify this Company in name with the Bell System, of which it is a part. Through the Company's association in the Bell System, telephone users in Michigan are assured the highest standard of service—Bell Service.



**MICHIGAN BELL
TELEPHONE COMPANY**

GERMANY'S DISTANT GOAL.

William J. Bryan to the contrary, evolution is the greatest, the most irresistible force that governs the sphere we call the world. Evolution runs its course like a mighty river, and like a mighty river, when at times it is confined by narrowing banks, it becomes a foaming rapid and breaks back into eddies, into reflex actions which tend to check its speed in its course toward the great Infinite. And so it is with the great world-wide evolutionary movement that is taking place to-day as the aftermath of the kaiser's war. This reflex action is shown in its most pronounced shape in the day by day events in Europe. Here the current ran swiftest and here it is that the movement has broken up into a thousand eddies, bewildering the observer. And yet the mighty current drives ever on to where the banks will some day widen out and the seething torrent give place to a peaceful flow.

The disintegration of the German empire now taking place is simply a natural process of political evolution. The occupation of the Ruhr by France represents but the rocks in the channel that have broken up the confined torrent into the eddies, which circle round and round until they become gradually absorbed by the ever-moving stream. Many readers become confused by these eddies and try to find analogies between the German evolution and the French Revolution of 1789 or the Russian revolution of 1917, but except as exemplifying an extreme politico-governmental change there is no analogy that permits of logical and useful comparison nor from which the future can be foretold. Each is a separate entity and will run its course in its own separate way. For example, let us take the American Revolution of 1776 and attempt to compare it with the Russian revolution. Both were founded on a revolt against the oppression of an arbitrary Government and both resulted in a complete overthrow of that Government and the establishment of political liberty.

Looking back from to-day we do not realize the chaotic state of affairs that succeeded Yorktown. It was years before the real Republic evolved from the fluid, seething mass resulting from war's aftermath. Even Washington, with his broad mind and patriotic soul, despaired of the free Republic for which he had fought. And yet the men of that day represented patriotism, valor, honesty of purpose, and their lives had developed from the richest and most fertile soil of democracy the heart could desire. They had tasted freedom and they realized both its value and its responsibilities.

In Russia we had a community of 1 per cent. deriving their powers from, as they believed, Divine right. Five per cent. had won a position as representing industry and exemplified by wealth, and 5 per cent., the so-called "intelligensia," represented education and book knowledge, but without the balance wheel of property ownership and consequent conservatism. The other 89 per cent., absolutely submerged, had no education, no knowl-

edge of the world, and could be classed either as children or as high-class domestic animals. They had no Franklin, no Jefferson. They had their Lenin, their Trotsky and their Krylenko—cunning criminals devoid of honor and patriotism. These leaders first destroyed the 3 per cent. representing the ruling class, next the 5 per cent. representing property, and finally the 5 per cent. representing book learning. Now they have only to contend with the children, only to contend with the masses with little more than animal intelligence. Can human mind foresee the end of this? End it will some day, for evolution will in time run its course. Will it be a hundred years or a thousand years for the tree of liberty to take root on this stony ground?

If any lesson can be learned from history, how superficial are the opinions passed from hand to hand to-day by those who have simply looked at and no into the theater of European events of the day. How impossible to stem or to hasten the handiwork of nature in what nature must accomplish and overcome in its own time and its own way.

It is impossible, except at great length, to attempt to analyze and outline the problems that confront the various nations of the European world to-day, and it is a separate problem for each of them. It took hundreds of centuries for the centripetal force of evolution to bring them to where they were in 1914. How many years will it take from 1918 for the centrifugal evolution now in full action to work itself out of its eddy and find itself back into the channel? Did the immortal Washington himself appreciate the full significance of his handwriting on the wall?

The eyes of the world turn to-day toward the eddy in which the German Reich is madly revolving. This eddy may be, to some extent, due to the jetty built out into the Ruhr by the French occupation. It may be that Germany if let alone, might have floated down the stream, but if history is of value its centrifugal motion has merely been hastened. It has not been given its moving force from any action of France.

The attempted revolt against arbitrary government by right divine in 1848 did not succeed, for the German people were not ready for it. The German nature respected force and Bismarck applied the necessary preventive force. The leaders of that revolution fled, largely to America, and as the rank and file thought more of their skins than of their liberty, autocracy prevailed. The iron hand which Bismarck concealed under the velvet glove was powerful enough to stifle free thought by full stomachs and a sentimental patriotism. The false, selfish glory, radiated by the aggressive war successes of 1866 and 1871, stifled real patriotism and love of liberty. Eyes, blinded by trying to see their place in the sun, failed to see that other nations as well as Germany had their places on the earth. "Deutschland uber alles" was the salve that healed the welts of the brutal drill sergeant's cane, and only the adroit methods of the would-be ruler

of the universe were needed to produce the national madness that broke out in 1914. No nation composed of rational human beings could have allowed such a contest to start, nor no nation composed of honest men who thought for themselves could be so blind as to permit the post-war policies of Germany to be carried out as they have been. The occupation of the Ruhr was forced by the necessities of France, and is the only logical and honest attempt that has been made to put Germany where she belongs.

As the result of their policy of dishonor and dishonesty, the empire founded by Bismarck upon force sees itself disintegrating, and it must continue to disintegrate until it resolves itself to its component parts or else opens its blinded eyes to its sins, and realizes its duties as a member of the family of great nations. Then, indeed, must they gird upon their loins and bend to their heavy task. Their path to their longed-for and expected place in the sun leads into the dark impass of the Gotterdammerung. They must turn back and retrace their way through the Valley of the Shadow to find the German Reich of their imagination—that German Reich that has never yet had real earthly existence. Founded on the quicksand of force it has been washed away. If it ever should be rebuilt it must stand on the rock foundation of peace and good will to all men. It must be buttressed by truth and honesty. Instead of "Deutschland uber alles" it must be "For God and our native land." They must learn to govern themselves—the first principles of which they have never yet conceived. They cannot learn this in a day, nor can freedom be legislated into the soul of a nation. It may quickly sink into their hearts and blossom out in its true perfection, or it must grow out of a new soil enriched by the blood that evolution needs in its slow and painful process. The world will move on in its own regulated way and Germany will rise or fall to its own level. The world will help Germany if it can do so without undue trouble to itself, but if not, then it will attend to its own affairs and Germany must work out its salvation alone by the force of natural evolution.

CHRISTMAS AND BUSINESS.

Every year at this time one becomes increasingly impressed with the tremendous economic importance of Christmas. This period of festivity plays a constantly larger part in the business activities of the whole Western world. It speeds up merchandise turnover, increases the volume of trade, affects wages and employment, and in fact its influence permeates the whole field of commerce and industry. If the custom of exchanging gifts at Yuletide were suddenly to be abandoned, many concerns would go into bankruptcy and an army of people would be thrown out of employment. When it is remembered that a variation of 15 per cent. in the volume of the average business means the difference between prosperity and depression, the importance of this spurt near the end of the year becomes readily apparent.

Some industries, of course, are much more dependent on the holiday trade than others. In the jewelry business, for example, the volume of retail trade in December normally exceeds that of any other two months in the year, and the demand for holiday gifts has its effect even on the activity of the gold and diamond mines on the outskirts of civilization. The demand for books for gifts to both juveniles and adults affords an outlet for a certain kind of literary and artistic talent, and at the same time it brings more business to publishing houses and booksellers, more work for printers, engravers, and bookbinders, more orders for the paper mills, and so on. Quite an interesting story could be written on the single topic of what Christmas advertising means to magazines and newspapers.

AGRICULTURE DURING 1923.

Not the least important among the year's developments has been the emergence of agriculture from its prolonged and acute depression. The farm crops this year have an estimated value of nearly a billion dollars more than a year ago. Such estimates are not accurate or wholly trustworthy, but along with good yields and higher prices they furnish indications of a gain in the purchasing power of the rural community, and this has been further attested by the increase in the sales of mail order houses. Notwithstanding this general improvement, the recovery of the agricultural districts has proceeded unevenly, and there are still regions where conditions are far from normal. The worst spot is the wheat belt. Three years ago, when general depression was at its worst, the wheat growers were more fortunate than any other group of farmers, and the cotton growers were hardest hit. Today this situation is reversed. High prices of cotton offset the damage from crop pests, except in a few areas of the cotton belt, while the wheat growers of the Northwest are in a slough of despond. The cattle industry also has its troubles, but with these exceptions the agricultural outlook has brightened materially during the past year.

MORE AUTOMOBILES.

The figures of automobile production continue to furnish evidence of the high purchasing power of the American people. The November data show the expected seasonal decline, but the output of passenger cars in that month was 32 per cent. greater than for November, 1922. The output of trucks has held up still better, being closer to the figures for the preceding months. This was to be expected, as the demand for trucks is not subject to the seasonal fluctuations noted in the case of passenger cars. The production of trucks was 29 per cent. greater than a year ago. In the case of both cars and trucks the output last month was more than double that of November, 1922. Prophecies that the market for motor cars would soon reach the saturation point have been heard all through the year, but they are continually refuted by the course of events.

Reform Senators Humbugs of the Deepest Dye.

Grandville, Jan. 2—Several new senators were elected in the interim of the last Congress and the assembling of the present one. So far these new men have failed to make good, and seem more than likely to tie up legislation that is necessary for the good of the whole American people.

Senator Couzens and Ferris, while big men at home, have shrunk visibly when brought into the broad glare of National publicity. We expected much from these men, but are going to be disappointed.

Bickering over unimportant items while needed National legislation to relieve intolerable conditions is neglected seems to be the order of procedure down there. What are we going to do about it? We, the people, have very little to say after the men of our choice get to Washington, and the sooner we learn to put our trust in no measly politician or harp-whanging reformer the better.

The business of the Nation is at the parting of the ways. Whatever is done along National lines to relieve war taxation, to reduce expenses and place the country on the firm rock of prosperity must be done at the present session of Congress else there'll be a reaction along business lines that will shake the country from center to circumference.

Secretary Mellon's plan of reducing taxation is the sensible one so far introduced, and yet, for purely partisan purposes, the opposition seem ready to work its defeat, and there are enough "progressives" to aid in making that defeat possible. Many so-called reformers are humbugs of the deepest dye. We have enough of these in the National Congress to work any amount of mischief.

The Republicans, with a majority in both houses, are unable to enact needed legislation because of these more-holy-than-thou patriots who would no more think of doing what is right, if it came under a party name, than they would fly to the moon.

Personal rather than party measures seem to hold with these fellows. It may as well be understood, first as last, that no Republican form of government can exist without parties, and the party on the minority side of the ledger ought to know that full swing by the party in power will redound to the credit of the outs if the ins do the unfair thing.

Red tape and personal bias makes for a lot of trouble in this world, especially in a political sense. Tax reduction, and a sharp cutting of National expenses is what we need, and unless this is accomplished there will be a great National overturning next November.

Old Timer.

Prices of Cotton and Its Fabrics.

Quotations of cotton ruled high during the past week and the various markets were firm. There is not much guessing now as to the size of the crop, as that has been pretty well determined within moderate limits. Demand is the only uncertain factor. How high raw cotton can go and still enable the sale of any large quantity of cotton goods is the only restraining factor. The British Empire Producers' Association, which is trying to promote flax growing, recently reported that cotton is bringing over £180 per ton, while flax could be had at £120 per ton. A continuance of this would mean the greater use of flax and a smaller one of cotton in the near future. Exports of cotton have shown the effects of the high price. In November they were 88,000 bales less than in the same month of 1922, while for the eleven months of this

year they were nearly 1,100,000 bales less. In the same way exports of cotton manufactures showed very large declines. Domestic mills are pretty well shut down over the holiday period, and some of them are disposed to extend it rather than pile up goods in stock. Unless orders come in soon to some of them this will be the only alternative. After the turn of the year, however, the proper course to pursue will be more manifest. Dealings in cotton fabrics during the past week were seasonably light, with no marked change of price. Showings of fine dress gingham for Fall are announced for this week, but no prices will be named. Little is doing in any portion of the knit goods business. Openings of knit outerwear are set for Wednesday.

As to Wool and Woollen Goods.

Few notable features are evident in the wool markets. It is a period in between auction and other large sales. In London the sales of colonial wools will not be resumed before Jan. 22. In Australia, however, a series of auctions will begin at Sydney on Monday, Jan. 7, and such sales will be continued in different cities for some time. It has been arranged to sell 200,000 bales a month in January, February and March. These offerings will be curtailed in case of a slump, though such a contingency is considered unlikely. In this country sales of domestic wool continue rather slow and there is a general disposition on the part of mills to wait for the responses for the next heavyweight season before stocking up on the raw material. Most of the mills are believed to be fairly well provided for a while, especially because the sales of Spring suiting fabrics have been small. The openings for Fall will very likely occur within the next three weeks. While there is much guessing on the probable increase in prices, nothing definite is put forward. To any marked increase there will be much resistance. Makers of women's garments are conferring with woollen manufacturers with a view to having openings of fabrics postponed. There seem to be two sides to this question. The garment men do not wish to be rushed too soon in ordering supplies. The mills, on the other hand, need to get their orders in time to fill them. How to reconcile these views is the problem.

Success Maxims.

1. Honesty is the only policy.
2. When you are wrong, admit it!
3. When you are right, fight to the last ditch!
4. Don't talk too much—listen!
5. If you never do any more than you are paid for, you'll never get paid for more than you do!
6. Co-operate!
7. Know what you are talking about!
8. Fight fair!
9. Give service; actions speak louder than words.
10. Make friends!
11. Don't underestimate your competitors!
12. Personal interviews produce results.

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.

Van Dam



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.

WATKINS LETTER SHOP

TELEPHONES
Citizens 64-989
Bell Main 1433

304-7 Industrial Bank Bldg.
GRAND RAPIDS, MICHIGAN

Multigraphing
Form Letters
Addressing
Filing in
Mailing



Urgent Plea For the Shoe Display Man.

Because the average merchant has educated himself to say "No" to most requests for new outlay of money, the display man's is often turned down. A stock remark often heard is, "What is the matter with all those contraptions for the window we have in the room upstairs. Seems to me you ought to be able to get something out of all that, to do you this time."

If this only happened once or twice, the display man's job would be sweet and rosy. But the merchant has been saying the same for the past several year, perhaps ever since the war or before that. And yet the employer wonders at times what is the matter with his windows. "Why cannot we have the same caliber of windows as Jones across the street, or as Smith in a neighboring town. Seems to me if the window trimmer knew his stuff we'd get what we want."

Before long Mr. Display Man becomes callous to these rebuffs. He says to himself, "What is the use, they are not my windows." But if the display man is the right kind of a fellow, he will soon be looking around for other fields to conquer, where he can exercise his talents as his ambition continuously urges.

For successful merchandising, and in order to keep step with the parade these days, the merchant secures the services of a competent display man. But a competent window trimmer cannot carry on his work as he should unless he has the tools with which to work. Therefore, if the display man does bid occasionally for new equipment, it isn't because he wants to spend the merchant's money; it is because he wants to do his job right.

And he cannot work properly unless he has the necessary equipment, which up-to-date merchandising and display of to-day require. No matter how beautiful the shoes or how elegant the store front and plate glass windows, etc., there comes a time when even these become stereotyped in the eyes of the public, when the passer-by will no longer notice the beauty and refinement of such an outfit. So it is absolutely necessary to have a change in outward appearance now and then.

The front of the store cannot be ripped out every few months. Besides that would be ultra expensive. But if a little money is forthcoming now and then for display equipment such as background panelings, window fixtures, floor mats, floral decorations, etc., window displays can be continuously interesting and will operate as a bid for business in a very potent way.

The average window display man is conscientious. He doesn't want to spend any more money than he possibly can help. He is probably spending his employer's money in the same careful way that he would spend his own were he in the employer's position.

But because the display man is an employe, and the merchant his employer it is rather awkward for the window man to put up a fight for an appropriation or to unduly stress his point, because the merchant naturally believes that the display man is endeavoring to operate on the lines of least resistance. And also the accumulation of display material even though passe by reason of passing years, seems to be an extravagance of major proportions.

Window display is part of the advertising of the store. In looking for a definition of advertising, one which would completely box the compass, I have come to the conclusion that "anything that gains favorable publicity is advertising." Much of to-day's advertising is doing everything but gaining favorable publicity.

Many merchants when they speak of advertising think of something printed, such as circulars, catalogue, bill board posters, magazines and newspapers.

Lincoln, addressing a large audience at Ottawa, Ill., in 1858, two years before he was elected to the presidency, said: "Public sentiment is everything. With public sentiment nothing can fail; without it, nothing can succeed. Consequently he who molds public sentiment goes deeper than he who enacts statutes or pronounces decisions."

The windows of the store are bound to mold public sentiment; they are sure to create a favorable or unfavorable impression on the public mind, according to the efforts of the merchant to display his wares. If merchandising has a dignified setting, if the fixtures and display accoutrement are in accord with the style and quality and the dignified services of the store, then the merchant is molding sentiment in the right way.

