

Fe 19 '24 HB

GRAND RAPIDS

# MICHIGAN TRADESMAN

PUBLISHED WEEKLY TRADESMAN COMPANY, PUBLISHERS EST. 1883

Forty-first Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 6, 1924

Number 2107

## THE MAN LINCOLN

NOT as the great who grow more great  
 Until from us they are apart—  
 He walks with us in mans estate;  
 We know his was a brother heart.  
 The marching years may render dim  
 The humanness of other men,  
 To-day we are akin to him  
 As they who knew him best were then.

Wars have been won by mail-clad hands,  
 Realms have been ruled by sword-hedged kings.  
 But he above these others stands  
 As one who loved the common things;  
 The common faith of man was his,  
 The common faith in man he had—  
 For this to-day his grave face is  
 A face half joyous and half sad.

A man of earth! Of earthy stuff,  
 As honest as the fruitful soil,  
 Gnarled as the friendly trees, and rough  
 As hillsides that had known his toil;  
 Of earthy stuff—let it be told,  
 For earth-born men rise and reveal  
 A courage fair as beaten gold  
 And the enduring strength of steel.

So now he dominates our thought,  
 This humble great man holds us thus  
 Because of all he dreamed and wrought,  
 Because he is akin to us.  
 He held his patient trust in truth  
 While God was working out His plan,  
 And they that were his foes, forsooth,  
 Come to pay tribute to the Man.

Not as the great who grow more great  
 Until they have a mystic fame—  
 No stroke of fortune nor of fate  
 Gave Lincoln his undying name.  
 A common man, earth-bred, earth-born,  
 One of the breed who work and wait—  
 His was a soul above all scorn,  
 His was a heart above all hate.

W. D. Nesbitt.

Public Reference Library,  
Library St

# Follow *this* example

**M**OST business men who operate large fleets of automobiles and trucks keep an accurate record of their hauling costs. Why? Because they find that it pays them to know to a fraction of a cent the cost per mile of everything they buy for their machines. A record like this soon shows

them which one of the different brands of tires, or oil or gasoline gives them the greatest benefits—the most service.

Therefore, it is a significant fact that most of the big fleet owners use

## **RED CROWN GASOLINE**

Red Crown gives them more miles per gallon because it is made for the one purpose of producing **POWER** in the modern internal combustion engine.

Red Crown is always uniform. Uniformity is one of the "Six Essentials of Good Gasoline."\* With Red Crown in the tank you can set your carburetor for the most economical mixture and obtain the same mileage and performance whether you buy

Red Crown from the service station around the corner or from a dealer in Cider Center, Kansas.

You can easily prove to your own satisfaction that the example set by other fleet owners is a good one for you to follow. Keep a record for a week of the mileage you get from the gasoline you now use. Then, switch to Red Crown and note the mileage. We are confident that you will be a Red Crown user from then on.

### **\* Six Essentials of Good Gasoline**

Every car or truck owner should know these essentials of good gasoline, for if one of them is lacking in the gasoline you are now using, you are not receiving all that you should for your money. Our booklet, "What is Good Gasoline?" explains these six points so that you will know what to demand in the future.

This interesting booklet will be sent to you upon request. Use your business stationery, please.



## **Standard Oil Company**

(INDIANA)

910 S. Michigan Ave.

--

Chicago, Illinois

Michigan Branches at Detroit, Grand Rapids and Saginaw

# MICHIGAN TRADESMAN

Forty-first Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 6, 1924

Number 2107

## MICHIGAN TRADESMAN

(Unlike any other paper.)

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

DEVOTED TO THE BEST INTERESTS  
OF BUSINESS MEN.

Published Weekly By

TRADESMAN COMPANY  
Grand Rapids

E. A. STOWE, Editor.

### Subscription Price.

Three dollars per year, if paid strictly  
in advance.

Four dollars per year, if not paid in  
advance.

Canadian subscriptions, \$4.04 per year,  
payable invariably in advance.

Sample copies 10 cents each.

Extra copies of current issues, 10 cents;  
issues a month or more old, 15 cents;  
issues a year or more old, 25 cents; issues  
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.

## WOODROW WILSON.

A great light has gone out. The fact that it had long been visibly burning low does not leave the country less moved by learning that it is finally extinguished. In their first endeavors to figure to themselves the significance of the death of ex-President Wilson, the people will fix their minds upon that in him which commanded the admiration of his fellow-countrymen and, at last, that of the whole world. They will dwell upon his high intellectual gifts; they will recall his strength of character and firm-set will; they will delight to think that his rise from obscurity to the position of the greatest political power on earth was typical of what America is and can do for her valiant sons. And a note of universal human sympathy is certain to be sounded in expressions of sorrow at Mr. Wilson's passing from the earthly scene, since even his bitterest opponents have felt their hearts soften at the spectacle of his prolonged and pathetic enfeeblement, which he bore with such uncomplaining fortitude.

He rose to his greatest heights during the war with Germany. His leadership was then as unquestioned as it was eminent. Members of all political parties gave him unbounded confidence. Americans placed their treasure and their lives at his disposal in a spirit of absolute trust. And by the end of the war his fame and authority had risen to a pitch throughout the world never attained by any foregoing President in his own lifetime.

When the man who in 1910 was only a college teacher of whom probably the German Emperor had never heard was able in 1918 to notify the Kaiser that he must give up his throne—and did it with the willing delegation of that duty to him by all the crowned heads and Governments among the Allies—he might have been excused for thinking that, in Lord Roseberry's

phrase about Napoleon, he had torn the very heart out of human glory.

To-day all these things are for memory, not for tears. During his long and heroic struggle against crippling disease, Mr. Wilson came almost to occupy the position of one who had survived his own fame and had become aware of the considerate judgment of his fellow-citizens. Happily, he did not die until he had seen the waves of personal animosity subside and until he knew that the kindest public feeling would accompany him to his grave.—N. Y. Times.

## GOLD INFLOW BIG PROBLEM.

The surplus of gold imports over exports during 1923 was \$55,800,000 in excess of that of the preceding year. The average net inflow of the metal per month during the past year was \$24,500,000, or almost a million dollars for each working day. There is an interesting connection between the inflow of gold and that of goods. From February to April, inclusive, it looked as if the gold movement to the United States had been definitely checked. The average net receipts per month during this period amounted to only about \$7,000,000 or less than a third of the monthly average for the year. It will be noted that this was also the period during which the imports of merchandise exceeded exports. In other words, we were then getting less gold and more goods. As soon as our industrial activity began to slacken, however, and imports of goods began to decline, imports of gold began to increase. A further stimulus to the importation of gold came as a result of our larger exports in the last quarter of 1923. The flood of gold represents the efforts of foreign countries to pay their debts in the United States.

Time was when the foreign trade developments such as have been witnessed in recent months—that is, increasing exports of merchandise, smaller imports of goods and heavier receipts of gold—would have been regarded as proof positive of prosperity. Before the days of Adam Smith a country's wealth was supposed to vary directly with its stock of precious metals, and the laws of every nation of Europe were designed to regulate trade in such a way as to encourage the inflow of gold and silver. To-day however, there is probably not an intelligent business man in the country who regards our large hoard of gold as an unmixed blessing.

Paul M. Warburg, chairman of the board of the National Acceptance Council, calls this gold surplus a luxury and a danger for the United States and a necessity for other countries. "We must learn," he says, "to consider our gold as the gold reserve not only of the United States but of practically the entire world, and we must admin-

ister it with that fact in our minds." He points out that many of the leading banks of Europe are now using their cash balances in the United States as their principal or secondary gold reserves, and that our large hoard of the metal is thus serving not only as the foundation for our own currency and credit structure, but also for that of other countries. For this reason he believes that it is desirable to keep our gold reserves higher than would otherwise be necessary.

That is a point which those who advocate lower bank rates as a means of stimulating speculation might bear in mind.

## THE IMMORTAL ADDRESS.

Fifty years ago last November the Gettysburg address was delivered in the midst of the new graves on the field that marked the war's high tide.

It did not take long to utter it. Not all of the outdoor gathering could hear it. It was contrasted unfavorably by some of those present with the ornate and now forgotten speech of one of the most popular orators of that day.

Simply, unassumingly, with that direct candor that is finer even than restraint, Abraham Lincoln told America's grief for her dead and America's inspiration from their sacrifice.

The measure of the greatness of his words is well shown on the fiftieth anniversary of their utterance. After half a century the Gettysburg address stands not only as the finest expression of Americanism, but also as one of the supreme classics of the English language.

No American should let Lincoln's birthday pass without reading the immortal address of Nov. 19, 1863.

Apparently the alarm felt in certain church circles over the possible effects of the current controversy between the Modernists and the Fundamentalists is going to prove unjustified, as it is becoming evident that far from causing any injury to religion the argument has aroused interest in a subject toward which the average citizen was becoming apathetic. Radio listeners-in were so keen over the Straton-Potter debate on evolution that they took a vote on its merits, and from many cities in different parts of the country come reports of a healthful, intelligent interest in religious matters that has been somewhat lacking for the past few years. The space devoted to both sides of the controversy in New York newspapers is evidence enough of the public interest. Better wholesome discussion and conviction on one side or the other than ignorance and indifference.