The fault with many merchants is that they have quality merchandise, store service all that can be asked for, the interior of the store is neat and clean, but the windows are not attractive. There is a jumble of merchandise, and no system to the display.

Sins in window display are ultra numerous and it would be folly for me to endeavor to enumerate them all. But a great many of the shortcomings of window display generally is due to the merchant himself and

not so much to the talent of the display man because efficient window display men are to be had, for the right price, and there are good window men in all sections of the country who are willing to work for the right kind of a man, an employer with vision and gamble in his soul sufficient to at times dig into his purse and bring forth a fair amount of money for the purchase of window display equipment.

The merchant in thinking of advertising does so in terms of a budget plan for the year or on the basis of percentage of sales. It is no more than right and surely good sense for the merchant to include in this advertising appropriation a certain amount of money for window display purposes. It is better to junk the old equipment after it is shabby and worn and wobbly perhaps, and not use any kind of equipment at all than to disgrace the display with antiques.

I. K. Stevenson.

Jeff Titcomb Visits the Old Home in Michigan.

Grandville, Jan. 2—"The folks back home are the ones I long to see," said Jeff Titcomb, as he stepped aboard the train bound East.

Jeff had been absent from Michigan nearly a score of years. He had served his time in the big pine woods of his native state, and when the big trees were thinned out and no longer the "whispering pines" nodded to the Western breeze, he felt it incumbent as a good woodsman to turn to the further West where California and Oregon pine and fir beckoned.

He entered into various enterprises in the far West, purchasing much virgin pine and fir for himself, as well as following the trail in looking tim-

ber for many of the big lumbermen of the Pacific coast. Nowhere was Jeff so completely at home as in the deep woods where magnificent boles of timber grew skyward a hundred feet clear of limbs, and where man could revel in nature, breathing the balsamic air of the forest, thus insuring his health and elasticity for years to come.

The California and Oregon woods appealed to him even as the great pine forests of Michigan in his youthful days when, as head sawyer and later manager of a lumber mill, he did great stunts worthy of record in song and story. "I should like," said he, "to see the story of Michigan, My Michigan, told out in completeness, such a story would thrill the hearts of readers from the border line of Canada to the Rio Grande. That story is yet to be told."

Whoever tells it in its completeness will reap a rich harvest, but as yet the man to do the job has not appeared.

"Back home!"

Ah, how the thought thrilled him. He would see all the friends of other years. He had had hunting days as well as sawlog experiences, and these he would live over again with the boys.

The train did not move fast enough to suit Jeff Titcomb. The wide plains, the rugged old Rockies and the Indian lands had no thrills for the man who had tramped as a lumber cruiser from the far North Dakota line to the dales, forests and sand lots of the far South, even into Mexico.

He had witnessed bull fights in the land of the Incas as well as the cattle rushes on the plains of the far North. At one time he and Colonel Rich had traversed the prairies in a hunt for fast depleting droves of buffalo. The swift antelope, the wild deer and even grizzly bears became the prey of their unerring rifles.

Herold-Bertsch Shoes

Michigan  Made



Built to Stand the Hardest Grief

H-B Hard Pans wear like iron and stand up under the hardest test a Michigan outdoor man can give them. Every week we are telling thousands of Michigan folks in the farm papers about these shoes, and sending them to your store to buy them. Advertise them in your local newspaper, using the cuts we furnish, and benefit by this publicity.

HEROLD-BERTSCH SHOE CO., Grand Rapids

Thoughts of meeting these companions of the hunt and trap was exhilarating. He planned on the good times they would have living over again the old days in Michigan and Wisconsin woods and Dakota prairies. Although verging on the age allotted by the good book to man, Titcomb seemed to grow younger as he neared the scenes of his former life.

Born in a Muskegon lumber camp, growing up under the sound of whirling saws that ate into the big pine cylinders as a mountain lion would devour a rabbit, Titcomb felt nowhere at home as he did right in the heart of the lumber country. From Michigan to the Pacific he had gone in search of more timber. He had found it. Although not rated among the millionaires, he yet felt easy in his mind as to his future, and was all agog for the comfort to be derived from an old time chat with the boys he had left behind him.

There had been some correspondence soon after he went West, but, not being adept with the pen, he allowed this correspondence to lapse, therefore he had failed to keep tab on what was going on in the old home state.

The Colonel, who had thirty years before accompanied him on his Western hunting trip, was long since dead. He had been an old man at the time of their experiences together, but most of the others were near his own age he remembered, or thought he did.

Reaching his native state he at once called on a young relative who had grown to manhood since Titcomb went away. This young fellow was a well-to-do farmer, equipped with an automobile, ready and anxious to show his Western relative about. And this he did to good advantage.

"First take me to Joe McDougal's, Rolfe," said he. "Mac and I were mighty good pals in the old days. I think he married and settled down near the Muskegon River. If I recall rightly he married Ann Stoughton, daughter of old Eph Stoughton, an old Civil War soldier."

"I think he did, but Joe died three years ago," returned young Rolfe. "One of his daughters married a Burke and moved to Oregon two years ago."

"Oh, well, of course I'd forgotten how time flies. I'll go see Jasper Clemmons—"

"Jap Clemmons was killed in an auto accident last year."

"Bad again. Let me see. There's Silas Hodges, I expect he and Sally Ann are still on the turf. We will call there."

Hodges was at the old home, but he was crippled so with rheumatism and had aged so Titcomb failed to recognize him. The two, however, recounted old times, and the Californian seemed pleased that he had found at least one of the old pals on earth.

"Now here's the cemetery Uncle Jeff," said the young man as he halted at an iron gate opening into a considerable yard. "Suppose we go in and look over the graves. You may remember some of them."

The two men were soon in the old cemetery. Jeff Titcomb soon came upon stones bearing names that surprised him. This one and that one gone and he knew nothing of their passing until now. It was a strange and uncanny home coming after all.

They drove on to the village where he as a young fellow had been to many social gatherings in the past. Very few of the old fellows of his Michigan days were here to greet him.

A feeling of loneliness stole over the Western lumberman. He even insisted in going through the cemetery again on the return trip. It was all a disappointment to the man who had counted so much on meeting old friends of his younger manhood.

"Over in the cemetery," was the

answer to many of his queries about those he had known when last he stood in Michigan. It seemed like a dream to the man, who never until this minute realized that he was old.

"All gone," he half groaned. "It's mighty lonesome around here. Why did I come? I'll go back right away." He had some timber land in the Upper Peninsula which he visited, but he did not return again to the old home places down on the Muskegon. It was too lonesome there now and he was all too anxious to get back to the Pacific coast once more.

What a strange world it was anyhow. Michigan did not look natural with its timber cut away. Even the birds did not sing as they used to do in the old days and there were fewer of them. He noted this and wondered if all the birds had gone to the cemetery with his old friends.

Well, he would go back to California. Never again would he set foot in Michigan. The future was not

quite clear to his vision. Where were all these friends of his boyhood and middle age? Did they live somewhere beyond this world? Perhaps one of the bright stars was now their home. Well, he felt that his own life was nearing the vanishing point. He would go back and some day he, too would drop out of sight, going as had all these friends to that unknown land beyond the sight of man, and yet said to be not far distant.

Jeff Titcomb, back in California, is still plodding the blazed trails or riding down the long roads from Portland on the North to Los Angeles and San Diego on the South in his limousine.

Old Timer.

How To Live Long.

Never dispute the right of way with a railroad train.

Don't drink bootleg whiskey before or after meals.

Pay attention when you hear "fore."

Never pull a live wire.

Don't mistake a gas accelerator for the brake.

Cut down on cigars when filling up your gas tank.

Don't stop to count ten when somebody says "stick 'em up."

Don't run after or in front of a street car.

Avoid reading newspapers while walking across downtown streets.

Don't assume that the other driver is going to observe the rules of the road.

Keep your eye on the seismograph.

Never hunt a gas leak with a lighted match on Friday.

The automobile always beats the train to the crossing, barring accidents.



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Better Understanding of Fundamentals of Sound Currency.

The committee on public education of the American Bankers Association is conducting a campaign to promote a better understanding of the fundamentals of a sound banking and currency system. Its latest leaflet explains in language that can be readily understood by the man of the street the significance of banking reserves and why it is necessary that these reserves be placed under some directing agency so that they can be employed without friction and delay just where and when they are needed. Publicity work of this kind, in view of the economic heresies that have gained so much currency since 1920 is greatly needed.

For the past thirty years every industrial crisis that has swept the country has had two results. It has started the economic quacks to agitating in behalf of their various nostrums, and it has finally resulted in the squelching of quackery and the introduction of some constructive reform. The free silver agitation, after the panic of 1893, for example, was followed by the legal recognition in 1900 of the single gold standard. In like manner the panic of 1907 contributed to the establishment of the Federal Reserve system. The depression of 1920-21 has resulted in the dissemination of much economic heresy, but a counter movement is now under way and if something constructive follows as it did in previous periods much of the loss ensuing from the business disturbance will be offset by the later gain.

The index of consumer purchasing power for New York State, prepared by the New York University Bureau of Business Research, dropped during November from 124 to 121 (the 1921 average being taken as 100), but still remained higher than at any time during 1922. The cause of the reaction is attributed to the smaller physical volume of business in the State during November, which brought some decrease in employment. While purchasing power was lower, the average published price of a bill of whole-

sale groceries also declined. In the opinion of the bureau the lower price level will tend to reduce dollar sales, but the physical volume of trade during the first half of 1924 should continue to hold up well. Data compiled by the Department of Commerce for the whole country show likewise some recession in various business indicators during November. There were moderate declines in coal output, cotton consumption, pig iron production, imports and wholesale prices. The figures bear out the general conclusion that business last month was characterized by some tapering off from the seasonal spurt that had come earlier in the autumn.

The high cost of living was a greater problem eighty years ago than it is to-day, according to figures compiled by Cheney Brothers, from their wage records, which began in 1843. Since that date the prices of commodities which enter into the budget of the average wage-earner have advanced 75 per cent., while the weekly wage has increased 850 per cent. This indicates that the average weekly wage to-day will purchase six and one half times as much as it would eighty years ago, and one infers that life in the days of our grandfathers was a drab affair for those who worked for wages. It was a struggle for the bare minimum of subsistence; and many of the things which are now regarded as necessities were not even thought of as luxuries; they were neither known nor dreamed of. The statistics also show that during the Civil War wages tended to lag behind prices, and that the employer profited at the expense of the worker. In the World War, on the other hand, wages moved ahead of prices, and since the war prices have declined, while wages, after a slight recession during 1921-1922, have resumed their advance. Consequently, the purchasing power of the wage-earner is higher to-day than it was at the peak of war-time conditions. William O. Scroggs.

A \$2,500,000,000 corn crop doesn't spell ruin for the growers.

Christmas Greeting Sent Out By One Bank.

Seated around the table were hard-headed business men, bankers, dealers in money, factors in the upbuilding of this great city, officials and directors of the Fourth and Central Trust Company. The affairs of the bank were gone over; loans were made or refused; the usual quarterly dividend was declared, and then the chairman rapped smartly on the table and asked: "Is there any further business to come before this meeting?"

Perhaps it was the Christmas feel in the air that caused one of the grey heads to say: "Mr. Chairman, I think we should issue some sort of a Christmas greeting to our patrons. I would have the world know that business men are not hard boiled and that under the skin humanity is much the same, and that the average man loves children, flowers music and his friends. I'll venture that there are half a dozen men at this table who will celebrate Christmas arrayed in rope yarn and hair whiskers and red coats and play Santa Claus and it will be good for their souls. I'd like to take all our depositors back with me forty or fifty years to simple times and peaceful ways, and show them a snow storm in the country. Human love renews its obligations in December, and it is the best paper in the world.

"I lived in a little town back yonder. It was the abode of peace. I had never seen an automobile, street car, bath tub, furnace, telephone, electric light or heard a note of jazz music, and I had never possessed as

much as a dollar in money at one time. And yet we were happy. Our lives ran along peacefully. We had enough to eat and clothes to cover us and we asked for little more.

"I still have tender thoughts about the little room under the eaves where my brother and I slept and spooned up to keep warm. There was frost on the window panes and often the snow sifted in and lay in heaps on the floor when we crawled out of our warm nest and fought to get on our cold boots.

"Outside was a white world with snow drifted over the fences and burdening the trees. There was an icicle growing on the pump and the morning salute from the big red rooster in the barn sounded frosted. There were paths to be shoveled, wood to be brought in, chickens to be fed and the big boned cow that meant so much in the scheme of living, had to be milked, watered and supplied with food. After that came breakfast, with mother, always smiling, behind the coffee pot, and father asking a blessing and thanking the Almighty for our mercies.

"At Christmas I don't suppose that our actual investment ever totalled five dollars in money, and there were eight of us. We could not spend what we did not have. And yet I could not tell in words how happy we were.

"I wish in this year of our Lord, 1923, I could find the something that filled my breast in those days and made me crawl out into the frost at 4 o'clock on Christmas morning and

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Our Private Wire Service

Brings us in contact with practically every important market in the United States. We maintain comprehensive and efficient stock and bond trading departments solely for executing orders, (without carrying any marginal accounts), in each of our four offices: Chicago, Detroit, New York, and Grand Rapids.

We Cash All Foreign and Domestic Coupons, paying you immediately therefor without charge

A number of cases have come to our attention in the past year whereby clients have lost substantial sums on account of lack of knowledge on the part of various banks of the proper procedure in cashing foreign coupons.

We Buy and Sell Foreign Exchange in Currency, Check or Coupon Form

In order to give service in connection with the above, there is required a special knowledge of the handling of foreign exchange, and unless properly handled, serious loss may be incurred by the client.

Our Statistical Department

This Department will analyze and classify your holdings, and in connection therewith will gladly make helpful suggestions for improvement with regard to income, security and diversification. This Department is also in a position to render unbiased expert opinion in any stock or bond in which you are interested.

Bond List

We carry on our list at all times from \$500,000 to \$2,000,000 of carefully selected corporation, municipal, and government bonds, to meet the most exacting requirements of your funds.

Our Legal Department

This Department will discuss with you without charge any problems which you may have concerning your investments.

Our Inheritance and Income Tax Department

This Department will assist you with tax problems and the preparation of your returns. With the constant changing in both the income and inheritance tax laws, it is essential that every investor avail himself of the opportunity to take advantage of the offer which we make in this connection. Our experts in this department are in constant touch with all changes in the law, and your inquiries will be handled promptly.

The closing of the year 1923 will mark one of the most successful years in our history, both from the point of view of distribution of bonds and the development of a national organization equipped to meet every Investment Banking Service.

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slip down into the icy parlor for my stocking. I saved the biggest red apple I could find, polished it until it shone, and placed it with Mother's things. It was a feeble little present but with it went love; the human touch that makes giving divine, and when she kissed me and told me that it was just what she wanted I would not have changed places with a king.

"What did we have for Christmas? Human love as sweet as the flowers that bloom in June, and a few material gifts that seemed marvelous to us. And then there was the Christmas dinner with chicken, pumpkin pie, peach pickles and five-layer jelly cake. After the dishes were washed we played games, and father, who was musical, sang us old songs and I can remember the one that went,

We hunted and we hollowed
And the first thing that we found,
Was the moon in its element
And that we left behind;
Look ye there!
And one said it was the moon
But the other said "nay."
He swore it was a yankee cheese
With one-half cut away;
Look ye there!

"He played his own accompaniment on the piano and his fingers skipped about and I loved to watch him. And the last verse shocked me a little:

We hunted and we hollowed,
And the last thing that we found
Was an owl in an olive bush
And that we left behind;
Look ye there!
One said it was an owl,
But the other said "nay."
He swore it was the devil
And we all three ran away.

"At nine o'clock we were all in bed, and the little house stood silent in the moonlight while rabbits played around the steps and another wonderful Christmas had become history.

"And the world goes on, and water runs down hill, and the clock does not turn backward, and we'll never be young again. But thank God for our memories; for the good times that have been."

There was silence for a moment. Every man at that table was busy with his own thoughts and recollections, and finally a voice said: "I feel that our Christmas greeting has been furnished us. It should be printed and sent out with the warmest of messages to the good people who make our bank a human as well as a successful institution."

Untidiness in appearance will offset a good many very desirable qualities in a clerk, and yet it is the easiest fault to correct.

Devastating Influence of the Deadly Cigarette.

Commissioner Wilbur D. Spencer, of Maine, has issued a statement regarding fires caused by cigarettes, calling attention to the Profile House fire as his text, in which he urges more thorough education along this line. He says:

Last week the stub of a cigarette flung thoughtlessly by a bellboy from an inside window upon an outside combustible roof destroyed property worth \$750,000. Only through the intervention of Providence was there no loss of life. During that same week losses in the United States from the same hazard may be computed conservatively at \$7,500,000.

This sum may seem small when compared with a National debt of twenty-three billions, but it might have furnished a thousand dollar bonus for every one of seven thousand five hundred veterans of the kaiser's war.

It does not matter what anyone may think to the contrary, there are substantial evidences that the world is already tired of the whole business, but it is obliged to hang on to it as if it were an electric current.

Although it is not the distinct privilege of the insurance department of Maine to regulate the use of tobacco and paper stocks for fuel, nor to initiate legislation to prevent their abuse for such purpose, it cannot afford to show any quarter to this great modern fire hazard, no matter how much others may minimize its dangers.

The state law already provides that cigarettes may not be sold to minors, but dealers ignore the law and the public condones its contravention.

There is no necessity for visible proof that children are more careless than their elders in the disposal of dangerous elements, for the composite experience of ages shows them, as a class, to be more indifferent, or less considerate, in all ordinary transactions of life.

Every one knows that the favorite resort of the youthful novitiate is in or behind some unoccupied building, where he will escape parental detection while he holds his first communion with a lifelong divinity. As for adults, "familiarity breeds contempt," even as in the handling of explosives.

To-day, it is impossible to traverse any public street or follow the line of



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any steam or electric railroad into any section of the state without finding the trail of the careless smoker.

Some of both sexes cannot retire at night without the composing influences of the customary book and cigarette.

In restaurants it is now merely bon ton for the chef and the waiter to doubly season the soups with the denatured product of the habitual cigar.

Many are inclined to overestimate the sentiment in favor of smoking.

Even a majority of those who have nursed the habit through its preliminary stages and become bound would be pleased to be freed from it. Like those who were formerly addicted to the regular use of intoxicants, and voted for prohibition notwithstanding this majority would willingly vote to forego its imperialism without a qualm.

Many of them realize that, while they may be discreet themselves, the habit furnishes a pretext for the criminal and indifferent to obtain and conceal proven implements of destruction.

The only remedy for the present condition of the hazard is education. If laws are inoperative in the present instance, constraint may aggravate the tendency towards lawlessness.

The effect of education upon this subject in the public schools might be retroactive in the homes. At any rate since one extreme still follows another it is to be expected that the world is yet to produce some more conservative generations than the present one.

Apparently all that the insurance department can do for the present and immediate future is to sound an occasional warning to call the attention of a preoccupied public to the cigarette's importance as a great destructive factor in the procession of industry.

Plans to Prevent Failures.

New ideas with regard to extending help to worthy firms that may experience rough financial weather are being worked out in the garment trade. They are being watched with interest, as they embody certain features never applied in the industry before. The aim is to supply needed funds for the temporary relief of certain manufacturers, who may be in difficulty and who come within the scope of the scheme. In one instance, the funds are derived through the subscribing

for shares by firms that are thoroughly investigated before they are allowed to participate. The operation of this plan, according to its sponsors, may bring out highly constructive conclusions. These may lead to further developments of the current plans which are now necessarily limited to the comparatively few concerns mutually interested.

Her Secret Safe.

It was late at night. No one seemed to be about and the poor woman was very seasick. She thought if she could only get up to the deck a few minutes the fresh air would do her good. So in her nightgown, she was crawling up the stairs when she met an equally sick man coming down. She gave a feeble scream of embarrassment. "Don't worry lady," the man groaned. "I'll never live to tell it."

His new title: Ludendorff the Ludicrous.

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Present Congress Not Conducive To Prosperity.

The consensus of opinion among business men is that there is an Administration at Washington that is friendly to business and has a constructive programme, while there is a Congress that cares little for business stability so long as it can corral the votes. The best that is hoped from Congress at the present session is that it will "take it out in talking." A talking Congress we are bound to have for the simple reason that there is a National election in 1924. While this election is a guarantee of much oratory in coming months, some of which will very probably have a disconcerting sound, yet the approaching political contest is also one safeguard. Congress will probably do nothing after June. Congressmen will be attending the National political conventions in that month, and during such gatherings the leaders of first one party and then of the other will be absent from their seats. It is customary at such times for the leaders on both sides to have a gentleman's agreement to do nothing important. It is even quite possible that an effort may be made to adjourn before the conventions assemble. At any rate, after the nominations are made and the campaign gets under way the Congressmen are always anxious to return home and watch their own political interests. Even if Congress should prove as hostile to prosperity as is often represented—and the chances are that the situation has been overdrawn—its capacity for mischief at this session will be limited.

Congress and Prosperity.

The two things most feared from Congress are the passage of a bonus bill and of legislation hostile to the railways. A bonus bill is sure to pass and its friends claim enough votes in the House to set aside the Executive veto. The House overrode President Harding's veto and it will not be surprising if it repeats this performance. The Senate's conduct on this question is doubtful. It refused to follow the House a year ago, but

at this session a number of new Senators favorable to the bonus have replaced others who opposed it. The prospect of a bonus is the one dark cloud on the business horizon as the new year approaches. Even in this case the immediate effect will not be highly deleterious, as the cost during the first year or two will be relatively moderate. For this reason it may be possible for the politicians who advocate a reduction in taxes as well as the payment of the bonus to do both things for the time being. Such a tax reduction, however, will quickly prove a delusion when the costs of the bonus begin to pile up. The issue is clear cut between lower taxes, greater prosperity, and no bonus on the one hand and heavier taxes, throttled business, and the bonus on the other.

Signs of Thrift.

The amount of life insurance written in a given period is a good index of economic well-being, and the Life Insurance Sales Research Bureau of New York calls attention to the fact that total sales of ordinary life insurance during eleven months of 1923 are in excess of \$5,000,000,000, and show an increase of 19 per cent. over the corresponding period of 1922. Early in the year life insurance business established a new record, and in the later months the business again approached these records. The substantial gains during the year in savings deposits, time deposits, and in the amount of life insurance hardly bear out the plaint from the pessimists that the masses of the people are living beyond their income, and that a day of reckoning is to come. People are spending freely, because wages are high, but at the same time they have not forgotten that there is such a thing as providing for a rainy day.

When you have trusted a man you know to be poor pay, follow up the account promptly and persistently. You will show him that you are a good business man and you will discourage with any attempt to increase his indebtedness.

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offers an unusually fine opportunity for investment. We shall be glad to furnish you with complete information regarding this Company, its organization, its management and its earnings. Write us today for this information.

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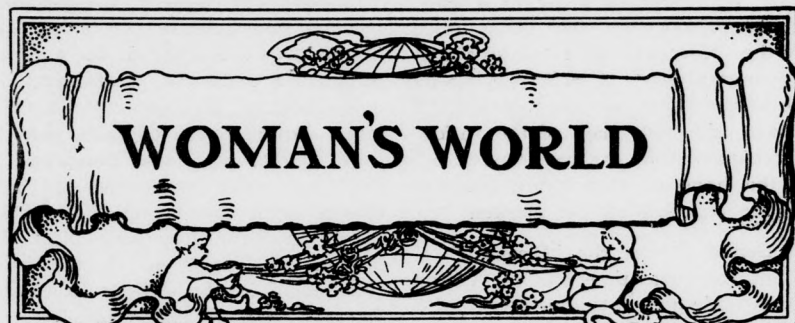
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Awful to Fall Down on New Year's. Written for the Tradesman.

This is the time when it is the custom to talk about new resolutions—or the renewal of old ones which we have not kept. It has become more or less of a joke. In the course of a long observation of a pretty large acquaintance, I think I have not met one single person who even claimed to have kept so much as one of his New Year resolutions through the whole of any year. I think I know the reason for it, too.

The first of January is no more the beginning of a year than any other day out of the 365. It is not even the beginning of winter—that has happened ten days or so before. Any day, any hour, any moment, is as much the beginning of a year as any other day or hour or moment. "New Year's Day" is an artificially fixed occasion, about which Nature knows nothing. It does not mark the passing of even an imaginary line in the movements of the earth, or any other member of the solar system, through the universe.

The only line that counts for anything spiritually is the line that marks one's own recognition of a change of mind. The only resolution that means anything, or is at all likely to last, is one which registers a determination to be different about something. It cannot be forced by the arrival of a date on the calendar. That is what is the trouble with most of the New Year resolutions. Under the spell of an imaginary beginning one gathers up all the things that he vaguely wishes were different about him; on an impulse he declares to himself that he will hereafter live an ideal life. And with the failure of one of his resolutions, generally before the New Year's Day sun has set, he bundles them all up and throws them away. How many, many times have we all done that! Who has ever carried his resolutions through more than a week?

The worst of it is that generally he has published his resolutions to the whole family; his abandonment of them becomes a family joke, and usually the last state of that person is worse than the first. As it is said in the Bible, it is better not to promise than to promise and not make good.

Nevertheless, it is well to have a time for taking stock of one's self, and New Year's Day is as good a time as any other. But the mistake that we all make is in supposing that we can reform our lives by a mere change of actions. The vital thing is a change of heart. Without a deep

conviction that what we have done and been is wrong, we cannot stick to a mere change of programme.

So it all goes back, as such things always do, to the question of self-knowledge and self-control.

As we come now to this New Year's Day, it would be worth while not to catalogue our actions and make a list of those it would be well to change, but to ask ourselves what defect of character lies behind those actions and put our work on that.

I have just been watching a man who in a hasty moment promised his wife that he would stop smoking. His struggles have been pathetic. He did not really regret his smoking; his promise represented no conviction of his own. He has been counting the days and hours since he had his last smoke and wishing he had not been "such a fool as to make the old promise." I would not go so far as to say that his abstinence has in any marked way improved his disposition!

The whole value of a New Year's self-examination lies in its service to self-control. Particularly with children. One of the wisest of the students of child-nature declared that "obedience is the end of self-control." The important thing is that the authority over behavior, of children or of grown people, shall have its seat within.

You can say to a child, or to a man or woman:

"Now, to-morrow is New Year's Day. During the coming year you must do this and so. Promise me that you will—do this as a favor to me."

It will not last long. Such a promise has no root in conviction; the inner authority which governs people's actions when none is looking has no part in it. It is better not to make, or to require, such promises.

But if by some means you can provoke such a degree of self-knowledge and conviction as to what is right to do that the child or the grown person makes the promise, not to you but to himself, that is a very different thing.

To feel that New Year's Day is the only beginning of the year is to cheapen all the other days. The consequence of such a feeling is the notion that the resolution is broken and cannot be renewed until another New Year's Day! The whole year goes to smash with it.

How much better it is to feel that every hour is the time for getting a fresh grip upon one's life. As one of my wisest friends puts it:

"Every one slips and falls. The awful thing is not the falling but the

staying down. Most people seem to think that if they slip on New Year's Day they can't get up again for a whole year!"

Prudence Bradish.

(Copyrighted, 1923.)

Has a Novel Manicure Set.

Among the novelties that are now being offered in this market is a vest-pocket manicure set of European manufacture. The parts of the set are contained in a cylindrical colored wooden case with rounded ends that is about two and a half inches long. In the cover part of the case is a hole into which may be screwed the part of the set that it is desired to use, the case thus becoming the handle. The set contains scissors, two kinds of files and an implement for loosening cuticle. The blades of the scissors are about as long as those on the usual style of manicure scissors. Instead of having handles, however, the end of one blade of the scissors is screwed into the top of the case and the other blade is operated by pressure from the thumb after the manner of a nail clip. The set wholesales at a price which will permit it to be retailed at a reasonable figure with a good profit.

Treatment of Sea-Sickness.

There are many reputed cures, each being a panacea. The cardiac tonics, caffeine, camphorated oil, etc., have had their day, and so have the vasodilators. From the point of view of drug treatment, there's only one which deserves mention—belladonna and its alkaloid, atropine. Wolf recommends

three or four granules of sulphate of atropine, containing half a milligramme, each day. This dose is, however, considered to be much too high. Before vomiting occurs the traveler should take simply one granule of one-tenth of a milligramme before meals, or a teaspoonful of atropine sulphate, 0.002 Gm.; distilled water, 100 Gms. Each teaspoonful contains one-tenth of a milligramme of atropine, and should be taken before the three meals of the day. This dose may be doubled if vomiting supervenes.

Henry Smith Floral Co., Inc.

52 Monroe Ave.

GRAND RAPIDS, MICHIGAN

PHONES: Citizen 65173 Bell Main 173

Fiegler's

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

Rolls-Royce quality
Ford volume



Chase & Sanborn
CHICAGO



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.

Hordium Grass Latest Thing in Millinery Trimmings.

Something new in millinery trimmings has made its appearance in this market and promises to make a big place for itself before the season is very far advanced. According to the current bulletin of the Retail Millinery Association of America, the new material, which is not unlike stipa grass, is known as hordium grass. Short and fine, the bulletin says, it comes in all colors and makes the stubby brush "fancies" that are taking well.

"The new flowers that trim the Summer hats," the bulletin goes on, "are invariably handmade and have either floss or head centers. They are used in clusters or sprays, but the flower that sells above all the others is the gardenia. Its present great popularity is an outgrowth of the black and white vogue, for gardenias on crepe hats take the place of ermine on the satin ones.

"Next in popularity in floral trimmings come the cocarde clusters, as the flower men call the tight little bouquets they offer. These are rich and colorful and may be quickly attached to a shape without much work-room effort, which is just what the manufacturers want.

"Laces—jeweled, metal-stitched, plain and dyed—are now seen in veils, flanges and wired flares, but the ecru ones for leghorns are considered the most chic. The new quills are heavily lacquered. They are often gilded and do not content themselves with long blade formations. On the other hand, they are curled up most exotically, and frequently are fashioned into bow knots and pompons.

"Bands of brilliant and popular watch fob ornaments of marcasite top the made in trimmings for small-brimmed high crowned hats. The brilliants come either in yardage or in barpin formation and are used either in single or double rows."

Sound Money and Sound Morals.

That there is a close connection between sound money and sound morals was the theme of Dr. B. M. Anderson, Jr., economist of the Chase National Bank, in an address this week before the British Empire Chamber of Commerce. Debasing the money of a country, he said, poisons the moral virtues of its people. Thrift under such conditions becomes foolishness; every-

body is forced to become some sort of a speculator. Successful speculation by the housewife often becomes necessary to enable a family to live comfortably. To carry out long-term contracts in good faith may impose ruinous conditions on one of the parties to the great profit of the other, and so honesty is penalized, and there is a premium on repudiation. The man who perverts the money system and public finances of a country is thus more dangerous than an open enemy of morality, because he has a better chance of achieving his object. Dr. Anderson paid a tribute to the British Government for the great sacrifices it has made of present comfort in the interest of sound money and business morality. The British Empire is protecting not only its commercial honor and the sanctity of contracts by turning a deaf ear to the inflationists within its borders, but it is also safeguarding the moral fiber of its people.

The "White" Sales Will Help.

Two things combine to give promise of a large business in silk underwear during the coming month. One of these is that the heavy holiday business on articles of this kind has depleted retail stocks, and the other is the need of filling these stocks for the so-called January white sales. These sales have now so far lost their "whiteness" that about 60 per cent. of the underwear sold during their course is of colored silk. According to a statement put out yesterday by the United Underwear League of America, a tendency toward lighter fabrics will be seen this Spring. With the coming of the new season many nightgowns and chemises of georgette and marquisette will be displayed. The demand for black undergarments continues, but they are not making much of an appeal to the "mass" trade. The general run of Spring colors will be delicate and more varied than heretofore.

To Reduce Hosiery Prices?

Reports coming from the silk hosiery trade indicate that more or less of a readjustment of prices will be seen on these goods after the turn of the year. The readjustment will be downward, and rumor has it that the extent of the reductions will be marked in some of the higher priced lines that depend very largely on style for their appeal. Cuts in these goods, it was said, yesterday, may run as high as \$6 a dozen. Decreases in the cheaper lines will be as small as 50 cents a dozen, according to the same authority, with the average cut ranging from \$1 to \$1.50 a dozen. Indica-

tions were said to point to a good Spring season, this view being based on the "cleanness" of retail stocks at the present time. Careful buying by the better stores will also be the rule, it was said, and much of the "price" merchandise that has been turned out in the hope of stimulating business will be crowded off the market.

Denim Stocks the "Cleanest."

Not for some time has the cotton goods trade gone into a new year with stocks in the mill centers in a more unbalanced condition than it did in 1924. Several lines of these goods are very well cleaned up so far as the mills are concerned; yet, according to the head of a prominent downtown textile commission house, there are more or less heavy carry-overs of several other lines. There seems to be little doubt that the "cleanest" stocks of all are of denims, which not only are generally sold ahead, but surpluses of which are limited even when they exist. Wide sheetings and kindred goods are also well cleaned up at the mills from all accounts. The most liberal carry-overs will be of gingham, according to the executive in question, and in these stocks will be found both dress gingham and staples.

Fluffy Ostrich Trims Liked.

Full, fluffy trims of ostrich feathers play prominent parts in the trimming of one of the leading lines of women's Spring hats in this market. They are used to trim models of hemp and silk, and the flues are long and willowy.