Fortune turns her back on the man who turns back,

## WOOLS AND WOOLENS.

Wool markets at London and the Antipodes during the past week showed advancing prices on all grades. The offerings at auction were snapped up and there were comparatively few withdrawals. In this country, while the sales reported have not been many, the prices are well maintained. It is reported and denied that quite sizable quantities of wool have been contracted for in advance of shearing. The movement of domestic wool was expected to be contingent on the responses to the openings of woollen fabrics for Fall. The first of these, by the American Woollen Company, occurred on Thursday. Prices quoted seemed to surprise its competitors more than they did buyers. On certain staples the prices are on the basis of those of last Fall, and the advances on the wools are comparatively light. The price schedule was interpreted as an evidence of the desire of the company to keep its mills occupied and its organization intact. Scoffers professed to believe that many of the offerings were from stock and that others were based on wool bought at lower than prevailing rates. All agreed, however, that the appeal made was a strong one, and one that would make it hard for competitors. It is too soon to determine the amount of business upon which may depend whether the rates made are to continue. Thus far only men's wear fabrics have been priced. On the kind of response that retail clothiers make to the manufacturers will depend in great measure what commitments the latter will make.

## HAD NOT STUDIED.

Lincoln's gentle method of refusing people's requests which he did not see fit to grant is illustrated by the following:

A very ignorant man, whom it was necessary to repulse, asked Lincoln for the post of doorkeeper to the White House. Lincoln took advantage of the man's stupidity without hurting his feelings.

"Yes, Mr. President."

"Well, have you ever had any experience in doorkeeping?"

"Umph—no."

"No, sir."

"Have you ever read any text on the subject?"

"No."

"Have you conversed with anyone who has read such a book?"

"No, sir; I'm afraid not, sir."

"Well, then, my friend, don't you see that you haven't a single qualification for that important post?" said Lincoln in a reproachful tone.

"Yes, I do," said the applicant, and he took leave humbly, almost gratefully.

## GREAT-HEARTED LINCOLN.

### Circumstances Surrounding Writing of Gettysburg Speech.

The much-mooted question as to when and where Abraham Lincoln prepared the wonderful little speech which he delivered at the dedication of the National cemetery at Gettysburg, November 19, 1863, has received a new answer, which bears all the earmarks of being a final solution of the problem. According to this new version, Judge David Wills himself is cited as authority for the circumstances under which Lincoln wrote the speech; and Judge Wills, surely, had the best opportunity for knowing, for he it was who at his home in Gettysburg entertained Lincoln and the other guests at the time of the dedication.

Judge Wills had been appointed by Governor Curtin, of Pennsylvania, to act as his representative during the dedication services; and it was pursuant to Judge Wills' invitation that the President came, not to make a set speech, but to act as official consecrator of the cemetery.

Edward Newton Haag, a lawyer, whose office is in the Drexel building, was a student at Pennsylvania College, Gettysburg, in 1883, and had occasion frequently to see and converse with Judge Wills. In the course of one of these conversations. Mr. Haag says, Judge Wills told him about the manner in which Lincoln wrote his immortal speech of 250 words, which, although it has come to be regarded as one of the greatest classics of oratory, was not regarded as extraordinary at the time of its delivery and elicited from Lincoln himself, as he sat down, the disheartened remark to his friend, Ward Hill Lamon: "Lamon, that speech won't score."

Speaking of his conversations with Judge Wills, Mr. Haag said:

"It was my privilege and pleasure frequently to call at the mansion of Judge Wills. When Lincoln and his party, in which were William H. Seward, Edward Everett, the orator of the day, and other distinguished persons, arrived they were at once driven to his mansion, where a public reception was given.

"After it had been in progress a considerable time, Lincoln asked Judge Wills if he might withdraw to some place where he could have some privacy for a little while. 'He smiled as he said this,' added Judge Wills, 'and said, "I suppose I will be expected to say a little something and I want to fix it up."'

"He was shown to the judge's law office, where the gas was lighted and the shades pulled down, so that the crowd which filled the square should not see the President and disturb him. The judge put paper and pen and ink to rights on the table for which Lincoln, thanking him, said, 'Now, Judge, you go and entertain the people until I get through. I expect I shan't be long. I will get along fine here until I've attended to this.'

"A half hour or so afterward the President opened the door and again joined the persons in the large room. As he did so he carefully folded three or four sheets of law paper and put

them into the inside pocket of his Prince Albert coat.

"'One almost felt sorry for the President,' said the judge, 'because of the awkward manner in which he handled himself and the brevity and apparent lack of importance of his message at such an important time in the history of the country.'

"It has been recorded by Hay and Nicolai and others that the President wrote his address on the train while it was on its way to Gettysburg. If he made notes at the time—and he no doubt did—it was only after he entered the office of Judge Wills that he finally wrote out the address as it was delivered.

"The other day I read in a newspaper that Arthur B. Farquhar, of York, had recited the Lincoln Gettysburg speech at the City Club and that Mr. Farquhar was one of those who sat beside Lincoln at the dedication exercises in 1863. I wrote to him accordingly, requesting him for any information he might have obtained at the time concerning Lincoln's manner of preparation for the speech, and also told him what I had heard from Judge Wills.

"I quote the following passage from Mr. Farquhar's letter:

"'Your account of President Lincoln's address is absolutely correct. Yes, I was with him, was at Judge Wills' mansion, saw the President start off to the battlefield to listen to Everett's address. The manuscript was folded in about the size of a leaf from a memorandum book, looked as though it had been cut out of such a book, but Judge Wills' testimony is conclusive as to the fact that it was written on sheets or half sheets of his law paper.'

In refutation of the generally accepted belief that Lincoln wrote his speech on the train is the statement of General Fry contained in a book published in 1903, entitled "The True Abraham Lincoln," by William Eleroy Curtis. The following is quoted from that work:

"It has always been a popular impression that Lincoln's speech was written on the cars en route to Gettysburg from Washington, on the morning of the ceremonies; but General Fry, of the army, who was detailed from the War Department as his escort on that occasion and was with him every moment, says that he has no recollection of seeing him writing or even reading a manuscript, nor was there any opportunity during the journey for him to do so. Colonel Hay, his private secretary, says that he wrote out a brief speech at the White House before leaving Washington, and as usual on such occasions, committed it to memory; but the inspiration of the scene led to changes."

The Rev. Dr. Henry E. Jacobs, of Mount Airy Theological Seminary, who also sat on the platform near Lincoln at the time of the speech, in a pamphlet published several years ago, lends additional color to the version given by Mr. Haag. He gives some other facts of great interest in regard to what happened after Lincoln's arrival at Gettysburg. "By the time Lincoln reached Judge Wills' house," says Dr. Jacobs, "a vast crowd had gather-

ed outside and clamored to see the President. This was the evening of November 18. It had already grown dark. Before sitting down to supper Lincoln went out on the porch and said to the expectant crowd:

"'I thank you for the compliment. The inference is that you would hear me for a little while at least, were I to commence to make a speech. I do not appear before you for the purpose of doing so and for several substantial reasons. The most substantial of these is that I have nothing to say (laughter) In my position it is somewhat important that I should not say foolish things.'

A voice from the crowd, according to Dr. Jacobs, thereupon shouted, "if you can help it." Whereupon Lincoln said:

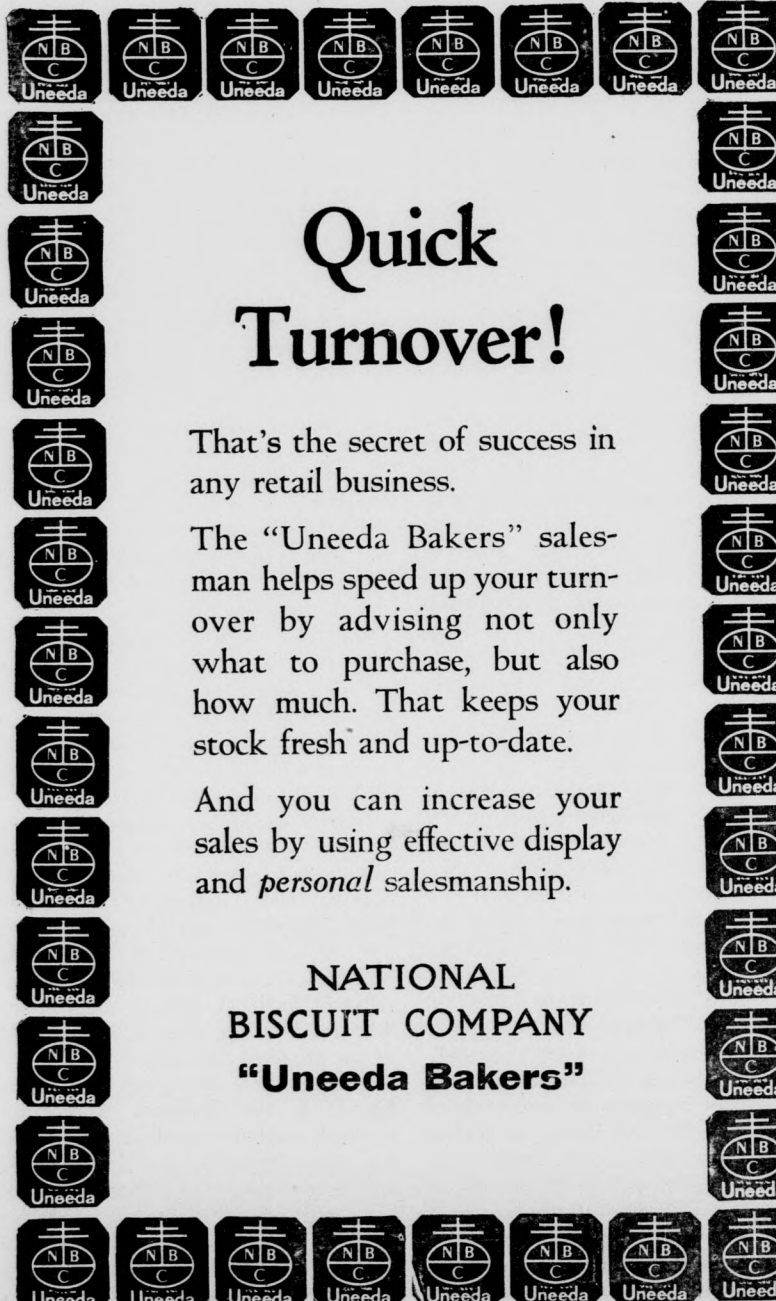
"'It very often happens that the only way to help it is to say nothing at all (laughter). Believing that is my present condition this evening, I must beg of you to excuse me from addressing you further.'