Orders that have been taken to date on this line indicate that trimmings of this type are going to be in vogue during the early season at least. In one model of sage green hemp, the large crown is banded with ostrich, dyed green, with the exception of the tips, which are brown to harmonize with the facing. The flues of the feathers drop over the right side of the long brim. In the faille silk model in the new lariat shade, emerald flecked flues of lacquer-colored ostrich decorate the crown in a kind of fringe effect. A willow "sweep" on this hat drops to the right.

How Did He Know?

Judge: "You are charged with being drunk. Have you anything to say?"

Culprit: "I've never been drunk in my life, sir, and never intend to be, for it makes me feel so bad in the morning."

Clothing is not likely to be cheaper.

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.

Real Winter is Here

We are still able to fill most of your orders for Heavy Wear. Mail your orders at once. Prompt service guaranteed.

Road Men are out again with our New Lines for Spring and Summer.

Many new novelties in all departments.

PAUL STEKETEE & SONS

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

IN WELCOMING 1924

to which we look forward with pleasant anticipations, we wish to thank you for the many courtesies to us which have enabled us to make such substantial progress in 1923.

And we wish that 1924 will bring to you in the largest measure, all those things which will contribute in making the New Year a Happy and Most Prosperous 1924.

GRAND RAPIDS DRY GOODS CO.

Grand Rapids Trust Company

ACTS AS:

EXECUTOR under wills.

ADMINISTRATOR without a will or with the will annexed.

GUARDIAN of a minor or an incapable person.

TRUSTEE to execute trusts or hold trust funds.

RECEIVER or **ASSIGNEE** in business embarrassments.

REGISTRAR and **TRANSFER AGENT** for registering, issuing and countersigning Stock Certificates or Bonds of Corporations or Municipalities.

TRUSTEE FOR BOND ISSUES

We have the organization, the men, the facilities and the ability to transact any and every kind of trust business. More than that we have the disposition to execute it promptly and efficiently.

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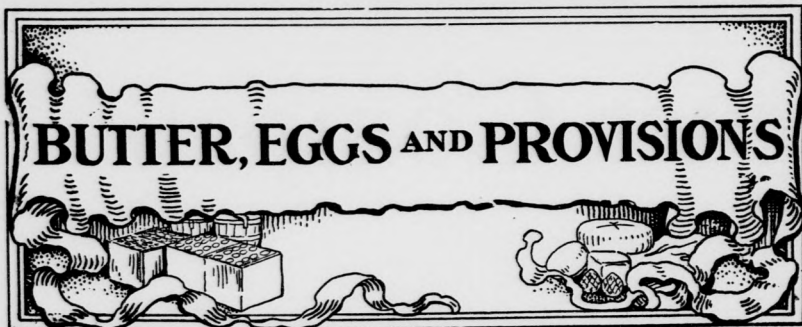
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CHARLES R. SLIGH, President, Sligh Furniture Company.
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DAVID WOLF, Lumber and Timber.
SAMUEL D. YOUNG, President, Grand Rapids Show Case Company.

Grand Rapids Trust Company

OTTAWA AT FOUNTAIN

BOTH PHONES 4391

GRAND RAPIDS, MICHIGAN



Finds Iodine in Seafood.

As the result of investigations conducted by Dr. Donald K. Teasler of the United States Bureau of Fisheries, it has been found that oysters, clams and lobsters are unusually rich in iodine, containing approximately 200 times as much iodine as beefsteak or milk, according to an announcement issued by the bureau. Shrimp contains about 100 times as much iodine as beefsteak, it is reported while crabs have about half of that amount. Marine fishes were also found rich in iodine, containing on the average fifty times as much iodine as milk or beef muscle. Fresh water fishes were found to be very much poorer in iodine, the amount found being about the same as that in meat.

The importance of these results is emphasized by the bureau as indicating the value of marine fishes, mollusks and crustaceans in the diet of the inhabitants of regions where goitre is endemic. In the goiterous belts sea foods should be eaten at least two or three times each week, it recommends while ocean fish should never be omitted from the diet of young girls, who are particularly susceptible to thyroid disorders.

"In recent years," says the bureau's statement "a lack of iodine in food and drinking water has been recognized as one of the most important causes of endemic goitre, cretinism, and other disorders of the thyroid gland. Thyroxin, the active principle of the thyroid, has been shown to be an iodine compound. Various observers have shown that it is necessary to have small amounts of iodine in the food or drinking water to enable the thyroid gland to function properly.

"There has been some disagreement among observers as to whether sea foods contained sufficient iodine to be of importance in human nutrition. For many centuries marine algae have been generally recognized as possessing valuable therapeutic properties in the treatment of disorders of the thyroid gland. In recent years it has been shown that this property is caused by the large amounts of iodine which these algae contain. However, fishes, mollusks and crustaceans do not contain such large amounts of iodine, and because of the lack of refined analytical methods suitable for the determination of minute quantities of iodine many conflicting data have been published. Some chemists have published results which indicate that fish and shellfish contain large amounts of iodine, while others have failed to detect even small amounts in the most common seafoods."

The statement declares that by the

use of special analytical methods recently perfected by a Swiss chemist named von Fellenberg it has been possible to measure accurately the iodine content of foods even when this element is present in amounts as small as one-millionth of 1 per cent., thus enabling Dr. Tessler to determine the above results.

Boston Butcher Pays \$250 For One Chicken.

Laurence A. Randall, a Boston butcher, last week paid \$250 for a hen. This is the highest price ever paid by anyone for a ten-pound chicken, and puts Mr. Randall in the class with those packers who bid each year for the prize steer at the Chicago Livestock Show and pay more than a dollar a pound for it. One year the prize steer brought \$1.50 a pound alive, or about \$1,200 for the animal on the hoof, which would mean more than \$2 a pound for the dressed meat. But the Boston butcher has that record beaten. His chicken would have to sell at more than \$25 a pound to bring him out even. That is, it would ordinarily, but not in this case, because this particular chicken, while on exhibit at a poultry show, scratched a \$250 diamond from the ring of a lady who was admiring the bird's fine points. The chicken swallowed the diamond, it is believed, and an operation was to be performed to recover it. Here is where the Boston butcher stepped in. He bought the hen "as is" and took his chance of obtaining the diamond.

He is exhibiting the hen in his show window and drawing big crowds. After the holidays he will kill her, and if the diamond shows up he will have had some good advertising at small cost. If the diamond is not found, he will have had the advertising, anyway. Whether it will be worth \$250 is a question which no one but the butcher will be able to determine.

Automobiles Cheaper.

Notwithstanding the record-breaking demand for automobiles, it is possible now for the buyer to get more value for his money than he could in the pre-war years. The same is true of tires and gasoline, according to a computation by the National Automobile Chamber of Commerce. Pointing out that the dollar to-day has only 61 cents of its pre-war purchasing power, the Chamber says that to-day one can obtain with this pre-war dollar 111 cents worth of tires, and 101 cents worth of gasoline. On the other hand, he can get only 60 cents worth of shoes, 68.5 cents worth of food, and 51.6 cents worth of clothing. The automobile is not only cheaper than before the war while most other

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

BLUE GRASS

Superior
Quality.

Always
Reliable



Appeals
to the
Particular
Housewife

REPLENISH
YOUR STOCK
NOW



BE PREPARED
FOR THE FALL
DEMAND

KENT STORAGE COMPANY

GRAND RAPIDS - LANSING - BATTLE CREEK

Wholesale Grocers
General Warehousing and Distributing

Have You Patronized
**Lewellyn Cash and
Carry Branch?**

1210 South Division Avenue,
near Hall Street

GRAND RAPIDS

MICHIGAN

things are dearer to the consumer, but the cars and tires are also much better than they were in the pre-war years.

It is evident that the automobile industry has succeeded in doing well what many other industries are likewise striving to do. It has met the problem of high cost of labor and materials by eliminating waste and inefficiency, and by obtaining the full advantages of large-scale production. Being a new industry, it has had a wide field for experimentation and improvement and has the advantage of lending itself to standardization and to the use of labor-saving machinery. It has availed itself fully of these opportunities, and the result is its ability to market 4,000,000 cars in a year.

Pencil Stripes To Lead?

In the lack of definite styling indications for the heavyweight men's wear lines, the semi-staple pencil stripes are considered by the mills as their safest bet in fancy worsteds for the new season. It has been repeatedly intimated that the pencil stripes were going out, but those who thought so have been proved wrong. One selling agent said yesterday that he had attended the "obsequies" of pencil stripes regularly, but always had to resurrect them. Once he dropped them out of his initial showing and later on, because of the demand, had to scurry to get them back into his lines. Checks will also be given attention. Plaids are not looked upon favorably by the clothing manufacturers, owing to the difficulty in matching them up, which requires much care and extra cloth, and so reduces the profit margin for the

clothier who works close. The mill stylers have had very little to work on in the way of a marked trend, however, and their efforts have been difficult because of this.

Spring Prospects For Neckwear.

Two possible developments in women's neckwear are in prospect for Spring, both hinging on the growing vogue for the tailored suit. One tendency is to show the rather severely tailored neckwear that matches the new style trend, and the other is to offer fluffy accessories with a view to softening the somewhat trying lines of plain suits. The outstanding features of the tailored neckwear now being shown here are the use of colored thread, especially red and orange, in embroidery, the use of little buttons as trimmings, and a convertible collar that may either be worn flat or folded over and held in place by a mannish looking tie. In the "dressier" neckwear, handsome lace promises to continue in favor, as well as pleatings of chiffon tinsel cloth and net. Jabots attached to collars showing the new V neck are another attractive novelty for the early season.

Forty Cars Buy One Pound of Sausage.

German financiers of a statistical bent have figured out that it would require a freight train of 40 cars to haul enough one thousand-mark notes to pay for a pound of sausage.

Clerks do not like it and customers do not like it when the proprietor criticises the former in the presence of the latter.

SUPERIOR BRAND METWORST

Sausage

WHOLESALE ONLY

YOUR TRADE WILL LIKE THEM

HERMAN DEMMINK CO.

557 Michigan
GRAND RAPIDS MICHIGAN

NUCOA

"The Wholesome Spread for Bread"

The standard
by which all others
are judged

HIGHEST QUALITY
100% CO-OPERATION
SNAPPY SERVICE

I. VAN WESTENBRUGGE
DISTRIBUTOR

Grand Rapids Muskegon

HENRY T. FRASER Western Market
Detroit, Michigan

SHIPPER OF

Most Complete Line of Seasonable and Unseasonable
Fruits and Vegetables in Michigan.

We are making a special offer on
Agricultural Hydrated Lime
in less than car lots

A. B. KNOWLSON CO.
Grand Rapids Michigan

Moseley Brothers
GRAND RAPIDS, MICH.

Jobbers of Farm Produce

We wish all our friends

A Prosperous New Year



The Vinkemulder Company

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

MILLER MICHIGAN POTATO CO.
Wholesale Potatoes, Onions
Correspondence Solicited

Frank T. Miller, Sec'y and Treas. Wm. Alden Smith Building
Grand Rapids, Michigan



Polar Bear Flour

A MONEY MAKER

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

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

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

Receivers and Shippers of All

**Seasonable
Fruits and Vegetables**

You Make
Satisfied Customers
when you sell

**"SUNSHINE"
FLOUR**

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

Genuine Buckwheat Flour
Graham and Corn Meal

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

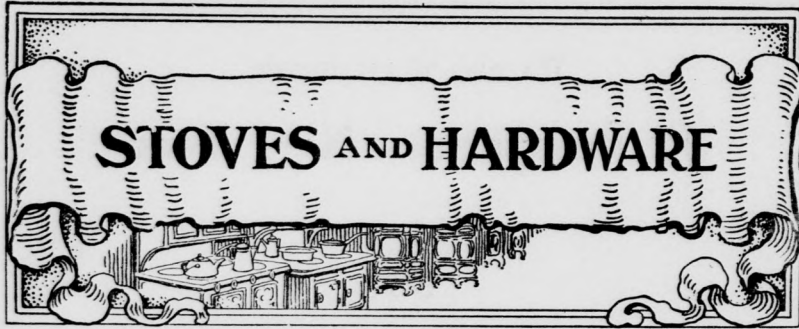
Watson-Higgins Milling Co.
GRAND RAPIDS, MICH.

NEW PERFECTION
The best all purpose flour.

RED ARROW
The best bread flour.

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

Western Michigan's Largest Feed
Distributors.



Michigan Retail Hardware Association.
 President—J. Charles Ross, Kalamazoo.
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 Fremont; Charles A. Sturmer, Port Huron;
 Herman Digman, Owosso.

Making Good Resolutions For the New Year.

Written for the Tradesman.

The jest about New Year's resolutions is a time-honored and familiar one. Yet with the coming of a New Year, it is the most natural thing in the world to try to turn over a new leaf, and to try to take home to one's self the lessons the old year has taught.

The hardware dealer has his annual stock-taking confronting him; but it will pay him, in the early days of 1924 to take stock of more than the goods on his shelves. In fact, a moral and mental stock-taking should precede this material stock-taking; and while there are a lot of lessons of a very practical kind to be learned by an intelligent perusal of the completed stock lists, there are often lessons just as important to be learned by glancing back in a more general way over the past year's experiences.

It is a safe bet that however poor the year, the hardware dealer can look back upon some experiences in which he takes keen satisfaction; or however good the year, there will be some points in which he will feel, in retrospect, that his methods of doing business or his handling of specific problems could be bettered.

It is safe to say that most hardware dealers can look back on good business resolutions made by them just a year ago; and it is equally safe to say that they have been unable to live up to the letter of all these resolutions. But it is worth remembering that in many instances these resolutions have been productive in some slight degree of better methods; and this very fact should encourage the hardware dealer to plan for the coming year still further advances and improvements in his business.

I believe in planning practical things; improvements that, if carried out, will mean better business, more sales, improved service, a more efficient selling staff, and less waste motion.

There is no advantage in mourning the mistakes and disappointments of the year disclosed, nor in swelling with pride at its successes. These things, however, have a practical value for the hardware dealer. The success, the gratifying and pleasant experience of the year, should inspire him to renewed faith in human nature and in

himself. While the failures should be fully as valuable in pointing out mistakes to be resolutely avoided in future.

Of course you didn't achieve, in 1923, everything you expected to achieve. You may have done better in some directions; you probably fell short in others. But, taking things by and large, you should be better equipped to handle your 1924 business than you were a year ago to handle your 1923 business. A further year's experience must have taught you a lot about your business that, however capable, you did not know a year ago. You should be to-day a better and more efficient hardware dealer, or hardware salesman, by reason of your very mistakes. You know, better than a year ago, what you can accomplish and what you should avoid.

If you fell short of your objectives of a year ago, that is no reason why you should scoff at the idea of making a new set of resolutions. The test of a good business man is, not uniform success, but inability to stay beaten, and ability to capitalize his failures and disappointments by making them stepping stones to success.

When you make your business resolutions for 1924, make them specific and practical.

To begin with, take time to run over the weak spots in your methods disclosed by the experiences of 1923. Check up those weak spots. Did you fall down on the buying end of the business, or on the selling end? Could your window displays have been improved? Or your advertising copy? Could you have bettered your store's interior arrangements? Did you look after credits as closely as you should have done? And, above all—what about your sales force?

These are among the practical points you should weigh judiciously, in retrospect. Get the exact "dope" on these points before mapping out your plans for the coming year.

There is one more point to weigh as well, one more question to consider. It is the most important of all, and it is a very personal question.

"Was I, throughout the year, the vitalizing force in my business that I should and might have been?"

That is the merchant's big task—to vitalize and inspire his business and make it function successfully. Most hardware dealers do this without knowing it, by sheer force of personality. That dominant, vital, individual personality should dominate the entire business—the selling methods, the display and newspaper and cir-



Soot and dust on window sill

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

Storm-proof, Dirt-proof, Leak-proof
 and Rattle-proof

Made and Installed Only by

AMERICAN METAL WEATHER STRIP CO.

144 Division Ave., North

Citiz. Telephone 51-916 Grand Rapids, Mich.

United Motor Trucks
 A SIZE AND STYLE To Fit Your Business
 SALES SERVICE
ECKBERG AUTO COMPANY
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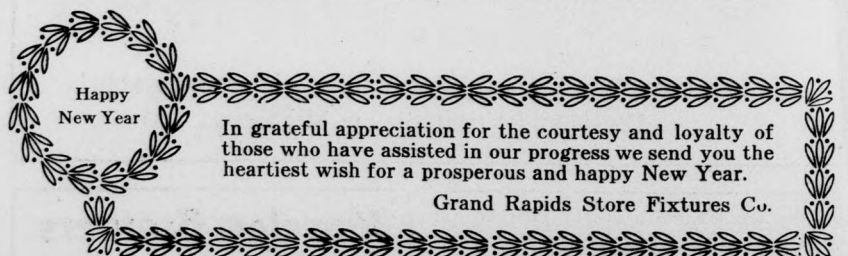
157-159 Monroe Ave. :: 151 to 161 Louis N. W.
Grand Rapids, Mich.

Michigan Hardware Company

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICH.

**Exclusive Jobbers of Shelf Hardware,
 Sporting Goods and
 FISHING TACKLE**



In grateful appreciation for the courtesy and loyalty of those who have assisted in our progress we send you the heartiest wish for a prosperous and happy New Year.

Grand Rapids Store Fixtures Co.

Use Tradesman Coupons

lar advertising, and the store policies generally.

If a business is lagging behind, it may be for lack of just that vitalizing force.

So it will pay to ask yourself if, throughout the year just closed, you have dominated and inspired your store organization as you might have done?

When you make resolutions, don't be afraid to put them down in black and white, and paste them up where you at least will see them every now and then.

Some years ago a hardware dealer posted up for his own personal guidance a set of six resolutions regarding his business. He came pretty close to carrying them out, too, to the last letter. Throughout the year they reminded him of things which, in retrospect, he had found of vital importance to his business. Here they are:

1. I will try always to be the big, vital, dominating force in my own business, shaping its policies rather than letting circumstances shape them for me.

2. I will do my best on every occasion, by advice, encouragement, instruction and example, to help my salespeople and clerks to attain greater efficiency in their work, and more intimate and thorough knowledge of the hardware business.

3. I will buy carefully, not on impulse or in response to over-persuasion but in the light of an intimate knowledge of market conditions; and to this end I will keep closely in touch with price quotations and make real use of my trade papers.

4. I will sedulously seek, by aggressive selling methods, coupled with this judicious, careful buying, to secure the quick turnover which alone spells ultimate profit; and to this end I will closely watch my stock.

5. I will endeavor always to give my customers the best and most reliable service possible, so that they can count on me with absolute confidence.

6. I will endeavor to make every window display and newspaper advertisement of my business the most effective business-getter it can be made; and to this end I will keep a systematic watch for new ideas along these lines.

These six resolutions have been quoted before. They really sum up the main points of successful business, yet they are points which the dealer, on account of their very obviousness, is apt to overlook in the rush and hurry of doing business, and of which it is worth while to be reminded now and then.

It is quite possible that you who read this can draft a better set of resolutions for your hardware business for 1924. The New Years problem, for that matter, is not so much one of drafting the best set of resolutions, as of unshakably determining to live up to a set of fairly good resolutions. And the resolutions which one hardware dealer will find admirably appropos to his case, will be inadequate for the conditions affecting another hardware dealer.

The first thing, therefore, is to take

stock of yourself; to look back at the year in retrospect and determine where you were weak and where you were strong; to understand your own possibilities and limitations; and in the light of this understanding to plan intelligently for improving your own case. Knowing yourself and your problems as they actually are is a first requisite to improving your condition.

Victor Lauriston.

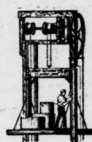
Crook Operates at Farmington.

Members of the Michigan Bankers Association have been warned regarding the operations of a man using the name of George Manchester, who visited Farmington and called on real estate agent in view of buying a lot. On the way to the lot the agent introduced the prospective buyer to a manufacturer of cement blocks, Daniel Starkey, and after the lot was shown the agent returned to his office. Manchester did not buy a lot but returned to Starkey's office and said he had bought the lot and wanted to purchase some cement blocks for his new building, and offered to pay so much down on the order. The manufacturer refused the payment saying that it was not necessary until the blocks were delivered. Manchester asked Starkey to endorse a check which he had and promised to deposit the amount in Starkey's account at the People's State Bank, Farmington; instead, Manchester cashed the check and departed. This check was paid by the bank as an uncollected item and because of it no service could be rendered by the American Bankers Association in helping to run down the swindler. Manchester is 40 to 45 years of age, 5 feet 11 inches; weight 175 pounds, and dark complexion.

Give Him Time.

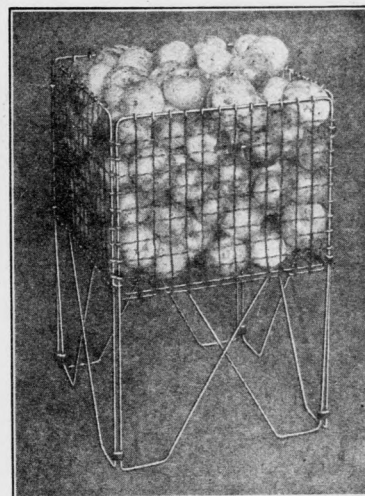
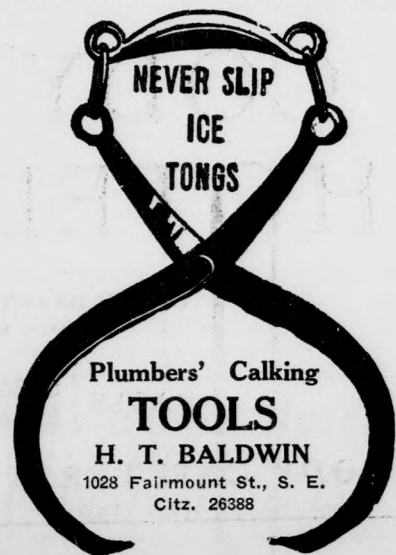
The kind old gentleman met his friend, little Willie, one very hot day. "Hello, Willie?" he exclaimed, "and how is your dear old grandpa standing the heat?"

"Ain't heard yet," said William. He's only been dead a week."



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

Sidney Elevator Mfg. Co., Sidney, O.



Announcing The Grand Rapids Collapsible Display Baskets

(FOR GROCERS WHO CARE)

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

Equally good for Fruits, Vegetables, Soaps and Green Stuffs.

Keep your floors clean.

Attract attention to what you have to sell.

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

Grand Rapids Wire Products Co.

430 Front Avenue

GRAND RAPIDS, MICHIGAN

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

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Nothing as Durable
Nothing as Fireproof
Makes Structures Beautiful
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Brick is Everlasting

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RICHMOND STAMP WORKS RUBBER STAMPS

Brass Stencils—Steel Stamps—Stencil Cutting Machines

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CITIZENS 51518

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

All kinds of Glass for Building Purposes

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GRAND RAPIDS, MICHIGAN

Are You Going to Drive Your Open Car This Winter?

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

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Citizens Phone 72-395

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INDIA TIRES

HUDSON TIRE COMPANY
Distributors

16 North Commerce Avenue
Phone 67751 GRAND RAPIDS, MICH.

TAKING INVENTORY

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



Business First Starts in Finding Point of Agreement.

Most of my friends are salesmen—wholesale or retail—and as I review the past it seems that if I had to make another lot of lifelong friends I'd just write the house to repeat the order. It has been said that Webster should have defined the word "ditto" as "the biography of a lazy buyer" but I think of "ditto" as an approval brand.

A very dear friend once joined me in a trip that took us to three great conventions. We attended the dinner of the "night before" and the cracked ice tournament of the "morning after." We visited 100 exhibition booths and gathered unto ourselves bundles of souvenirs whose temporary popularity wrinkled the clean shirts in our suit cases until they were wished on other unsuspecting conventionites. Together we learned that most souvenirs are like free cigars. No one—smoker or abstainer—refuses them. Sometimes they are kept as cherished mementos, but frequently they are passed on like a pair of ever-wear corduroys in a nine kid family.

We attended banquets, convention balls, public meetings of the trade and business sessions. We played convention golf and noted with timely interest the pigmy onslaught of the "put and take" top on that time-honored game in which Mr. Hoyle's text book is quoted as frequent reference.

We played a lot and through it all took business advantage of a thousand delightful opportunities where the way was paved for interviews unbiased. In the terms of the trade we "got close" and learned to like some of the fellows we had erroneously catalogued in the Flint file.

I had been making those beloved old conventions for many years and it was just like "Smith Day" at the fair.

At the end of the trip we said good-bye at the Penn. Station in New York and two days later took lunch at the Hardware Club to reminisce.

"Do you know, Roy," he said, "I have been thinking about the men we met last week and about every one of them seem to be selling something."

"Sure," I said, "they have to. They can't all make a living off me. The nights are too short and I have to hustle myself in daylight."

"No—seriously," he said. "I want to talk about those men. United—they make an impression of healthy happiness that I find hard to des-

cribe. They are the most agreeable lot of gentlemen I have ever met in a single week."

"Gee whiz"—he was dead in earnest and he clinched his statement with a corking review of a dozen conversations with men who have been selling hardware for years. I was tempted to run out and telegraph to the gang. I felt good about it. "The most agreeable lot of gentlemen he had ever met." And by Jove the more I thought of it the more I agreed with him and to-day I find myself asking the eternal why? I presume it is merely the selling man's way of tickling the old think tank in order to get sales reasons.

Why and what created the impressions that caused a really big man to summarize his impressions in so nice a way?

I've got the answer. The hundred or more selling men he had met were accustomed to talking from the customer's viewpoint.

They were unanimous in their belief that business starts in first finding a point of agreement. They were the kind of fellows who dispensed with disputes. They were not flat contradictors. No indeed. Those men had been selling on the basis of using an agreement as the pivot point. Daily they "quite agreed" with buyers. Not that they were in accord with the buyer's statement that he was "not interested" but they "quite agreed" that it was natural that he should feel so not knowing the new, interesting and profitable features which they immediately began to unfold. Those men thought and talked from the customer's viewpoint and, being square all the way through, they had come to reflect, in common, a most favorable impression.

Imagine a daily life that talks from the customer's point of view to the buyer who insists that he "can't afford it." "I haven't got the money" has been a stock resistance phrase since the days of steeple tipped butts. Give your brain another violent twist and figure how you would take the customer's viewpoint and pivot a sale into the right channel with the old boy who is "Too busy to decide now" or with the customer who is even "Too busy to talk now."

These beloved old friends look good with the passing of years as I recall cases of their "taking the customer's point of view" with the "I'll think it over" buyer or his first cousin "Mr. Suppose-You-Call-Again."

Talking from the customer's point of view with the buyers who suggest "Stop in on your next trip and perhaps—" Say, that's the stuff that

Livingston Hotel

Largest Hotel Rooms in Grand Rapids

CENTRALLY LOCATED



GRAND RAPIDS MICHIGAN



The Pantlind Hotel

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

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



New Hotel Mertens

GRAND RAPIDS

Union Station

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



75 Steps East

Fire Proof

CODY HOTEL



IN THE HEART OF THE CITY
Division and Fulton

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

CODY CAFETERIA IN CONNECTION

has been molding the characters of a lot of these selling men who have done so much for the hardware industry. And always "agreeing" on the pivot ground. The lives of these men are not merely a lesson in selling. As I think them over—recall their names—remember our contracts and try to summarize, I know this habit has developed a fine courtesy. A more than manly—a gentle-manly consideration for the other fellow and his viewpoints. I know it has put rubber tires on tact—that it has taught men to smile—to use their eyes—to be earnest—not too eagerly earnest—not the drama deadly sort but just humanly earnest in a way that carries through. And a large group of men—trained in this school—reflect that fine thing which makes the old world roll smoothly.

"Thinking from the customer's viewpoint!" Salesmen—wholesale or retail—who do it, unconsciously grow in power and in personal charm.

To-day many of the sales managers, the officers and owners of manufacturing plants and jobbing houses and the prominent retailers are men who have won through on a sales job. I still think of them as salesmen and in their accomplishments see clearly the opportunities of the man who sells. His life is not always pleasant. Frequently he faces the brunt of disagreements or events not of his own making but he comes through—he measures up and just as surely as he works to a definite goal he will land there.

And the higher they go the more tenaciously they seem to cling to that sure fire system of "thinking from the customer's point of view."

There's a heap in it.—Roy F. Soule in Hardware Age.

Gabby Gleanings From Grand Rapids.

Grand Rapids, Jan. 2—The ups and downs of human life are strikingly illustrated in the career of Corwin S. Udell, who died a few days ago in St. Louis, Mo., and whose ashes were interred in the family lot in Oakhills cemetery, Grand Rapids. Born in the Western Reserve of Ohio, he took up his residence in St. Louis while a young man, achieving a notable success in the expansion and development of a large jobbing business there. Mr. Udell removed to Grand Rapids about 1880 and took a prominent part in the business and religious life of the city. He was interested in manufacturing tubs and pails and later managed a lumber business. For about fifteen years he owned a dominant interest in the Bennett Fuel & Ice Co., devoting his energies to the expansion of that institution. Business reverses overtook him later in life, but he faced the situation in a manly manner, never uttering a complaint over the strange decree of fate which forced him to labor faithfully almost up to the time of his death. Mr. Udell was a liberal Christian and devoted much time to the dissemination of religious thought and expression in St. Louis and Grand Rapids. He was a lifelong friend of John L. Snyder, the great Unitarian divine of St. Louis, and was always first and foremost in every good work which appealed to him as worthy of his support. He was an original member of the Unitarian church established here many years ago and which was subsequently absorbed by All Souls church. He leaves a widow and one daughter, Zaida, who is engaged in welfare work at Elgin, Ill.

The Grand Rapids Calendar Co. is

erecting a two-story and basement brick building on South Division avenue, 30x100 feet in dimensions, directly opposite Campau park. The company expects to occupy the new building about Feb. 1.

Clarence J. Farley, President of the Grand Rapids Dry Goods Co., is the happy father of a girl baby, born in Blodgett hospital last Saturday.

The Grand Rapids Rescue Mission will soon make its twentieth appeal for funds to carry forward the work of 1924 with the same energy and thoroughness which has characterized the institution since its inception. The Tradesman hopes to be able to chronicle the fact that the response to the appeal this year is more generous than has ever been the case in the past.

Paul Gezon, the Wyoming Park grocer, suddenly finds himself thrust into the lime light by reason of his proclamation that independent grocers should put cut-price articles under the counter and refuse to be made puppets of by designing manufacturers who use large spaces in the daily papers and magazines on the theory that the retail grocers are nothing more than automatons. Mr. Gezon has been invited to address the retail grocers of Hastings Jan. 10 and has accepted the invitation.

The Besteman-De Meester-Vanden Beldt Co., produce dealers at 37 Market avenue, has removed to 40 Ottawa avenue.

The mid-winter furniture market formally opened Wednesday morning, Jan. 2, with arrival sheets totalling about 250 buyers. This, of course, is just a starting number. The question sometimes asked, "What comprises the furniture market in Grand Rapids?" "And where does all the furniture samples come from?" It is a fact that Grand Rapids is the largest manufacturing city in the world producing high grade furniture. And there are twenty-three other states in the Union which also manufacture furniture, and it is from these other twenty-three states that the medium priced furniture comes from. These states are scattered throughout the Union. There are about one hundred twenty-five manufacturers that send samples twice a year to the Grand Rapids furniture market. The buyers on their first arrival generally do a little shopping and visiting, because twice a year there is a reunion, so to speak, of over 3500 men—buyers and salesmen who get together twice a year during these market seasons in Grand Rapids.

The regular meeting of Grand Rapids Council and, in fact, the first meeting of the new year, will be held Saturday, Jan. 5. It is very important to the membership of No. 131 that they attend this meeting, as many matters of importance always come up at the first meeting of the year, and it is at that time that committees are appointed and arrangements started for the annual meeting March 1.

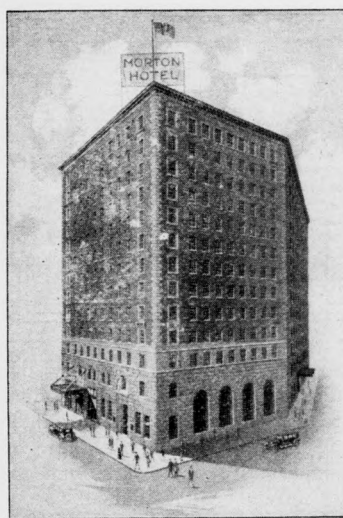
Mr. and Mrs. John D. Martin, of Henry avenue, entertained with a theater party at Powers' theater New Year's eve. This little theater party consisted of just their own family. From the theater they went to the home of Mr. and Mrs. Martin. Even though the usual watch party that is held each year at this particular home was declared off, owing to the condition of Mr. Martin's health, yet before the strike of twelve there was a gathering of eighteen people to watch the old year out and the New Year in.

Laziness is not like bowlegs and big ears—something you cannot get rid of; it is a habit and it can be cured.

Columbia Hotel

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Good Place To Tie To



Morton Hotel

YOU are cordially invited to visit the Beautiful New Hotel at the old location made famous by Eighty Years of Hostelery Service.

400 Rooms—400 Baths
Menus in English

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Proprietor.

HOTEL BROWNING

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

150 Fireproof
Rooms

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

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.



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.
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ST. JOSEPH MICHIGAN

OCCIDENTAL HOTEL

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Rates \$1.50 and up

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Lansing's New Fire Proof HOTEL ROOSEVELT

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

CUSHMAN HOTEL

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

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.

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Largest Hotel in Lansing

300 Rooms With or Without Bath
Popular Priced Cafeteria
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Rates \$1.50 up
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Rates \$1.50 and up.

GEO. W. WOODCOCK, Prop.