Dr. Jacobs says that he sat close enough to Lincoln on the platform at the cemetery the following afternoon to be able to observe all his movements and the changes of his facial expression. As Mr. Everett reached his peroration, says Dr. Jacobs, Mr. Lincoln became noticeably nervous.

He drew from his pocket a small metallic spectacle case and adjusted a pair of steel glasses to a point near the tip of his nose. Then reaching into the side of his coat he produced a somewhat crumpled sheet of foolscap, which he first carefully smoothed and then read for a few moments. Toward the end of Everett's speech, Lincoln put the paper back into his pocket, but kept the spectacles on his nose.

Dr. Jacobs does not bear out the general assertion that the speech was received with coldness.

"The general impression," he says, was that of great appropriateness of the address and of delight in the felicitous manner in which these thoughts had been expressed. The speech, I remember well, was punctuated by the applause of those who heard it. I have refreshed my memory by reading the report of the Public Ledger of November 20, 1863, which marks applause four times during the address, and long applause followed by three cheers for the President and governors of the states at its close. This meets the often-repeated statement that the address made little impression at the time. On the contrary, it was most cordially received and universally commended, although the close seemed abrupt, and the audience, notwithstanding its fatigue from the length of



# Quick Turnover!

That's the secret of success in any retail business.

The "Uneeda Bakers" salesman helps speed up your turnover by advising not only what to purchase, but also how much. That keeps your stock fresh and up-to-date.

And you can increase your sales by using effective display and *personal* salesmanship.

**NATIONAL BISCUIT COMPANY**  
**"Uneeda Bakers"**

Mr. Everett's oration, would have been glad to have listened for many minutes more to Mr. Lincoln."

The following day Everett sent Lincoln the following note:

"Permit me to express my great admiration of the thoughts expressed by you with such eloquence, simplicity and appropriateness at the consecration of the cemetery. I should be glad if I could flatter myself that I came as near to the central idea of the occasion in two hours as you did in two minutes."

To which the great-hearted Lincoln replied:

"In our respective parts yesterday, you could not have been excused to make a short address, nor I a long one. I am pleased to know that in your judgment the little I did say was not entirely a failure."

#### Laconia Passengers Devote One Day to Havana.

Colon, Jan. 21—The natural landlocked harbor of Havana is not large nor very deep, judging by the manner in which the Laconia churned up the mud in coming to anchor where the Maine was blown up in sight of Morro castle or fort, which with its underground vaults or cells, could they tell the history of what has occurred in them, could relate tales which would make the Indian stories of American frontier life read like child's play. Probably no other spot on the Western hemisphere represents so many lost hopes, murders, starvation and departed glories as does this old Spanish fort.

There are wharves at which small ships load and unload, but from the larger passenger ships you go ashore in launches landing at Caballera wharf, at the foot of O'Reilly street. The streets in the old part of the city are so narrow they are one way streets and the sidewalks are only wide enough for one person, but Prado boulevard is a beautiful street with drives at both sides and walks with trees and flowers in the center. This leads into the Malecon (fashionable drive), running along the ocean front for some miles out into the residence section, where the beautiful homes made of yellow coral stone, with the gardens enclosed by high iron fences, show evidence of Cuban wealth. There are many new buildings going up, which show prosperity, notwithstanding the present low price of sugar. With a population of 359,259, they are evidently getting ready for more.

Part of our party had dinner at the Plaza Hotel and part at the Seville-Biltmore, after a delightful two hour drive in some 150 as fine automobiles as you could get together in Grand Rapids, mostly American make. Not a "henry" in the bunch.

The stores stick to one line more than does Grand Rapids and believe in their own store windows for advertising everything, marked in American dollar values. Shoes, hats and men's furnishings seem to be marked at somewhat higher prices than in Grand Rapids and in the dry goods stores are shown lines of shawls and fans you would not see on Fifth avenue, New York. I noticed several fans from \$100 to \$180 each. Most of the main streets are in good shape, but the side streets, as we looked down them, were poorly kept up, both as to the roadbed and cleanliness. They have a beautiful golf course and country club.

As our boat left the harbor about 7 o'clock the lights along the shore looked like fairy land. Everybody had had a most delightful day, but all enjoyed getting back home on the boat and it has been amusing to note the different ideas of a day ashore. The Grouch, the Pessimist, the Optimist

and "The Everything is Lovely" all had their separate stories. Like almost everything in life, what you see depends on the state of your liver.

Sunday on a long trip is "tip day" for the stewards. Everybody was enquiring of the more experienced cruise travelers what was the proper tip, for it is just as demoralizing to overtip stewards as it is discouraging to them to undertip. One lady who had been on two cruises said she thought if you had not been ill, which demands special service, the proper tip per week per person was:

\$1.50 for table steward  
\$1 for bedroom steward  
\$1 for bathroom steward  
\$1 for deck steward  
50 cents for boat boy

One of the directors of the cruise said he thought:

\$2.50 for table steward  
\$1.50 for bedroom steward  
\$1 for bathroom steward  
\$1 for deck steward

would be considered "perfectly all right," to use the English expression. The bath on a trip of this kind becomes a sacred rite in the eyes of the bathroom steward and if you decide on 5:30 or 5:45, that is your hour for the remainder of the trip and if you don't get up at first call there is another until, in self defense, you hustle out, take a bath and hop back to bed for another hour's snooze.

Sunday on a boat is about the most religious place you can imagine. You can go to

Low mass at 7:30  
Public mass at 9  
Episcopal service at 10:30  
Union service at 10:30  
Song service at 8 p. m.

The Caribbean Sea is smooth and everybody looks happy. We are looking forward to our arrival at Colon at 2 o'clock with a great deal of pleasure.  
C. C. Follmer.

#### Who Started as Grocery Clerk?

Information concerning men now successful in various walks of life who began their career as grocers' clerks is sought by Bartlett Arkell, President of the Beech-Nut Packing Co. In a letter announcing this desire Mr. Arkell says that Abraham Lincoln's first job was in a grocery store, and that there are many men now occupying leading positions in various callings whose activities began in that way. For the purpose of inspiring the clerks behind the counters of the thousands of grocery stores throughout the United States, it is the intention of Mr. Arkell to obtain from the men whose names he seeks brief biographies of their progress from grocery clerks to their present positions. These biographies will be compiled into a booklet for distribution to the grocers' clerks of the country.

#### The Unwashed Rug Question.

Much discussion is being carried on in the Oriental rug trade about the recent activities of retailers in selling the rugs in an unwashed state to consumers. Importers and dealers oppose the practice, asserting that it will cause a reaction unfavorable to the trade in general. They say that retailers are already getting complaints from customers who bought the rugs. These are declared due to sending out of the rugs to be cleaned by those who are unfamiliar with this work and who are ill equipped to do it properly, with the result that the rug comes back in an unsatisfactory state. Many of the rugs have been sold by retailers who have direct buying connections in the Orient.

To The

## Retail Grocers of Michigan

THERE is no business asset comparable to a customer's good will. It is beyond price, for money will not purchase it. Only unremitting attention to all details affecting a customer's interest wins and retains it.

Good will is that which is built into a business in every day contact with the trade. It is the treatment accorded, month in and month out, year in and year out, that promotes it and conserves it. To the extent that a business house successfully practices the doctrine of the Golden Rule—to precisely that extent will it thrive and prosper. If, as a house, we are secure in the possession of your good will it is because there has been an honest purpose and effort to practice what we preach—to do by you as we would be done by.