WHEN IN KALAMAZOO
Stop at the

Park-American Hotel

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

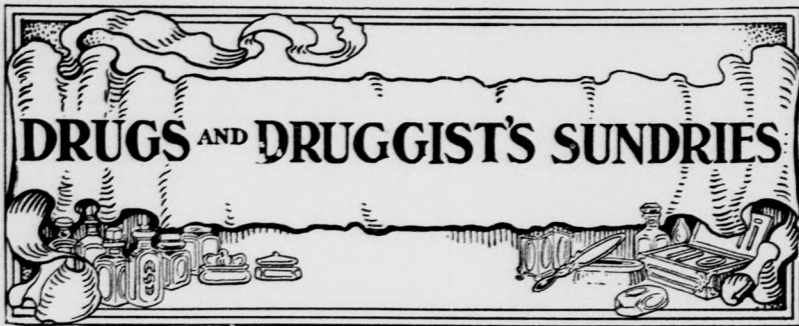
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New System Dentists

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.
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Over 25,000 Patients
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Oscar W. Gorenflo, Detroit.
Claude C. Jones, Battle Creek.
Director of Drugs and Drug Stores—H. H. Hoffman, Lansing.

Upward Movements in Evolution of Pharmaceutical Ethics.

One may wonder why the above head leads a contribution to either a medical or pharmaceutical journal, but if the questioner will dispossess his mind of restrictions bred in the sophistries of falsely or perhaps better, imperfectly applied ethics, he will fully comprehend that ethics in connection with the term business is proper.

The writer of these lines well remembers how years and years ago a physician stated that generally accepted ethics from the business side of both pharmacy and medicine was all important to not only the parties concerned but to the people at large. Again, within a more recent period a man engaged in purely scientific directions, occupying a conspicuous place in governmental affairs, expressed himself to this effect in a letter: "Legitimate business is dignified and can not be classed otherwise than as a foundation stone on which American prosperity rests."

And yet one need not search far to find ultra-enthusiastic professional men, saturated with the opinion that the term "profession" is a superlative that excludes the idea of business. In the opinion of this writer in the majority of cases professional men are not especially good business men, although many attain a great degree of financial success because of their professional ability and achievements. This in spite of a lack of strictly business foresight and methods. In other cases the defective business ability of the professional man is evidenced in the distress of their families and of themselves. This writer believes that the word "sophist" applies to whomsoever lives in this American country on professional fees and condemns the word "business" to opprobrium.

In this connection the writer believes that educational institutions aside from those concerned in religious activities are in one sense business institutions. And, he even goes so far as to accept that even in the direction of the exception made, busi-

ness acumen controls their very life opportunities, that one and all live and prosper either by reason of their own business attributes or that of their supporters or endowers, who are or were purely business men. Just a touch in this direction to illustrate, this fact:

Who contributes the money for the erection of the edifices designed for the housing of the institutions suggested herein? Is it not the man of business who contributes the money who gives them their opportunities? In the majority of cases does not the business man or taxpayer stand directly behind the salaries of the employees including even the professors thereof? Little courtesy, in the opinion of this writer, does any professor or teacher exhibit when he attempts to cast a reflection upon the business man whose trade processes or manufacturing industry nourish his "Alma Mater."

And yet the word "business" may cover a multitude of sins, as whoever enters that field will fully comprehend. In the line of medicines, or one may say medicines and medicine making and selling, many complications existing now are greatly to be deplored. But as this writer sums up the subject, there has been a constant evolution during the past four decades in the direction of better business rules and regulations and higher ethical conceptions in the medicine field. This especially applies to the manufacturer who on a large scale has so mightily increased his opportunities for service to the people. For example, let us briefly consider some phases of the past.

Personalities, without a question as to right or wrong, ethically or otherwise, were indulged as recently as forty years ago or less, that would be considered the rankest form of discourtesy, even almost an outrage on decency, if resorted to to-day by parties intent on introducing their products or increasing their business sales. Let us cite.

This writer recalls the representatives of two manufacturers of sugar coated pills who, enthusiastic in behalf of their respective wares, met in the office of the establishment where these lines are written. The chief intent of each was to serve the interest of his employer in the selling of sugar coated pills, then a specialty to each. Viciously did the one assault the other. Seemingly each was a personal enemy of his competitor, each presenting arguments to decry the pills of the other maker, their arguments being summarized as follows:

Taking from his pocket an original package of the other's pills, made with

a soft coating susceptible to being easily rubbed off, one produced a broad and using the pill as a piece of chalk wrote on the board, claiming that although labeled sugar coated, it was chalk coated and, as he demonstrated, would mark like chalk. Not to be outdone the other produced a package of pills made by the employer of his antagonist, also a piece of soft pine board and a little hammer, charging that these pills were as hard as bullets and would dent the board, proving the fact by pounding the pills artfully against the board, showing a dent, the pill not being destroyed. Needless is it to state that such arguments as these and such discussions by any representative of any reputable pharmaceutical establishment to-day would, if the employer learned of it, doubtless result in the dismissal of the salesman.

The discourteous term originally often applied to the traveling salesman and often used was "bummer." This evolved into the term "drummer" which next became "traveling solicitor" and finally, better than all perhaps—"business representative." Possibly these terms progressively indicated the evolution of business ethics as well as personal ideals. At present, the writer comprehends that the term "business representative" bespeaks a cultured man, scientifically competent to speak in behalf of the wares of his employer, using language and methods irreproachable, and who would not for the world attempt such methods as were with some parties, at least not forbidden, three decades ago.

This leads to the consideration of another pronounced ethical improvement. In other days manufacturing pharmacists were not averse to what is now known as "piracy," wherein a preparation devised by one manufacturer through his efforts and receiving commendation of physicians generally would be imitated by another manufacturer as nearly as possible, even unto the name and appearance of the label. As an example, the original American pepsin process of Professor Emil Scheffer, Louisville, Kentucky, was bottled in square ounce vials, surrounded by a peculiar and characteristic yellow label, descriptive of its contents. This bottle and label was imitated to the limit, excepting the name "Scheffer." Rank counterfeits were sent out as this preparation.

If an article could not be successfully imitated, it was not uncommon for the other party to impugn its reputation. Thus it is to be lamented that not only did a traveling representative feel it his duty to praise the qualities of the preparation in which his employer was concerned, but in mistaken zeal to detract from the reputation of the preparations of other manufacturers. Needless is it to say that such methods as these would not now be tolerated by the heads of any reputable manufacturing establishment or indulged by their representatives.

In connection with the foregoing the writer well recalls an incident wherein a curious process was employed to traduce a line of plant preparations evolved by the establishment with which he was connected. This

was to carry a bottle of the liquid and to the physician patrons of the establishment illustrate the fact that it must be defective in strength because it would not make a black mark on paper as would a preparation of the same drug made by the establishment of the demonstrator. In the opinion of the representative the standard of quality rested upon the amount of coloring matter present in the preparation, a fallacy long since abandoned by every one concerned in the realms of plant pharmacy.

Nor was it unusual for an audacious representative, absolutely ignorant of the scientific phase of a subject, to decry, even traduce the individual members of a manufacturing firm opposed to his own. Such attempts to "slur" the personalities of men who had made life-long pharmaceutical studies in a direction where the traducer had had no experience whatever, were too often heeded by unwary patrons. Such as this in business circles had also passed away.

To-day manufacturing pharmacists consider themselves to be friendly rivals concerned in the direction of service to the people. They recognize that processes of manipulation based on experimentation and study lie in the realm of property and that on property rights, be they material or intangible, rests the equities of fair business. These manufacturers, their confreres of scientific men, and their representatives as well, now meet together in friendly conference. They have learned that a man concerned in a rival establishment, be it head or employee, is entitled to friendly recognition, often of the warmest nature. Indeed, in many instances, they may be considered as very close friends even though in a business way they may be rivals in behalf of competing lines of materials distributed as medicines. To-day, in the opinion of the writer of this paper, a manufacturer who would presume to be concerned other than by the unwritten code of ethics briefly summarized herein, comprising advanced live-and-let-live business methods, would be considered as an outlaw and not entitled to the name of legitimate competitor. To concern oneself with the products of another man's pharmaceutical preparations, either as a pirate or a traducer, so as to by word or print to disparage or to reflect upon either the manufacturer or his preparations would not now be tolerated in the ethics of modern competition. John Uri Lloyd, Phar.M.

What Your Eyes Tell.

If your eyes are gray you should have talent and shrewdness, for great thinkers usually have gray eyes. In a woman they indicate a better head than a heart.

Real gray eyes are uncommon, and show a level-headed, strong nature, capable of self-control, but roused to passion by any injustice; affectionate, but not unduly sentimental. Gray-eyed folk are, as a rule, intellectual and good workers.

If your eyes are dark blue you will prove a devoted friend and be honest, brave and cheerful. Often the gift of humor goes with dark blue eyes; in fact, a downright pessimist is seldom seen with them.

Light blue eyes, on the contrary, show fickleness in love affairs and a jealous nature. Men have light eyes oftener than women, and the blue eye has the sight that lasts the longest and sees the farthest. The old Norsemen had light blue eyes.

A hazel-eyed woman can generally be depended upon. She is easy-going and fond of pleasure, but looks after her husband's comfort rather than her own, and is an agreeable, lovable creature.

Brown eyes are the most beautiful of all, but often their sight is imperfect. Notice the people you meet in the street wearing eyeglasses; in very many cases you will see they hide beautiful dark brown eyes.

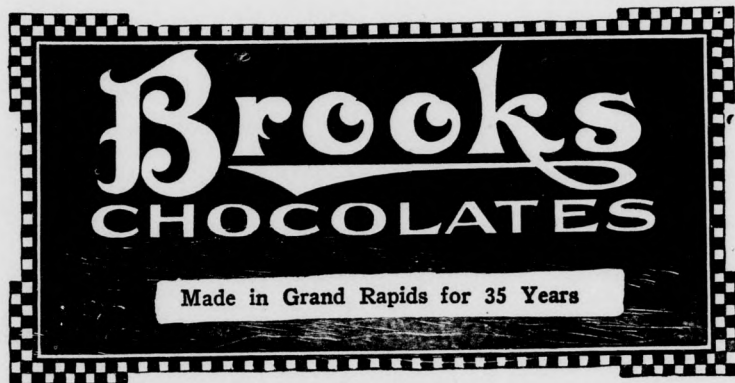
Their owners are full of passion and heroism, and are capable of making great sacrifices. Sometimes they have a trace of diabolism in their glances, and this has a potent attraction over men's hearts; brown eyes are always mysterious, elusive and secretive.

Round-eyed persons see much, but think little. Narrow-eyed persons see less, but think and feel more intensely. People with large eyes are clever and amorous, and generally highly strung.

Look for Novelty Vogue Again.

No falling off in the popularity of novelty merchandise, from a retail merchandising standpoint, is seen for the new year by those who are carefully watching this trend. Rather, it is held, the appeal of this class of goods to retailers will be stronger than ever. Retail buying, it is pointed out, is now governed by two factors. Price is one and the appeal of the merchandise itself the other. On goods where the former factor rules, the retailer has to buy close and sell close. On novelties he can afford to pay a little more and, in turn, get a bigger markup, as a basis of comparison is not usually present. Consequently, it is found profitable to force the novelty appeal as another means to quick turnover, which bodes no ill for this class of goods.

The first duty we owe a child is to teach it to fling out its inborn gladness and joy with the same freedom and abandon as the bobolink does when it makes the meadow joyous with its song. Suppression of the fun-loving nature of a child means the suppression of its mental and moral faculties. Joy will go out of the heart of a child after a while if it is continually suppressed.



Do You Sell Flashlight Batteries?

IF SO, WHY NOT BUY THE BEST ONE MADE, THE

"YALE" MONO-CELLS

TWO SIZES ONLY TO FIT ALL MAKES OF REGULAR ROUND TYPE, MINERS' TYPE, SEARCHLIGHT TYPE, SPOT LIGHTS, DOUBLE DUTY, FLASHLIGHTS. THE UNIT SYSTEM DOES IT.

THIS METAL DISPLAY TESTER RACK FREE with
20 Mono-Cells No. 101, size 1 1/2 x 1 in. }
30 Mono-Cells No. 102, Size 2 3/8 x 1 1/4 in. }
Retail Value About \$21.00.

Cost You \$13.36

Send us this order today.

HAZELTINE & PERKINS DRUG CO.
Grand Rapids, Mich.

ORDER BLANK

Gentlemen—Please ship us via
Parcel Post
Express
Next Order

1 Only "YALE" Assortment Mono-Cells Flashlight Batteries to cost \$13.36. You are to send me Tester Display Rack free of charge.

NAME

CITY

50 YEARS AT YOUR SERVICE

HAZELTINE & PERKINS DRUG CO.
Manistee Michigan Grand Rapids

WHOLESALE DRUG PRICE CURRENT

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

Acids			Almonds, Sweet.			Tinctures		
Boric (Powd.)	15 @	25	Imitation	90 @	1 00	Aconite		21 80
Boric (Xtal)	15 @	25	Amber, crude	1 50 @	1 75	Aloes		21 45
Carbolic	42 @	49	Amber, rectified	2 00 @	2 25	Arnica		21 10
Citric	62 @	70	Anise	1 00 @	1 25	Asafoetida		22 40
Muriatic	3 1/2 @	8	Bergamont	4 50 @	4 75	Belladonna		21 35
Nitric	9 @	15	Cajeput	1 50 @	1 75	Benzoin		22 10
Oxalic	20 1/2 @	30	Cassia	4 50 @	4 75	Benzoin Comp'd		22 65
Sulphuric	3 1/2 @	8	Castor	1 70 @	1 90	Buchu		22 55
Tartaric	40 @	50	Cedar Leaf	1 75 @	2 00	Cantharides		22 85
			Citronella	1 50 @	1 75	Capsicum		22 20
			Cloves	3 75 @	4 00	Catechu		21 75
			Cocunut	25 @	35	Cinchona		22 10
			Cod Liver	1 35 @	1 45	Colchicum		21 80
			Croton	2 00 @	2 25	Cubeb		23 00
			Cotton Seed	1 40 @	1 60	Digitalis		21 80
			Cubebs	8 50 @	8 75	Gentian		21 35
			Elgeron	3 00 @	3 25	Ginger, D. S.		21 80
			Eucalyptus	1 25 @	1 50	Guaiaac		22 30
			Hemlock, pure	2 00 @	2 25	Guaiaac, Ammon.		22 90
			Juniper Berries	2 00 @	2 25	Iodine		21 95
			Juniper Wood	1 50 @	1 75	Iodine, Colorless		21 50
			Lard, extra	1 35 @	1 45	Iron, clo.		21 35
			Lard, No. 1	1 25 @	1 35	Kino		21 40
			Lavendar Flow.	6 50 @	6 75	Myrrh		22 50
			Lavendar Gar'n	85 @	1 20	Nux Vomica		21 55
			Lemon	1 50 @	1 75	Opium		23 50
			Linseed Boiled bbl.		@ 97	Opium, Camp.		@ 85
			Linseed bld. less	1 04 @	1 17	Opium, Deodor'd		23 50
			Linseed, raw, bbl.		@ 95	Rhubarb		21 70
			Linseed, ra. 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.	11 00 @	11 25			
			I.	2 50 @	2 75			
			Sassafras, true.	1 00 @	1 25			
			Sassafras, art'l	1 00 @	1 25			
			Spearment	4 00 @	4 25			
			Sperm	1 80 @	2 05			
			Tansy	8 00 @	8 25			
			Tar, USP	50 @	65			
			Turpentine, bbl.		@ 1 06			
			Turpentine, less	1 13 @	1 26			
			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

California Prunes
Canned Blackberries
Canned Raspberries
Oil Sardines
Canned Pumpkin
Canned Spinach
Salt Mackerel

DECLINED

Cheese
Mop Sticks
Canned Apples
Canned Hominy

AMMONIA

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

AXLE GREASE



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

BAKING POWDERS

Arctic, 7 oz. tumbler 1 35
Queen Flake, 6 oz. ----- 1 25
Queen Flake, 10 oz. ----- 2 25
Queen Flake, 100 lb. keg 11
Queen Flake, 25 lb. keg 14
Royal, 6 oz. 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 Brist Biscuit 1 90
Purina ----- 4 00
Ralston Branzen ----- 2 70
Ralston Food, large ----- 3 60
Saxon Wheat Food ----- 3 75



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

Post's Brands.