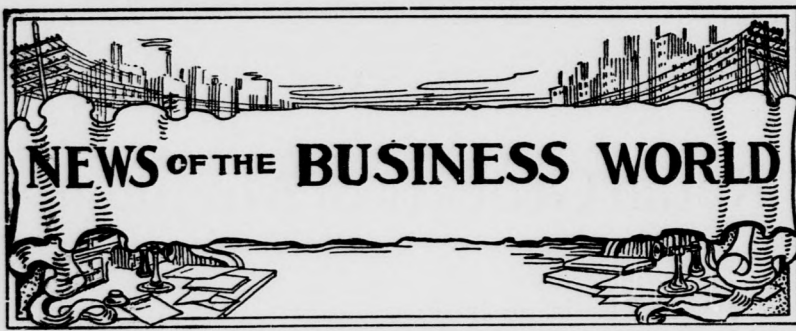
Ungrateful, indeed, is the wholesale grocery house that neglects to make full acknowledgment of the good will shown it during the period of stress and storm through which we are now happily passing on. We here take occasion to register deep appreciation of your loyalty to Worden merchandise through unprecedentedly trying times. There has been much to vex you, to try your patience, to put to the test the good will of each and every one of you. Fluctuating markets, interrupted shipments, uncertainties of every conceivable kind (no less annoying because unavoidable) have burdened business with problems and perplexities which at times have seemed well nigh intolerable. Through it all, your support has been evenly the same and we gladly avail ourselves of this opportunity to express our appreciation of your consideration and forbearance.

**WORDEN GROCER COMPANY**

Grand Rapids

Kalamazoo—Lansing—Battle Creek

**The Prompt Shippers.**



### MOVEMENT OF MERCHANTS.

Rockwood—Moon & Ford succeed the Flat Rock Motor Sales Co. in business.

Litchfield—The Wilkinson Auto Sales Co. has increased its capital stock from \$20,000 to \$50,000.

Detroit—Mrs. Jennie Astrosky has purchased the grocery store of Isaac Zusman, 2741 Vinewood avenue.

Detroit—The Stone Millinery, 473 Gratiot avenue, will soon close. Mrs. E. Stone will retire from business.

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

Detroit—The American Butter & Cheese Co. has increased its capital stock from \$100,000 to \$200,000.

Flint—The Symons-Moffett Co., wholesale grocer, has increased its capital stock from \$200,000 to \$300,000.

Detroit—K. & M. Tailors, LaFayette and Wayne, have moved to 1031 Wayne street. M. Kevorkien is the owner.

Hamtramck—Harry Socha now owns the hardware formerly conducted by Harry Kipniss at 1120 Caly street.

Saginaw—The Fisher-Watson Wallpaper Co. has engaged in the wholesale and retail business at 708 Genesee avenue.

Detroit—H. M. Hitchon has purchased the business of the Ackinson Oil Co., 3259 Franklin street, from H. L. Montee.

Detroit—Morris Kaufman has bought the Lion Bottling Works, 2119 E. Congress street, from Antonino and Andrew Galante.

Hartford—Hurlburt & Co. have sold their stock of bazaar goods to E. A. Kirby, of Kenton, Ohio, who has taken possession.

Camden—L. D. Kahle has sold his store building and hardware stock to Mr. Shaffer, recently of Bryan, Ohio, who has taken possession.

Detroit—The Farm Bureau Produce Exchange, 2729 Russell street, has moved to 2610-16 Riopelle street. C. H. Rinciman is the manager.

Detroit—F. C. Wenslow, grocer at 2677 LeMay avenue, has filed a petition in bankruptcy, with liabilities of \$5,051.36 and assets of \$2,250.00.

Detroit—The Eastland Sweet Shop, 8419 Mack avenue, is in the hands of Leon A. Pogodzinski, since he bought out William Lewis a short time ago.

Marshall—Sanders Bros. have sold a half interest in their hardware stock to George Francis and the business will be continued under the same style.

Lansing—McConnell & Clark, who lost their millinery stock and store

fixtures by fire recently, have opened a new store at 108 West Allegan street.

Reading—L. J. Orr has sold his stock of dry goods, shoes, etc., to Paul Anderson and Allie Haynes, who will continue the business at the same location.

Calumet—Glass Bros., of Ahmeek, have purchased the stock and building of the Savings Bank Store Co. and the bankrupt stock and real estate of Milady's Shop in Red Jacket.

Detroit—The Andrew Dutton Co., 402 West Jefferson avenue, importer and jobber of upholstery goods and supplies, has changed its name to the Fay-McKinnon Co.

Detroit—The meat market at 12040 Twelfth street is now known as Pollock & Pollock, Harry Polin having sold the business to Leo and Erving Pollock.

Detroit—The Show-Walker Co., office furniture dealers, recently moved from 1135 Farmer street to 17 Cadillac square. Carl S. Fairbanks is the manager.

Detroit—The Luscombe Shoe Co., 1224 Library avenue, will move to the Hotel Tuller building about March 1. G. T. Luscombe is the proprietor of the business.

Albion—Clement F. Wickens, garage man and accessory dealer in this village, has filed a petition in bankruptcy. His liabilities are \$6,883.56 and assets \$4,407.59.

Detroit—The Townsend Shop, 1525 Townsend avenue, confectionery, is now being run by William Spickett, who bought it from Archie Bendenberg early in February.

Detroit—Ernest H. Pudrith, well known wholesale jeweler with offices in the building at 1500 Woodward avenue, died at his residence, 438 Warren avenue, East.

Detroit—Martin Narssasian and H. Solukian are running the cigar store at 11221 East Jefferson, which they purchased from Joseph E. Carlson and Arthur Reindel Jan. 28.

Detroit—The Connor Fountain Supply Co., 3301 Grand River avenue, has been incorporated with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

Kalamazoo—The Hathaway Tire Co. has been incorporated to deal in tires, auto accessories, etc., with an authorized capital stock of \$8,000, \$1,000 of which has been subscribed and paid in in cash.

Detroit—LaFaison, 202 Book building, millinery, filed a petition in bankruptcy recently. Emma K. Hannaford and Nellie S. Roberts are the proprie-

tors. The liabilities are \$4,845.26; assets, \$4,116.87.

Detroit—The Hayward-Rose Co., 8416 Linwood street, has been incorporated to deal in toys, etc., with an authorized capital stock of \$10,000, \$2,000 of which has been subscribed and paid in in cash.

Detroit—The Woodfield Tire Service, 8424 Woodward avenue, has undergone a change of ownership recently. On Jan. 28. Benjamin Sheffman retired from partnership with Samuel Abrams in the business.

Flint—The E. C. Eisaman Dental Supply Co., 412 Genesee Bank building, has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and \$2,600 paid in in cash.

Lansing—The Consumers Fuel & Supply Co., 915 Prudden building, has been incorporated with an authorized capital stock of \$50,000, \$4,000 of which has been subscribed and \$1,000 paid in in cash.

Detroit—The Forest Furniture Co., 4715 Cass avenue, has been incorporated with an authorized capital stock of \$3,350, all of which has been subscribed and paid in, \$100 in cash and \$3,250 in property.

Lansing—Walter R. Schaefer has resigned his position as manager of the shoe department of the Dancer-Brogan Co. and will open a shoe store under his own name in the Strand Arcade building, March 1.

Norway—Joseph Ruwitch & Sons, Inc., has been incorporated to conduct a department store with an authorized capital stock of \$75,000, \$65,000 of which has been subscribed and paid in, \$30,000 in cash and \$35,000 in property.

Detroit—Canvasser Bros., 526 Hendrie avenue, have merged their plumbing and heating business into a stock company under the same style with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Detroit—The Sally Lunn, Inc., will be the name of a tea room to be operated at 345 John R. street by Elizabeth Criswell and others. The enterprise is incorporated for \$10,000, of which \$2,500 was paid in in cash and \$1,000 in property.

Detroit—The Chambers Motor Sales Co., 3126 Grand River avenue, has been incorporated to deal in autos, parts, accessories and supplies, with an authorized capital stock of \$25,000, \$15,100 of which has been subscribed and paid in in cash.

Highland Park—Lampe & Tanner, Inc., 11728 Hamilton boulevard, is a recent addition to the incorporated businesses of Detroit. Waldo Lampe and Daniel Tanner, Junior, have conducted a business in musical instruments at this address for some time.

Lansing—Fred C. Jahr has sold his interest in the auto accessories stock of Schreiber & Jahr to Roy J. Fletcher and the business will be continued under the style of the Schreiber-Fletcher Auto Supply, at the new location of the company, Hosmer street and Michigan avenue.

Detroit—Raymond Kanouse has moved from 118 West Fort street to

Park and Elizabeth. The firm handles clothing and furnishings.

Lansing—E. P. McFadden, 462 Capital National Bank building, jobber of school supplies, toilet apparatus, playground equipment, etc., has merged his business into a stock company under the style of the E. P. McFadden Co., with an authorized capital stock of \$100,000, of which amount \$46,250 has been subscribed, \$12,256.01 paid in in cash and \$15,108.99 in property.

Saginaw—Bauer Bros., 408-10 Court street, wholesale and retail clothing, men's furnishings, etc., have merged their business into a stock company under the style of Bauer Bros., Inc., with an authorized capital stock of \$70,000, of which amount \$60,000 has been subscribed and paid in, \$402.26 in cash and \$67,597.74 in property.