Grape-Nuts, 24s ----- 3 80
Grape-Nuts, 100s ----- 2 75
Postum Cereal, 12s ----- 2 25
Post Toasties, 36s ----- 2 85
Post Toasties, 24s ----- 2 85
Post's Bran 24c ----- 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. Whouse, 32 lb. 9 00

BRUSHES

Scrub ----- 1 50
Solid Back, 8 in. ----- 1 50
Solid Back, 1 in. ----- 1 75
Pointed Ends ----- 1 35

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 50
Apples, No. 10 ----- 4 00@4 25
Apple Sauce, No. 2 ----- 2 00
Apricots, No. 1 ----- 1 35@1 90
Apricots, No. 2 ----- 2 85
Apricots, No. 2 1/2 ----- 2 60@3 75
Apricots, No. 10 ----- 8 00
Blackberries, No. 10 ----- 12 50
Blueberries, No. 2 ----- 1 75@2 50
Blueberries, No. 10 ----- 11 00
Cherries, No. 2 ----- 3 00@3 50
Cherries, No. 2 1/2 ----- 4 00@4 95
Cherries, No. 10 ----- 10 50
Loganberries, No. 2 ----- 3 80
Peaches, No. 1 ----- 1 10@1 80
Peaches, No. 1, Sliced 1 40
Peaches, No. 2 ----- 2 75
Peaches, No. 2 1/2 Mich 2 25
Peaches, 2 1/2 Cal. 3 00@3 75
Peaches, 10, Mich 5 50@6 50
Pineapple, 1, sled 1 80@2 25
Pineapple, 2 sl. 3 10@3 25
P'apple, 2, br sl. 2 75@2 85
P'apple, 2 1/2, sl. 3 80@4 50
P'apple, 2, cru. 2 40@2 60
Pineapple, 10 cru. ----- 13 00
Pears, No. 2 ----- 3 25
Pears, No. 2 1/2 ----- 3 50
Plums, No. 2 ----- 1 25@1 40
Plums, No. 2 1/2 ----- 2 50
Raspberries No. 2, blk 3 00
Raspb's, Red, No. 10 14 00
Raspb's, Black
No. 10 ----- 10 50@12 50
Rhubarb, No. 10 ----- 5 50

CANNED FISH.

Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 3 00@3 40
Clams, Steamed, No. 1 1 80
Clams, Minced, No. 1 2 50
Finnan Haddie, 10 oz. 3 80
Clam Bouillon, 7 oz. 2 50
Chicken Haddie, No. 1 2 75
Fish Flakes, small ----- 1 35
Cod Fish Cake, 10 oz. 1 85
Cove Oysters, 5 oz. ----- 1 75
Lobster, No. 1/4, Star 3 25
Shrimp, 1, wet 2 10@2 25
Sardines, 1/4 Oil, ky 6 00@7 00
Sardines, 1/4 Oil, kless 6 00
Sardines, 1/4 Smoked 7 50
Salmon, Warrens, 1/2s 3 00
Salmon, Red Alaska 1 85
Salmon, Med. Alaska 1 85
Salmon, Pink Alaska 1 65
Sardines, Im., 1/4, ea. 10@23
Sardines, Im., 1/2, ea. ----- 25
Sardines, Cal., 1 75@2 10
Tuna, 1/2, Albocore ----- 95
Tuna, 1/4s, Curtis, doz. 2 20
Tuna, 1/2s, Curtis doz. 3 50
Tuna, 1s, Curtis, doz. 7 00

CANNED MEAT.

Bacon, Med. Beechnut 2 40
Bacon, Lge. Beechnut 4 05
Beef, No. 1, Corned ----- 2 70
Beef, No. 1, Roast ----- 2 70
Beef, No. 1/2, Rose Sil. 1 75
Beef, No. 1/2, Qua. Sil. 1 90
Beef, No. 1, Qua. sil. 3 10
Beef, No. 1, B'nut, sil. 6 10
Beefsteak & Onions, s 2 75
Chili Con Ca., 1s 1 35@1 40
Deviled Ham, 1/4s ----- 2 25
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 80

Baked Beans

Beechnut, 16 oz. ----- 1 40
Campbells ----- 1 15
Climatic Gem, 13 ozz. ----- 95
Fremont, No. 2 ----- 1 25
Snider, No. 1 ----- 95
Snider, No. 2 ----- 1 85
Van Camp, small ----- 85
Van Camp, Med. ----- 1 25

CANNED VEGETABLES.

Asparagus.
No. 1, Green tips 4 10@4 50
No. 2 1/2, Lge. Gr. 3 75@4 50
W. Bean, cut 2 1 60@1 65
W. Beans, 10 ----- 8 50@12 00
Green Beans, 2s 1 65@3 75
Gr. Beans, 10s 7 50@13 00
L. Beans, 2 gr. 1 35@2 65
Lima Beans, 2s, Soaked 95
Red Kid. No. 2 1 20@1 35
Beets, No. 2, wh. 1 60@2 40
Beets, No. 2, cut ----- 1 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@2 24
Corn, No. 2, Fy. glass 3 25
Corn, No. 10 ----- 7 50@16 75
Hominy, No. 3 1 00@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@1 80
Peas, No. 2, Sift. -----
June ----- 1 90@2 10
Peas, No. 2, Ex. Sift. -----
E. J. ----- 2 60
Peas, Ex. Fine, French 25
Pumpkin, No. 3 1 35@1 50
Pumpkin, No. 10 4 50@5 60
Pimentos, 1/4, each 12@14
Pimentos, 1/2, each ----- 27
Swt Potatoes, No. 2 1/2 1 35
Sauerkraut, No. 3 1 40@1 50
Succotash, No. 2 1 60@2 35
Succotash, No. 2, glass 3 45
Spinach, No. 1 ----- 1 10
Spinach, No. 2 ----- 1 35@1 75
Spinach, No. 3 ----- 2 00@2 40
Spinach, No. 10 ----- 5 50@7 00
Tomatoes, No. 2 1 30@1 60
Tomatoes, No. 3 1 90@2 25
Tomatoes, No. 2 glass 2 60
Tomatoes, No. 10 ----- 6 50

CATSUP.

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

CHILI SAUCE.

Snider, 16 oz. ----- 3 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
Brick ----- 28
Wisconsin Flats ----- 26
Wisconsin Daisy ----- 26
Longhorn ----- 27
Michigan Full Cream 25 1/2
New York Full Cream 31
Nap Sago ----- 30

CHEWING GUM

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

CHOCOLATE.

Baker, Caracas, 1/4s ----- 37
Baker, Caracas, 1/4s ----- 35
Baker, Premium, 1/4s ----- 37
Baker, Premium, 1/4s ----- 34
Baker, Premium, 1/4s ----- 34
Hersheys, Premium, 1/4s 36
Hersheys, Premium, 1/4s 29
Runkle, Premium, 1/4s ----- 31
Vienna Sweet, 24s ----- 2 10

COCOA.

Baker's 1/4s ----- 40
Baker's 1/4s ----- 36
Bunte, 1/4s ----- 43
Bunte, 1/2 lb. ----- 35
Bunte, 1 lb. ----- 32
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, 1/4s ----- 40
Lowney, 1/4s ----- 38
Lowney, 5 lb. cans ----- 31
Van Houten, 1/4s ----- 75
Van Houten, 1/2s ----- 75

COCOA NUT.

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@25
Maracaibo ----- 29
Guatemala ----- 29
Java and Mocha ----- 41
Bogota ----- 30
Peaberry ----- 27

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

Coffee Extracts

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

CONDENSED MILK

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

MILK COMPOUND

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

EVAPORATED MILK



Quaker, Tall, 4 doz. ----- 4 90
Quaker, Baby, 8 doz. 4 80
Blue Grass, Tall, 48 09
Blue Grass, Baby 72 35
Carnation, Tall, 4 doz. 5 25
Carnation, Baby, 8 dz. 5 15
Every Day, Tall ----- 5 25
Every Day, Baby ----- 4 00
Goshen, Tall ----- 5 00
Goshen, Gallon ----- 4 90
Pet, Tall ----- 5 25
Pet, Baby, 8 oz. ----- 5 15
Borden's, Tall ----- 5 25
Borden's, Baby ----- 5 15
Van Camp, Tall ----- 5 25
Van Camp, Baby ----- 3 95

CIGARS

Lewellyn & Co. Brands
Garcia Master
Cafe, 100s ----- 37 50
Swift ----- 130 00
Wolverine 50s ----- 110 08
Supreme, 50s ----- 95 00
Bostonian, 50s ----- 95 00
Perfecto, 50s ----- 95 00
Blunts, 50s ----- 75 00
Cabinet, 50s ----- 78 00
Tilford Cigars
Clubhouse, 50s ----- 110 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 ----- 85 00
Starlight Peninsular
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 58 00
Blackstone ----- 50s 95 00
El Producto Boquet ----- 75 00
El Producto, Puri-
tano-Finos ----- 92 00

CONFECTIONERY

Stick Candy Pails
Standard ----- 18
Jumbo Wrapped ----- 20
Pure Sugar Stick 600s 4 25
Big Stick, 20 lb. case 21
Kindergarten ----- 19
Kindergarten ----- 18
Leader ----- 18
X. L. O. ----- 15
French Creams ----- 21
Cameo ----- 22
Grocers ----- 13

Fancy Chocolates

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

Gum Drops Pails

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

Lozenges Pails

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

Hard Goods. Pails

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

Cough Drops Bxs.

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

Package Goods

Creamery Marshmallows
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. Mallows 32
Hello, Hiram, 24s ----- 1 50
Walnut Sundae, 24, 5c 85
Neapolitan, 24, 5c ----- 85
Yankee Jack, 24, 5c ----- 85
Gladiator, 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, special-
ly 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 1/2
6s and 4s
Less than 5 cases ----- 20 1/4
Five cases ----- 19 1/2
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

Peel

Lemon, American ----- 24
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 ----- @07
80-90, 25 lb. boxes ----- @08 1/2
70-80, 25 lb. boxes ----- @09
60-70, 25 lb. boxes ----- @10 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 1/4
Cal. Limas ----- 13
Brown, Swedish ----- 08
Red Kidney ----- 08 1/2

Farina

24 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
00 and 0000 ----- 6 25
Bar

FRUIT JARS

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

GELATINE

Jello-O, 3 doz.	3 45
Knox's Sparkling, doz.	2 25
Knox's Acidu'd, doz.	2 25
Minute, 3 doz.	4 06
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.	2 10
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. bxs	6 50
Red Diamond, 144 bx	6 00

Safety Matches.

Quaker, 5 gro. case	4 75
None Such, 3 doz.	4 85
Quaker, 3 doz. case	3 50
Libby Kags, Wet, lb.	24

MOLASSES.



Gold Brer Rabbit	
No. 10, 6 cans to case	5 35
No. 5, 12 cans to case	5 60
No. 2 1/2, 24 cans to cs.	5 85
No. 1 1/2, 36 cans to cs.	4 85

Green Brer Rabbit

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

Aunt Dinah Brand.

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

New Orleans

Fancy Open Kettle	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
Filberts, Sicily	15
Peanuts, Virginia, raw	09 1/2
Peanuts, Vir. roasted	11
Peanuts, Jumbo, raw	13
Peanuts, Jumbo, rstd	15
Pecans, 3 star	22
Pecans, Jumbo	24
Walnuts, California	28

Salted Peanuts

Fancy, No. 1	16 1/2
Jumbo	23

Shelled

Almonds	48
Peanuts, Spanish,	
125 lb. bags	15 1/2
Filberts	32
Pecans	84
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 60
9 oz. Jar, plain, doz.	2 80
16 1/2 oz. Jar, Pl. doz.	4 50
4 oz. Jar, stuffed	1 90
8 oz. Jar, Stu., doz.	3 40
9 oz. Jar, Stuffed, doz.	4 10
12 oz. Jar, Stuffed, 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	14.7
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

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

Sweet Small

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

Dill Pickles.

600 Size, 15 gal.	9 50
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PIPES

Cob, 3 doz. in bx.	1 00 @ 1 20
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PLAYING CARDS

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

POTASH

Babbitt's 2 doz.	2 75
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FRESH MEATS

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

Cows.

Top	12
Good	11
Medium	09
Common	08

Veal.

Top	12
Good	10
Medium	08

Lamb.

Good	24
Medium	22
Poor	16

Mutton.

Good	12
Medium	10
Poor	08

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
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Lard

80 lb. tubs	advance 1/4
Pure in tierces	15
69 lb. tubs	advance 1/2
50 lb. tubs	advance 3/4
20 lb. pails	advance 1/2
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
Bacon	18 @ 30

Beef

Boneless	23 00 @ 24 00
Rump, new	23 00 @ 24 00
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
1/2 bbls.	7 00
1 bbl.	14 15

Tripe

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

Casings

Hogs, per lb.	@ 42
Reef, round set	14 @ 26
Reef, middle set	25 @ 30
Sheep, a skein	1 75 @ 2 00

RICE

Fancy Head	08 1/2
Blue Rose	6 00
Broken	03 1/2

ROLLED OATS

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

SALERATUS

Arm and Hammer	3 75
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SAL SODA

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

COD FISH

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

Holland Herring

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

Lake Herring

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

Tubs, 100 lb. fine fat	24 50
Tubs, 60 count	6 00

White Fish

Med. Fancy, 100 lb.	13 00
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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 85
654 Stove Enamel, dz.	2 35
Vulcanol No. 5, doz.	9 1/2
Vulcanol No. 10, doz.	1 1/2
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, 250 lb. bbl.	4 50
Baker Salt, 250 lb. bbl.	4 25
100, 3 lb. Table	6 07
60, 5 lb. Table	5 57
30, 10 lb. Table	5 30
28 lb. bags, Table	40



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

SOAP

SOAP	
Am. Family, 100 box	6 00
Export, 120 box	4 75
Flake White, 100 box	4 80
Fels Naphtha, 700 box	5 50
Grdma White Na. 100s	5 00
Rub No More White	
Naptha, 100 box	5 00
Swift Classic, 100 box	4 75
20 Mule Borax, 100 bx	7 55
Wool, 100 box	6 50
Fairy, 100 box	5 50
Jap Rose, 100 box	7 85
Palm Olive, 144 box	11 00
Lava, 100 box	4 90
Pummo, 100 box	4 85
Sweetheart, 100 box	5 75
Grandpa Tar, 50 sm. 2	
Grandpa Tar, 50 lge. 3	
Fairbank Tar, 100 bx	4 30
Trilby, 100, 12c	3 00
Williams Earbar Bar	9s

DON'T WRITE A CHECK Until You Have the Money in the Bank.

It appears that we have forgotten what the word liability means and in order to satisfy the demands made upon us by our creditors, we issue checks with no money behind them, never thinking of the seriousness of the pitfalls we are stepping into.

As we all know, it's been the practice of some business men throughout their career to give out checks without a penny in the bank as backing. Other business men have extended this practice to a greater degree by continuing to issue checks when they have overdrafts at the bank.

This custom has become so prevalent with many that I think it's about time for us to check up along that line. If you please, don't misunderstand me. I happen to be president of three dependable banks—financial institutions that are recognized by the State Banking Department as three of the best banks in the state. I have been told that repeatedly by the banking examiner. But now I am not speaking as a banker; I am speaking as an ordinary business man, striving every day to enlarge my family of friends, and I feel it's my duty to help my brother business men to wipe out this menace.

The last eighteen months more checks have been returned than ever marked "N. S. F." I have no hesitation in making the remark that this menace appears to be growing with a certain class of business men because of an investigation I made a short time ago among various banks, not only in the Twin Cities, but in all parts of the country; in fact, from coast to coast, including the South. This has been during the last three months in which I have attended over twenty real merchants' conventions.

Business conditions in the future will not be cured through studying the effect of the situation; we must get down in the sub-cellar and find the cause. To make myself clear, let me cite a few instances of the many cases I have come in contact with regarding this check abuse.

A merchant whom I know has been in business for thirty years. He is one of the best salesmen in the land—a hard worker—a man of splendid character—but there are two bad habits he is afflicted with.

I really think he has thousands and thousands of dollars on his books that he'll never collect, consequently he lets out credit in a helter-skelter way, and he's so kind and considerate that he is under the impression that he'll hurt the feelings of his debtors by asking them to pay him what they rightfully owe.

As a result of this he is of course hard up all the time. He receives dunning letters from his creditors, and upon receiving a letter the first thing he does is write out a check. When a collector drops into his store he sits down and writes him out a check even though he has no money in the bank. During the last few months, as a result of the mismanagement of his affairs, he has had a large number of checks returned marked "N. S. F." thereby des-

troying the reputation it took him thirty years to build.

Before his checks are finally made good, they take an excursion to three or four different places. Realize the extra work this makes for his bank, his creditors, the clearing house, and himself!

You owe it to yourself and your business to collect your bills when they are due. Keep in mind that your customers will respect you all the more if you have the backbone to collect your bills when they are due. Explain that by doing so you are able to offer better merchandise, better prices.

I know of a merchant who has been in business for twenty-five years. On account of his slack methods of collecting his bills when due he has fallen into the habit of issuing checks without money in the bank, and by so doing has destroyed his business reputation. In fact, he was asked to withdraw his account from the bank where he had done business for years as they could not tolerate any longer his habit of constantly having overdrafts. Up to a few years ago he was held in the highest esteem and his account was solicited by the best banks, but since then he has been slipping downward at a rapid pace. He has in the neighborhood of 150 credits to whom he is indebted in sums of from \$50 to \$3,000.

How easy it is to avoid trouble of this kind by simply confining yourself to as few sources of supply as possible. Don't scatter your orders around; stick to a few good reliable companies, say five or seven at the most, and you won't have any trouble to keep your business going. Say, if you sold \$700 worth of goods in one week and you owed six or seven companies, why not give each of them a hundred dollars or so? By doing that you could ease the situation along until you had more money, and I'll wager you wouldn't hear any complaint from those sources of supply. They are only too glad to co-operate with retail merchants if they know you will continue giving them your business and that you will clean up your bills within a reasonable length of time.

I recall one instance in particular in the year 1914, when a large manufacturer from whom we had purchased quite a few thousand dollars' worth of goods, stepped into my office with the request that we pay the bill though it was not quite due. "Your invoice is not quite due yet, but I need the money, and if you'll settle that bill to-day I'll give you an extra discount." "But I haven't got the money today," I told him. "Never mind; just post date the check—that'll be all right." "Not on your life! I'm not in the habit of doing that, and I'm not going to start now. When your invoice is due we'll pay, but I'll not post date my check even though it would give me an extra discount."

That's the menace that's been spreading rapidly too—post-dating checks—and it should be carefully guarded against, as it's an evil that works havoc with business. It destroys your credit rating and the first

Selected

The limas and baby limas packed under the Seaside brand are carefully selected beans, thoroughly cleaned, graded and inspected. They are sold in cartons and in bulk.

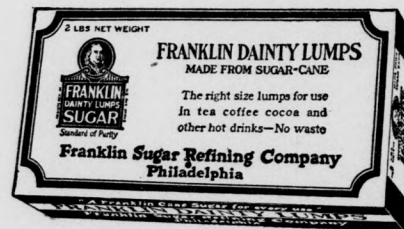
SEASIDE
CALIFORNIA
LIMAS and BABY LIMAS



California Lima Bean Growers Association, Oxnard, California



FRANKLIN
DAINTY
LUMPS



Sugar lumps of best quality and small size—fit for every occasion.

The Franklin Sugar Refining Company
PHILADELPHIA, PA.
"A Franklin Cane Sugar for every use"

thing you know you'll have to do a cash business or go without goods.

Be frank with your creditors—lay your cards face up on the table—explain the true situation—remember we must always be fair to win—and it's no disgrace to talk over your financial situation with your creditor and banker.

As we know, the basis of credit is character: and when you sign a check without sufficient funds in the bank, you violate the commandments of good business, as follows:

1. It's a criminal act in some states to sign a check when you know you haven't got sufficient funds in the bank to take care of it.

2. It destroys your credit.

3. Its a violation of the banking laws for a bank to pay your overdrafts.

4. Practicing this habit brings the bank's attention to your account and invariably they instruct the tellers and bookkeepers to watch your account and not cash a single check made out by you until your account is thoroughly gone over.

5. It places you on the delinquent list with the first-class rating houses.

6. It creates worry, and when you're worrying you're guessing, and when you're guessing you're gambling, and when you're gambling you're a liability to your family and your friends.

7. It destroys your organization because your sales people lose confidence in you and generally find out when your checks are returned marked "N. S. F."

8. You're throwing obstacles in the wheels of industry by forcing your bank and your creditors to collect from you twice.

9. You'll be trade-marked by the credit bureaus as an unsound risk.

10. You're rolling down the smooth road that glides along swiftly to the bankruptcy court.

Just put yourself in your creditor's place and visualize the situation. You receive a lot of checks to-day and naturally place them in the bank. You pay your obligations according to your balance in the bank, basing your balance upon deposits and withdrawals. You owe some bills and you make out checks and mail them out. In two or three days the checks that you deposited that day—the checks that you thought were good—have made their little excursion and your banker calls you up—"Say, that Brown & Smith check that you deposited here the other day for \$412 has been returned marked 'N. S. F.'." You recall that you depended on that check to pay your bills, and what's the first thing you'll say, "Gol darn that Brown & Smith Co." As result of that \$412 check, your checks will be returned to your creditors marked the same, and your creditor's checks will be returned to him, and so on, right down the line. Think of the endless work and worry that \$412 check has caused to a large number of people!

and open with our creditors and instead of giving them a check that we know is worthless, we would explain, "Now I owe you \$300; I'm not making you any promises

that I can pay it by the tenth of the month because I may not be able to do it, but I am going to do my level best to meet this obligation, and I am going to strive to put my business on a cash basis."

The ten commandments contain a world of valuable ideas. There are many others of course, such as good stock keeping, rapid turnover, etc., and one of the cardinal points to remember is—collection of your bills; keep away from lawsuits.

Congress passed 1300 laws in 1922 at a cost of \$900 per law. In 1919, 40,000 bills were passed in 35 states.

What chance has an attorney to be familiar with all the laws? When you sue your creditors there are a thousand different styles of alibis that he can bring up. Learn to be diplomatic and avoid law suits. You will generally find lawyers advise settlement. If you have an old account that's been running quite a while and the interest has accumulated on it, eliminate the interest if that will bring prompt payment. And even if you have to make a slight concession, that is preferable to a lawsuit. A lawyer has small chance to keep up to date on all the laws that are continually being passed and you will notice that if you ask a lawyer his opinion about a certain matter he will tell you, "I'll look it up;" and lots of times he has to do mighty hard digging to find the latest laws pertaining to that specific matter.

A merchant told me some time ago. "This country is going to smash; three billion dollars are stolen in the United States each year, and only 10 per cent. convictions from all that theft." But I claim that 99 per cent of the people are honest. Bond companies claim 97 per cent. of the people are honest, but I think every man is honest if only he is shown the sunlight at the proper time, and one of the best religions I know how to preach is, "Give the other fellow a helping hand," and let the gospel of every business man now and ever afterwards be, "Never sign a check unless you have the money in the bank."

T. K. Kelly.

There is a moral as well as healing influence in things which amuse and make us enjoy life. No one was ever spoiled by good humor, but tens of thousands have been made better by it. Fun is a food as necessary to the wholeness of man as bread.

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	09 1/2
Calfskin, Cured, No. 1	12
Calfskin, Cured, No. 2	10 1/2
Horse, No. 1	3 50
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.

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

FOR RENT — LARGE BUSINESS BLOCK. THREE floors and basement, heart of business district, old established mercantile stand. Alliance, Ohio. Population 25,000. Address Sydney L. Geiger, Attorney, Alliance, Ohio. 424

Wanted—To hear from owner of good business for sale. State cash price, full particulars. D. F. Bush, Minneapolis, Minn. 425

We have openings for several salesmen who can carry worthwhile sidelines, selling to automobile accessory and hardware jobbers. We manufacture three items of use, and needed by every garage. Liberal commission paid on all business from territory assigned. Please state lines now carried, territory covered, and about how often. The Denver Tow Line & Manufacturing Co., Denver, Colorado. 426

Commercial traveler with 15 years experience wants position. Prefer long trips. Address No. 427, care Michigan Tradesman. 427

For Sale—One of the best markets in Bay City, Michigan. Good business. A1 building, with large modern home. Investigate this. Reasonable. Address No. 428, c-o Michigan Tradesman. 428

FOR SALE—Or exchange for stock of general merchandise—a fine 200 acre farm in Cheboygan county, Michigan. Particulars, J. W. Taylor, Cheboygan, Mich. 429

WANTED — Position, by EXPERIENCED manager and operator of mill, warehouse, grain and bean elevator. Best of references. Address No. 430, c-o Michigan Tradesman. 430

For Sale—Three retail stores. Address No. 431, c-o Tradesman. 431

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



NOW BOOKING DATES

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

E. B. DAVIS
North Branch, Mich.

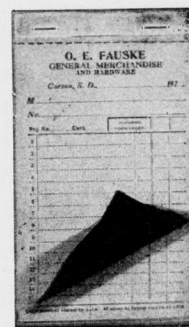
INVESTIGATORS

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

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

National Detective Bureau

Headquarters
333-4-5 Houseman Bldg.



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.

CIVIL, CRIMINAL, PRIVATE INVESTIGATIONS

HALLORAN'S NATIONAL DETECTIVE AGENCY

(INCORPORATED)

506-507 Grand Rapids
Savings Bank Building

GRAND RAPIDS, MICHIGAN

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

SCHOOL SUPPLIES

Pencils

Tablets

Paints

Ruled Papers, etc.

WRITE US FOR SAMPLES

The Dudley Paper Co.
LANSING, MICH.

IN THE REALM OF RASCALITY.

Cheats and Swindles Which Merchants Should Avoid.

It affords the Tradesman much pleasure to add another name to its Roll of Honor this week—that of Daniel F. Pagelsen, the Grand Haven attorney. The victim in this case was Henry Koop, the Borculo general dealer, to whom the Tradesman recently wrote as follows:

I regret that you should have gotten hooked on the crooked deal exploited by the National Remedy Co. Your signature to the order is null and void, because it was given under false representations. You may, therefore, kindly hold the goods subject to the order of the shipper and pay no attention to any overtures that may be sent you for adjustment or settlement.

First, you will receive a call from a man who claims to represent the Hannah Collection Agency. Turn him down emphatically and tell him you will pay him nothing, and that he can have his goods any time he will reimburse you for the freight and cartage on same.

Then the claim will probably be sent to some attorney in either Holland or Zeeland. All you need to do is to show him your letters from the company and copies of recent issues of the Michigan Tradesman, and he will undoubtedly return the claim, because no honorable attorney will dirty his hands with such stuff. If you need any further advice or assistance in the matter, do not be at all backward in letting me know.

Instead of sending the claim to Holland or Zeeland, the Maumee schemer sent it to Grand Haven instead. Mr. Koop acted on the Tradesman's suggestion and turned over to Mr. Pagelsen all the papers in the case. After careful consideration, Mr. Pagelsen wrote: "I am inclined to believe from what I have learned that Mr. Stowe is right. Claim is herewith returned."

Still another legal firm deserves a place on the Roll of Honor. It is Knappen, Uhl & Bryant, of Grand Rapids. This firm recently received a claim against a Lowell merchant. It had already been in the hands of Dilley, Souter & Dilley, who returned it because they did not wish to soil their files with such trash. As soon as Knappen, Uhl & Bryant saw the kind of a catch contract held by the Maumee exploiter, they returned the claim.

A mercantile friend in another city has sent out a notice to all surrounding towns to be on the watch for a man and woman who are trying to pass worthless checks to merchants for goods received, or may be taking the goods with the expectation of paying later. The woman gave her name as Mrs. Albert Spaulding and she gave the names of several families as references when she purchased the goods at various stores. The man remained outside the stores as the woman bought the goods. They were traveling in a dilapidated ford car and had two children with them. The woman is about 30, small, light complexioned, dressed attractively in dark plush coat and grey fur trimmings, small close fitting hat. She wears glasses. The man is large, dark com-

plexed, was unshaven when seen, wears a sheep-lined coat and dark hat.

Many retailers can recall unpleasant experiences in cashing checks for strangers, or in accepting in payment for goods checks that have later turned out to be worthless. Following each such experience, the dealer has vowed "never again." But the recollection fades, sooner or later a plausible chap happens along, and another victim is added to his string. A dealer who had several expensive experiences with checks that turned out to be worth less than even German marks, hit upon a method which has put a complete stop to invitations to cash worthless checks. Instead of throwing away the worthless checks that had been cashed by himself or his employes, this dealer had three of these "scraps of paper" neatly framed and hung in a conspicuous place at the cashier's window, with the legend printed over them in large letters: "Do you know any of these?" Since placing this sign at the cashier's window no more requests have been received from unknown persons to cash checks, or to accept checks in payment for merchandise. Persons of dishonest tendencies, seeing the framed checks and caption, evidently conclude that, having been previously stung, the dealer naturally would be on his guard and that it would be useless to attempt to "put anything over."

Paul Gezon's Plain Receives Editorial Commendation.

A retail merchant up in Michigan has a scheme for handling certain high-handed "nationally advertised" items which give the chain stores inside prices, and then expect the independent merchants to sell their goods without profit.

A good many independent merchants feel that they cannot afford to quit handling these items, because the costly National advertising produces a big consumer demand.

Yet they hate to be forced to handle goods for nothing.

The Michigan merchant's suggestion is this:

Keep the unprofitable goods in your store but keep them under the counter. Have them out whenever they are called for, but do not push them. Never mention them, or advertise them. Never display them on your shelves. On the contrary, push the brands which pay a profit, and which are handled fairly.

This is quite a simple suggestion, and possibly the plan is already in operation in stores outside of Michigan. But it sounds as though it might be effective, and it does not involve any misrepresentations or disparaging remarks. It simply means no co-operation.

Manufacturers who try, by means of "consumer advertising" to force retailers to handle their products at a miserly margin of profit, certainly do not deserve any co-operation from the grocer. And the only reason they continue to try to jam their products across the grocer's counter is because he has not been able to fight back in an effective way.

The Michigan scheme seems to afford a good opportunity for self defense—Topeka Merchants Journal.

Annual Meeting of Veteran Travelers.

Detroit, Dec. 28—The fourteenth annual meeting of the Veteran Traveling Men's Association was held at the Hotel Tuller yesterday.

There was a good attendance in spite of the bad weather. Traveling men came in from various points in the State. Among them was Manley Jones, of Grand Rapids, who never misses a meeting. We were also glad to see Mr. Sonnenberg, of Saginaw, and other familiar faces not often seen except at this meeting.

A man who has traveled five years can now join on payment of \$2, which entitles him to a ticket for the annual meeting and banquet.

The afternoon was spent in renewing old acquaintances. A good menu, with speeches by Rev. Dr. Stidger and the members, occupied the evening, rounded out with some unique musical selections by Mr. Sherer, which were appreciated very much.

The Association is an off-shoot of the Michigan Travelers Association organized Jan. 27, 1874.

The old membership included Hazen S. Pingree, Thos. McGraw, F. C. Stoepel, Thos. McLeod, John A. Murray, James L. Lee, David Cady, T. L. Backus, M. J. Howarn, later prominent in the business world of Detroit. H. C. Chamberlain, former mayor of Detroit, was the first president. The oldest living member is C. E. Adams, 84 years old, who traveled until one year ago. Many members of the Association whose names are now found on letterheads of large wholesale and retail firms were active as "drummers" as recently as 1910.

Four of the members, Geo. Sampson, Geo. L. Edson, John Pontius and S. O. Brooks, have died since the 1922 reunion.

Of the resident members of the Association from 1874 to 1898 only three are living to-day; J. A. Murray, 1895, J. F. Cooper, 1896, and S. H. Hart, 1897.

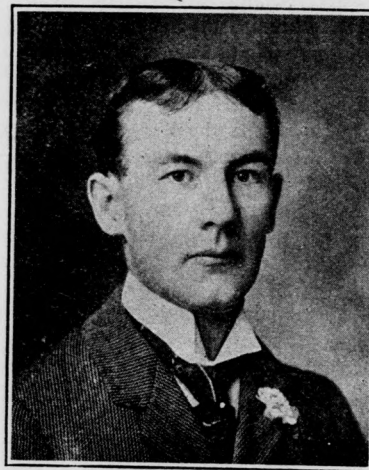
E. F. Bush, Sec'y.

A Year of Big Strides.

During 1923 the railways have made substantial improvement in their equipment, service and earning position. The volume of traffic has exceeded all previous records and yet there has been no shortage of cars because of large additions to rolling stock during the year. The building industry has likewise made enormous strides during the year, although the advance in rents shows that the housing shortage still lacks much of being relieved, and this fact points to a continuation of construction activity on the present scale for some time to come. Total production of automotive vehicles for the year will be approximately 4,000,000 cars and trucks, and the market apparently still lacks much of reaching the saturation point. The widespread practice of buying cars on the instalment plan has led to misgivings on the part of some business observers, but the steady growth in time and savings deposits during the year shows that the Nation has not forgotten the lessons of thrift. Foreign trade has made substantial gains over the previous year in both imports and exports, but what is more important is the disappearance of the abnormally large export surpluses of the war and post-armistice years and the indication that our trade is attaining a more balanced status and one more consistent with our new role as a creditor nation.

Death of Long-Time Kalamazoo Grocer.

Kalamazoo, Jan. 2—Death removed Henry J. Schaberg, 57, life resident of Kalamazoo and uncle of City Attorney Marvin Schaberg, Sunday at his home on Alamo avenue, near the city limits, after a lingering illness. Mr. Schaberg, one of Kalamazoo's oldest grocers, was active in commercial and fraternal organizations of the city.



Henry J. Schaberg.

Mr. Schaberg was born in Kalamazoo, and attended Kalamazoo College. For many years he conducted a grocery at Burdick and Vine streets. He was secretary of the Retail Grocers' Association for a lengthy period and held office in the State grocers' organization. From 1909 to 1910 he was city treasurer. Mr. Schaberg was affiliated with the local Elks lodge. Surviving besides his nephew are his wife, one son, Henry J., and a sister, Mrs. Jacob Dunham, all of Kalamazoo.

Resolve that, whatever you do, you will bring the whole man to it; that you will fling the whole weight of your being into it; that you will do it in the spirit of a conqueror, and so get the lesson and power out of it which come only to the conqueror.

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