Allegan—J. K. King, who supposed he would be forced to retire from the grocery business by the acquisition of his business place by the Fidelity Stores Corporation, will again embark in business here. He has leased the room in the Sherman House block occupied as a grocery store for thirty-eight years by F. H. Green and has moved his stock to that location. He will restock with new goods and continue business in his new location. Mr. King has been very successful in conducting his grocery business on the cash and carry plan.

### More Exactly Stated.

Bay City, Feb. 5—Your article in the Jan. 16 issue of the Michigan Tradesman is misleading and we have noticed it through requests of firms with whom we do business with for reasons why.

It was not Ferd. H. Smith who merged his business, but the heirs to the estate of Ferd. H. Smith who incorporated their several interests in the estate. This was done so as to keep everything intact and keep the business running just as it has for a great many years past and not to split up the property of the estate of Ferd. H. Smith.

All of the stockholders are heirs to the estate, and all hold stock in the new corporation according to their several interests in the estate.

Ferd. H. Smith, Inc.

### Kalamazoo Travelers To Dance For Charity.

Kalamazoo, Feb. 5—Kalamazoo Council will hold its annual benefit ball for Pretty Lake Vacation camp Friday night, Feb. 29, at the Masonic Temple. Council committees are hard at work on arrangements for this party. The ball will be the fifth annual benefit dance to be given by the Council for Pretty Lake Camp. More than \$2,000 has been raised by the travelers during the last four years for the children's camp and the Council hopes to break all records in point of receipts this season. The Masonic Temple will be decorated for the occasion. The public will be invited. A unique dance program is to be offered.

The former location of the Bertch Market, 243 and 245 Monroe avenue, has been leased by four different dealers who will occupy the place jointly as a provision store. Henry Freudenberg will handle butter, eggs and cheese. The Coffee Ranch will handle groceries, Ellis Bros. will handle fruits and two young men who were formerly connected with the Bertch market will handle foods.

**Essential Features of the Grocery Staples.**

March 5 marks the opening of the Lenten season and brings with it opportunities for retail grocers to exercise the power of suggestion in aiding their clientele in observing the dietetic tenets of the period and at the same time in rolling up sales and profits volumes for themselves.

Fish of various kinds as meat substitutes naturally come to mind when thinking of the merchandising possibilities of Lent. It is true that fish in its varied forms is and has ever been possibly the chief dish of substitutionary nature served on the tables of those whose religious beliefs cause observance of Lent. However, as many a grocer has demonstrated in years past fish is not of necessity the only food product which can be sold in increased quantity during this annual period.

Here is where the grocer can well use his wits in choosing a varied line of foods and, his choice completed, selling the idea of these foods as Lenten eatables to his trade. The number of possibilities is almost as wide as is the list of canned, bottled, packaged and bulk foods in the store. Judicious advertising, word of mouth salesmanship and attractive window displays—all centered upon the central idea of appropriate foods for the Lenten season will bring home the business and at the same time bring forth many an expression of appreciation from the harried housewife.

Sugar—Looks like a higher market for the next thirty days. Local jobbers ask 9.35c for beet and 9.55c for cane granulated.

Tea—The demand has shown considerable improvement during the past week. The orders have come from more people and have covered a larger territory. Also a good many buyers are buying large quantities. The trade appear now to be convinced that the market is likely to continue firm and that tea is sure to be good property at present prices. Ceylon and India teas are very strong, with reports of further advances from the primary markets. No change has occurred in the balance of the list, but everything is firm.

Coffee—The market for future Rio and Santos coffee has shown slight advance during the past week, owing to scarcity of good grades. As to spot Rio and Santos, practically all grades of desirable goods show an advance of possibly 1/2c per pound for the week, green and in a large way. Good Brazil coffees are not abundant. Mild coffees are also strong and have worked up a small fraction during the week. The general demand for roasted coffee is excellent and the jobbing market for roasted goods is also working upward.

Canned Fruits—The fruit line adds to its firmness this week as there is a better spot demand, which makes buyers realize that they cannot cover at the low quotations which were current a few weeks ago. Yellow cling peaches in standards and choice are fractionally higher and are being more

readily taken. Apricots are as yet unchanged. Pineapple is not active in a large way. Apples are steady.

Canned Vegetables—No. 1s, No. 2s and No. 3s tomatoes are firm at the factory, with no price cutting. Cannermen seem content to let buyers take goods as they are needed. In No. 10s there is little interest, as the market is topheavy. California packs are no more active than Southern. Southern future lines are being quoted too high to command attention. Dealers are inclined to wait until the season advances before making definite commitments. Each week makes the shortage of cheap lines of peas more apparent as stocks on the open market are cut down. The price trend is upward in this and in other grades. Buyers find that they cannot insist too strenuously upon the brand, as in many instances the distributor is glad enough to get what he can even in small parcels. Futures sold fairly well all week but there is neither a rush to buy nor to sell. Corn is quiet. Fancy lines are firm but standards are not quite so well placed, the former is scarce. There is no abundance of standards and full prices are demanded.

Canned Fish—As to Maine sardines, the demand is fair under the circumstances, but owing to the very high prices there is no boom. No change has occurred in any other line of sardines. Salmon is about unchanged for the week, prices being as they were a week ago, the demand being only fair. Alaska salmon is relatively cheaper in the East than it is on the coast, and the demand is light and sluggish. The firmest thing in the salmon line is Columbia River brands.

Dried Fruits—The Coast markets by reason of export and domestic buying have had an unusually good demand for all commodities during December and January. Packers think that the handicap which they faced in December in the way of surplus stocks, and often of indifferent quality, has been entirely removed and that they have every prospect of an excellent season during 1924 both from a domestic and from an export standpoint. Coast interests thing there is no excuse for a sagging market, lack of buying or any uneasiness as to the clean-up of all fruits before next fall when new goods arrive. The bullishness of the Coast must be understood as to its influence on the spot markets. Raisins are gaining in strength, particularly on the Coast. If postings prove correct, independents are pretty well sold out except for two or three and unless they are able to get Sun-Maid from the Association they will be out of the market in the near future. Box and package lines are both tending higher, and, as cheap local lines are cleaned up, the spot market is improving. Prunes were firm all week in the large sizes which are rather scarce on the spot. Most dealers have sufficient goods purchased during the recent flurry to keep them going. Apricots are sparingly offered on the Coast and apparently are tending higher. Peaches are more active and are gradually working more in line with other fruit.

Pears are scarce on the spot and full prices are demanded.

Salt Fish—The cold weather which was reported from various sections of the country for the past week increased the demand for mackerel. Stocks in jobbers' hands are not large and a good many of them came into the market and bought when the weather turned cold. The possible Lenten demand has not yet been opened. Mackerel is steady, without change in price. Cod is wanted a little better at steady prices.

Beans and Peas—The demand for dried white beans has been quiet during the week, but the market has firmed up a little and all grades are much less than they have been for some time. The firmest thing in the line is California limas. Green and Scotch peas quiet and unchanged.

Syrup and Molasses—Molasses continues firm with a good demand for anything desirable. Sugar syrup is now strong with an excellent business. Compound syrup moving out very fairly at the recent advance in price; advance in the corn market was the cause.

Cheese—The market remains barely steady, with no material change in the quotations. There is a good supply of cheese on hand and the consumption is only moderate.

Fruit Jars—Opening prices on fruit jars are looked for about the middle of this month. In the meantime jobbers are booking orders subject to prices as they shall be named.

Provisions—The market on lard is somewhat easier, prices having declined about 1/2c per pound under the quotations of a week ago. Lard substitutes have also declined about 1/2c per pound in sympathy with pure lard. There is an adequate supply for the present light demand. The market on smoked meats is barely steady at unchanged quotations. Dried beef is steady and unchanged, there being sufficient on the market to meet the present demand. Barreled pork and canned meats are steady and unchanged.

**Review of the Produce Market.**

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

Bagas—Canadian \$2 per 100 lb. sack.

Bananas—9@9 1/2c per lb.

Butter—The market at the present time shows a slight weakness following the recent advance. The last decline is due to an increase in the make of butter by the domestic creameries and also an increase in the receipts of foreign butter. The different creameries which were arriving and showing some wintry defects are again making the finest grades of creamery butter, which has caused a slight surplus of that particular grade at this writing. There is a fair consumption of butter at this time and it is just a question of whether the consumption will clean up the fresh receipts on the present basis of quotations. Local jobbers hold extra fresh at 49c in 60 lb. tubs; fancy in 30 lb. tubs, 50c; prints, 51c. They pay 20c for packing stock.

Cabbage—\$3.50 per 100 lbs.  
Carrots—\$1.65 per bu.  
Cauliflower—\$3.50 per doz. heads.  
Celery—75c@\$1 per bunch for Florida, crates of 4 to 6 doz., \$3.75.  
Cocoanuts—\$6.25 per sack of 100.  
Cranberries—Late Howes from Cape Cod command \$9 per bbl. and \$4.50 per 1/2 bbl.

Cucumbers—Hot house \$4 per doz.  
Egg Plant—\$3 per doz.

Eggs—The market is barely steady at this writing, but remains largely a weather market. At the moment weather conditions are favorable for an increase in the production, and if such weather prevails we will no doubt have lower prices on fresh eggs in the near future. Storage eggs, remain very weak, with quotations unchanged. The quality of fresh eggs now arriving is very fine. Local jobbers pay 36c for strictly fresh. Cold storage operators feed out their supplies as follows:

Extras .....	30c
Seconds .....	24c
Checks .....	22c

2c extra for cartons.  
Garlic—35c per string for Italian.  
Grape Fruit—Fancy Florida now sell as follows:

36 .....	\$3.50
46 .....	3.75
54 .....	4.00
64 and 70 .....	4.00

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

Green Beans—\$4 per hamper.  
Green Onions — \$1.40 per doz. bunches for Chalotts.

Honey—25c for comb; 25c for strained.

Lettuce—In good demand on the following basis:

California Iceberg, per crate ..	\$3.75
Leaf, per pound .....	17c

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, \$2.25 per crate; home grown, \$3 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—65c per doz. bunches.  
Peppers—75c per basket containing 16 to 18.

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

Heavy fowls .....	21c
Heavy springs .....	19c
Light fowls .....	14c
Light springs .....	14c
Geese .....	15c
Ducks .....	18c

Potatoes—55@60c per bu.  
Radishes—90c per doz. bunches for hot house.

Spinach—\$2 per bu.  
Sweet Potatoes — Delaware kiln dried fetch \$3.25 per hamper.

Tomatoes—Southern grown \$1.75 per 5 lb. basket.

Turnips—\$1.50 per bu.

## IN THE REALM OF RASCALITY

## Cheats and Swindles Which Merchants Should Avoid.

Discrimination in prices between different purchasers in violation of the Clayton Act is the basis of a complaint issued against an ice cream company of Schenectady, New York by the Federal Trade Commission. The citation reflects the Commission's belief that the company sells its ice cream to dealers in Pittsfield and North Adams, Massachusetts, at prices much less than those for which its product is sold in the Eastern part of the state of New York, a noncompetitive area. The complaint alleges that the company lowers prices in Massachusetts, said the Commission to be usually below cost of production, for the purpose of suppressing competition and eventually forcing a competing corporation out of business.

The use of misleading designations in brand names of soap is the basis of a complaint issued against a soap company of Chicago. In marketing its products, the company is said to have used the following brands: "Cucumber Almond Cream Soap," "Sanitary Benzo-Skin Soap," "Primrose Soap," "Rice Meal Toilet Soap," and "Dixie Peroxide Soap," as well as other brand names. All those designations, says the complaint, are misleading to the public and unfair to competitors because the indicated ingredients are not contained in the company's soaps in any appreciable quantity.

False and misleading statements in advertising and selling oil stock again come under the Commission's ban with the issuance of prohibitory orders to syndicate representatives operating in California, Missouri, and Texas. The orders prohibit the publication or circulation of any printed matter in connection with the sale or offering for sale of stock or securities in which is made any false or misleading statements concerning ownership in proven oil territory or misrepresentations concerning the organization, resources, production or earnings of any corporation, association or partnership.

Use of the word "shellac" in the advertisement and sale of a product not wholly composed of shellac gum is again censured by the Commission with the issuance of an order against a New York manufacturer of paints, varnishes and similar products. In its investigation of the case, the Commission reports, it found that many manufacturers in the paint industry who marketed a shellac substitute advertised and designated it as a substitute, but that the New York manufacturer named in the complaint advertised and sold a product composed of a small percentage of shellac gum or with no shellac gum whatever under the brand name of "Red Devil Shellac" and "Victory White Shellac." The labels did not indicate in any way, says the Commission, that the products contained any gum other than genuine shellac gum, and the Commission believes that the manufacturer's acts are misleading to the general purchasing

public and unfair to competitors. According to the order, the manufacturer must discontinue the use of the words "Red Devil Shellac," "Victory White Shellac," or the word "shellac" alone or in combination with any word or words unless accompanied by words clearly stating the ingredients of which the product is composed, with the percentage of those ingredients also clearly indicated.

Simulation by a Cleveland business man of a former trade name used by him is made a basis of a complaint issued by the Commission. He is engaged in selling lubricating oils and allied products, and according to the complaint, a business at one time by him was sold by a receiver to a manufacturing company. The sale is said to have included his property and assets under the trade names he had used, including good-will. After the sale of his business, the complaint continues, he organized a new company and sold under its name a lubricating oil known as "Paramount Auto Oil," which was identical with the title used for an oil sold by him in his former business. Other allegations are that the continued use of "Paramount Auto Oil" created the impression among the general public that it was the oil being sold by the company which had bought his earlier business, and that he abstracted a list of customers formerly used by him when operating the business sold to the manufacturing company. All of the acts presented in the complaint, the Commission asserts, were misleading to the public and unfair to competitors.

Misrepresentation of articles sold by a Cincinnati business man, which was held to obtain for him an unfair preference for his goods, has come under the ban of the Commission. According to the findings, he operated branch stores in Indiana, West Virginia, and Ohio, and in connection with those stores, he is alleged to have advertised and sold merchandise as surplus army and navy property, when in fact, the Commission declares, the goods so represented were not purchased from the army or the navy, and were not made in accordance with Government specifications. The Commission also found it reports, that he advertised as "U. S. Marine Paint" and as "U. S. Quality Paint" a paint not manufactured for or by the United States Navy, not in accordance with Government specifications. The Commission has issued a prohibitory order which requires that the discontinuance of selling or offering for sale in places of business designated and described as "Army Goods Headquarters," "Army-Navy Stores," or "Army Goods Store" ordinary commercial merchandise or commodities, as surplus army and navy supplies or Government supplies, when, in truth and in fact, the merchandise or commodities were not purchased from or manufactured by or for the United States Government, or made in accordance with specifications or requirements of the United States Government; using on labels or as brands for paint manufactured,

## BEECH-NUT



PREPARED SPAGHETTI WITH CHEESE

*Ready to Serve*

The ideal quality product for the progressive Grocer to sell. Display it, thus telling your customers you have it. It is nationally advertised.

BEECH-NUT PACKING COMPANY

*"Foods and Confections of Finest Flavor"*

CANAJOHARIE NEW YORK

## Cleaned - Inspected

Your customers have come to prefer Seaside Limas and Baby Limas.

They know that these beans are uniform in quality, because they are cleaned, graded and carefully inspected. They meet the requirements of exacting buyers.

**SEASIDE**  
CALIFORNIA  
LIMAS and BABY LIMAS



California Lima Bean Growers Assn.

Oxnard, California



sold or offered for sale the words "U. S. Marine Paint, One Gallon U. S. Standard" unless the paint so designated was purchased from or manufactured by or for the United States Government or prepared in accordance with specifications or requirements laid down by the United States Government.

Charges of combining and conspiring to obstruct and to prevent the sale and the distribution of oleomargarine in the state of Wisconsin, and particularly in Polk county, are included in a complaint issued against a cooperative creamery association operating in Wisconsin. The complaint charges that at a special meeting members of the association passed a resolution to "urge all our citizens to use their best influence to eliminate butter substitutes from Polk county," and that the members' acts are to the prejudice of the public and to competitors, and constitute unfair methods of competition.

The Tradesman warns the trade to be on the lookout for persons trying to obtain merchandise by means of bad checks or misrepresentation. In one instance, a young man presented a bad check in part payment of his account at one of the stores and the following day cashed another bad check in the same store for \$25. The father of the young man advises that he will probably not be in a position to make the checks good for several months. In another case, a man giving a Grand Rapids address, on attempting

to cash a check drawn on a bank in this city was told that an investigation would have to be made first. He said he would return for the money the following day, but he did not. Neither could he be found at the local hotel in which he said he was staying.

The Tradesman has reason to believe that John J. Black, of Chippewa Falls, Wis., has been working a petty swindle for years in soliciting an advance fee from store owners on the pretext that he could sell the property. As a matter of fact he makes no effort to sell the stock after he gets the fee—none of the "advance fee" real estate pirates do. Black was denied a license by the Wisconsin Real Estate Brokers' Board last April; but he still seems to carry on his swindling game.

**The Wholesale Grocers' Creed.**

The work of the wholesale grocer is to find the best and most economical methods of distribution from producer to consumer and to give the best service to all concerned.

Associations are for research work, the study of methods and exchange of ideas to make better merchants of its members.

Competition will always be with us. It is their business to use the methods they think best. Competition is natural and healthful. Associations and individual wholesale grocers should make it their chief business to improve their own condition.

"Have you ever attended lectures on doorkeeping?"

**Late News From Busy Onaway.**

Onaway, Feb. 5—We were shocked to learn of the death of E. B. Pratt, veteran liveryman of our city. Mr. Pratt had been in the business here for the past twenty-five years and previous to the extension of the D. & M. R. R. to Cheboygan kept several teams on the road between here and Indian River connecting with the M. C. R. R. Mr. Pratt was a lover of horses. No one under the influence of liquor could hire a horse of him, nor would he employ anyone except competent drivers. Many of the traveling men who have engaged Mr. Pratt to convey them will remember the long twenty-two mile drive through woods and across the plains. Mr. Pratt leaves a wife, a son who resides in this city, and a daughter, Mrs. A. E. Cowyn, of Petoskey.

Chairman R. D. Shaw and director R. C. Kent are thanking the members of the Community Club this week for the active part taken in the last play staged at the Family theater. It required three performances and at least 200 people were turned away, owing to lack of seating capacity. Every play seems to develop more talent than the previous one. The Community plays have become permanent fixtures, we hope. No outside talent need apply if such productions continue.

The East End residents are rejoicing over the establishment of the store conducted by Edward McClutchee at the S. C. Waggoner location. Mr. McClutchee, who has been a resident of Onaway for quite a number of years, purchased the property about two years ago and embarked in the grocery business. He has gradually added to the stock other lines and, being situated distant from other stores, enjoys a fine trade from his section. He also conducts a delivery system to all parts of the city.

After the severe weather of January we are tolerating a mild week, amounting to almost a thaw. The snow has settled perceptibly and the cloudy weather Saturday prevented the groundhog from seeing his shadow. Now you weather prophets, get busy with your predictions; some one is sure to strike it right.

A special session of the Federal Court is called to meet in Bay City on Feb. 6. The grand jury has been recalled for duty. Something unusual. Jake Hitzert, of the Saginaw Manufacturing Co., and formerly of our city, is seen upon our streets this week. Jake's smile will cheer up the gloomiest of the gloomy and in all the enterprises that he was ever connected with in Onaway, the smile was always present. He should be called the Sunshine Man.

Reports from Daytona, Florida, state that owing to the cool weather the resort business has not been up to previous years and tourists are going farther South. Can you imagine that? Some day the weather will have to be brought to us on a platter. A few years ago the vicinity of Reed City and Cadillac was spoken of as "way up North." When we reached Onaway that was surely Northern, quite so, and the former places seemed quite Southerly. On making a visit to the Soo we were asked where we lived and replied "Onaway were you ever there?" "No," he replied, "I have never been so far South as that;" and so it goes. Home is home and location is what one helps make it. Squire Signal.

**Occupational Disease.**

I only kissed her on the cheek;  
It seemed a simple frolic;  
But I was sick in bed a week—  
They called it painter's colic.

"Well, no—no actual experience, sir."

**AMERICAN LIFE INSURANCE COMPANY**

DETROIT, MICHIGAN

CLARENCE L. AYRES, President

**Financial Statement December 31st, 1923**

**ASSETS**

First Mortgages on Real Estate and Real Estate Bonds (worth in each instance double the amount loaned)	\$5,830,878.42
Policy Loans and Renewal Premium Notes (net)	1,331,848.15
Real Estate (\$261,152.77 sold on contract)	334,304.59
Cash (in banks at interest)	242,929.92
Tax Certificates	12,062.99
Collateral Loan	2,000.00
Interest Due and Accrued	142,468.83
Deferred and Uncollected Premiums (net)	120,941.91
Furniture, Underwriting Equipment, Fixtures and Supplies (all charged off)	None
Agent's Debtor Balances	None
Non-Admitted Assets	None
<b>Total Net Assets</b>	<b>\$8,017,434.81</b>

**LIABILITIES**

Reserve for all policies in force including disability reserve	\$7,250,167.03
Reserve for installment trust benefits not yet due	133,614.08
Reserve for present value of disability benefits not yet due	48,195.77
Reserve for unpaid claims in course of adjustment	35,191.00
Reserve for premiums and interest paid in advance and dividends left on deposit	46,300.32
Reserve funds apportioned and set aside for annual dividend policies	6,572.51
Reserve for Agent's credit balances	6,207.77
Reserve for taxes	28,069.90
Reserve for all other liabilities	97,749.74
Reserve specially set aside by resolution of the Board of Directors Capital and Surplus (net)	42,362.86
<b>Total Net Assets</b>	<b>\$8,017,434.81</b>

The Company's Outstanding Insurance Account Now Amounts to (paid for basis)	\$66,565,054.87
The Asset Resources of the Company are	\$ 8,017,434.81
The Policy Legal Reserve Account Required by Law Amounts to	\$ 7,250,167.03
The Resources from Annual Income in 1923 were	\$ 2,405,844.43
The Company Paid to Policyholders and Their Beneficiaries During the Year 1923	\$ 612,853.09
The Sums Paid Policyholders and Their Beneficiaries from Organization to Date Amount to	\$3,092,599.51
Amount Now Held for Protection and Benefit of Policyholders	\$8,017,434.81
Total Amount Paid to and Now Held for Benefit and Protection of Policyholders	\$11,110,034.32
New Insurance Paid for in Cash During the Year 1923	\$11,828,590.29
Net Gain of Insurance in Force During the Year 1923	\$ 5,580,161.02
Net Gain in Admitted Assets During the year 1923	\$ 1,032,623.04

At the beginning of the year 1923, the Company had an outstanding insurance account of \$61,084,893.85. Of this amount of insurance to renew during the year, the terminations or waste were as follows:

TERMINATED BY LAPSE	5.650%
TERMINATED BY SURRENDER	2.277%
TERMINATED BY EXPIRATION	1.336%
TERMINATED BY DECREASE	.509%
TERMINATED BY MATURITY	.040%
TERMINATED BY DEATH	.578%

**TOTAL TERMINATIONS FROM ALL CAUSES** .....10.390%

From the above it will be seen that the wastage in the Company's insurance account for twelve months ending December 31, 1923, amounted to only 10.39%.

**When your Company's business is persistent your Renewal Agency Contract is valuable**

### LEARNING THE LESSON.

The flow of funds from Europe has intensified the easy money conditions in this country, which would have come anyway as a consequence of diminished industrial activity as compared with last spring. This has given rise to some talk of moderate inflation during coming months, but with industrial output again tending to expand, and with the movement of capital from Europe apparently having run its course, there is less occasion to fear inflation than there was a month or two ago. The chief effect so far of the ease in money has been manifested in the prices of bonds, but the advance of these has been no more than one should expect as part of a normal cyclical fluctuation. Neither have values in stocks, notwithstanding the recent upward trend, approached anything like an inflated basis. Commodity prices, meanwhile, continue to recede by slight degrees.

All the talk of danger of inflation from a plethora of money puts too much emphasis perhaps on money and too little on credit. We have been slow to realize that in business to-day the role of banks in lending deposits subject to check is vastly more important in influencing prices than the amount of banknotes or Government currency outstanding at a given time.

We may note the significance of credit as a factor in inflation by comparing the United States with France. To-day it would not be inaccurate to refer to our money stock as inflated. During the past year the per capita supply of money in this country reached a new high figure, and gold has poured in from abroad. Yet wholesale prices declined about 3½ per cent. Our abnormally large supply of money was not allowed to become a basis for the expansion of credit, and our money inflation has not resulted in price inflation.

In France, on the other hand, prices have been rising and the external value of the currency has been depreciating in spite of the fact that the Government presses have not been turning out appreciably more paper francs. The Government has not been inflating its currency but inflating its credit. Either of these policies will force up prices and lead to the depreciation of a country's exchange. France, being unable to balance its extraordinary budget, which covers the cost of reconstructing the devastated regions, has been compelled repeatedly to resort to fresh domestic loans, and the results on price levels are the same as if the printing presses had been turning out fresh batches of money.

It is only in recent years that the importance of elastic credit and of the proper control of credit has come to be realized. Following the financial crisis of 1907 there was a great campaign of education for the purpose of enlightening the country as to the need of an elastic currency. The campaign culminated in the passage of the Federal Reserve Act in 1913. Many then assumed that an asset currency under proper safeguards would supply sufficient flexibility for the needs of business. As with all previous bank-

ing legislation running back for a hundred years, the note issue function was regarded as the pivotal point of the currency system yet the evils of an inelastic currency before 1913, although great, were only a part of a larger problem. What is really needed by the business man in a period of stringency is not banknotes but a loan. The great defect of the bond-secured currency of the National banks is more than the lack of elasticity of note issue. It is now realized that the investment by the bank in Government bonds curtailed its lending power.

The provision for more elastic currency and credit under the Federal Reserve system has reduced the probability of a financial panic to a minimum, but it has not eliminated the possibility of sharp industrial crises. The years following the war showed that something more than elasticity of credit is necessary to keep business going on an even keel. Some sort of control is required to prevent normal credit expansion from breaking down into credit inflation. Such control was not exercised in 1920, but there were abnormal conditions prevailing at that time which rendered such control well nigh impossible. In the spring of 1923 conditions for the employment of such control were more favorable and, as every one knows, inflation "died a-borning." Every major crisis has brought its lessons and has resulted in some constructive reform in our currency and credit systems. That one of 1920 has impressed business men with the importance of mitigating the cyclical fluctuations of business.

### GOVERNMENT TO GIVE HELP.

During the past week the country has had brought to its attention the acute financial distress prevailing in some districts of the Northwest. The situation has long been known to those who have given any attention to reports that have come from various authoritative sources in that region, but what has served to focus attention most directly has been the recent bank failures. This has caused a state of near panic in some of the rural districts. Country banks whose condition was already weakened by an abnormally large volume of frozen credits have found depositors disposed to withdraw their funds and transfer them to stronger institutions in neighboring cities. This in itself tends to increase the number of failures, and that in turn further undermines confidence, so that a vicious and expanding circle has developed.

A short time ago President Coolidge appointed a commission to visit the Northwest and formulate a plan for the relief of the distressed banks. He followed this by a message to Congress last week urging immediate measures of relief, and the War Finance Corporation has likewise taken steps to restore confidence in the local banking situation.

While economic conditions in the rest of the country have vastly improved since the passing of the depression of 1920-21, the wheat belt of the Northwest has not succeeded in readjusting its production to post-war conditions. There is overproduction of the chief crop, with consequent low

prices. Continuous cropping with wheat has exhausted the fertility of the soil. Lands were bought at inflated values when a price of \$3 was in sight for wheat. The deflation of 1920-21 was at first less severe on the wheat growers than on the cotton and corn growers and readjustments were slower in the wheat belt. Now large sections appear to be facing a readjustment over the hard road of bankruptcy.

At a conference in Chicago last week it was proposed that the local banks join those of New York and the Northwest in forming a pool for advancing some \$3,000,000 in credits to the hard-pressed banks. The Chicago banks declined to put up their quota of \$1,000,000 on the ground that the sum was too small to be of real benefit. This might have afforded some partial relief, but the city banks, as President Coolidge stated in his message to Congress, cannot be expected to supply credit to country banks whose capital is impaired. The depressed districts have already had too much credit in support of an unsound system of farming. New credits must obviously be made to facilitate diversification, and the President favors the co-operation of both public and private agencies toward this end.

It is hardly surprising that there should be criticism at Washington of the urban banks of the Northwest for their alleged failure to support the weak country banks. This country probably has never passed through financial troubles without some politician's attempting to make some important individual or institution the scapegoat. Just three years ago, it will be recalled, politicians of the cheap-money persuasion with one consent trained their guns on the Federal Reserve Board as the author of all the woes that followed the deflation of that year. Most business men will readily recall also the heated accusation directed at President Roosevelt in 1907, when those who opposed his policies charged him with responsibility for the panic of that year. By looking a little further back we will find that Grover Cleveland was blamed for the panic of 1893; that Jay Cooke, the banker, was blamed for the panic of 1873, and that Andrew Jackson was blamed for the panic of 1837. In each case the accusers ignored the fundamental economic factors because they were complicated, and it was much simpler to make some individual the target around which to center all the discontent. That is evidently what is happening again.

Belief in yourself will develop the belief of others in you—provided you show some evidence of trying to make yourself worthy of that belief.

Buy lightly on the items that are in favor to-day and out of favor to-morrow. It is touch and go to make money on such stock.

Some women have something to talk about, but most of them talk about things they haven't got.

The reason some men do not squander their fortune is because some women do it for them.

### THE COTTON MARKET.

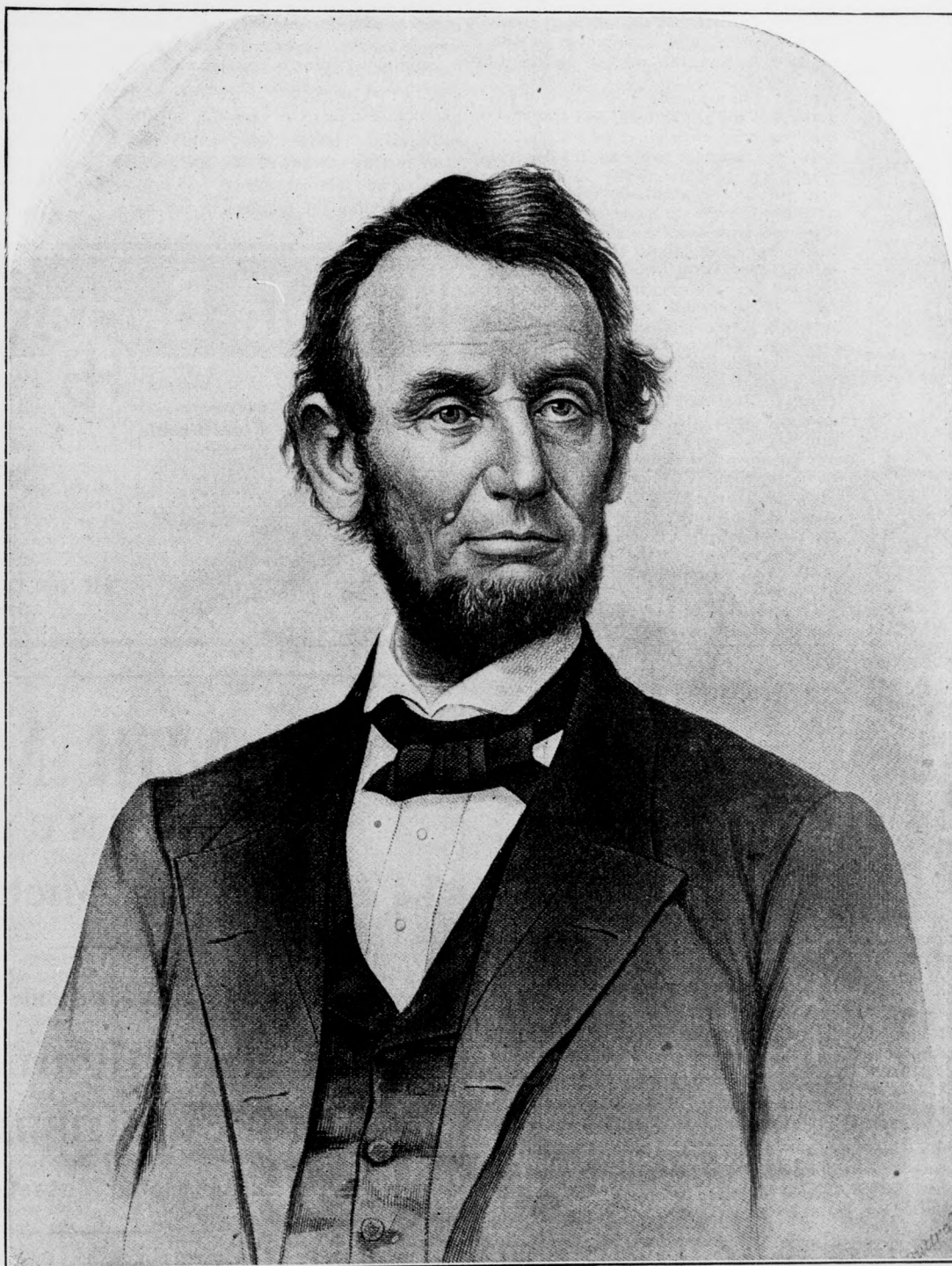
Liverpool led during the past week in advancing quotations of cotton which still shows no disposition to revert to the peak attained some time ago, to say nothing of reaching the 45 cents per pound or more which Southern enthusiasts insisted on. There are two elements that enter into the matter. One is the actual available world supply, the other the restriction in its use which high prices bring about. As to the first of these, too many are prone to look only on the quantity raised in this country. This used to be wholly controlling because it was in excess of all grown elsewhere. Now, however, India, China and Egypt together grow more than is grown here. Aside from those countries, quite sizeable quantities are being raised in various parts of Africa, in Brazil, Peru, Argentina and other South American countries, in the West Indies and in Australia, Turkestan and elsewhere. The higher the price goes up the greater will be the efforts to produce cotton. The effect of price on the consumption of the article is no longer theoretic. It has already been shown in the restrictions in the mills here and in Great Britain. Substitutes, too, are being resorted to. It is now cheaper to use flax for certain purposes than cotton, and experiments are being made to employ jute fiber in the place of cotton for coarser fabrics. Trying to sell woven or knit cotton goods on a parity with the cost of the raw material is not an easy proposition at the present, excepting in the case of certain sheer and fancy fabrics where price is not so much considered as are quality and distinctiveness. The gray goods markets are dull, most of the business being done by second hands. There is a fairly steady call for finished fabrics for immediate use or nearby delivery. Dullness still prevails in most varieties of knit goods.

Linking up of radio with airplanes continues to advance, with the promise of great help from wireless communication in man's conquest of the air, well advanced by this time but still incomplete, chiefly because of the danger that attends the use of any class of aircraft. Anything that tends to minimize this danger marks an advance in air navigation, which gives interest and importance to the dispatch from Paris telling of the recalling of an airplane to Le Bourget field after it had started for Geneva because of an approaching storm. The radio telephone took the necessary information to the pilot, who promptly returned to Paris with his passengers. What the year we are entering may bring forth in man's use of the air is yet to be told, but prophecy is possible, and we are likely to see things of import happen before another twelvemonth has passed.

Are you in a rut? It is almost worth while to take a partner, change location, or let the sheriff sell you out, just to get you out of the rut and start you moving at a faster pace.

A man generally feels blue when he exhibits a yellow streak and paints the town red.

Let us have faith that right makes might; and in that faith let us to the end dare to do our duty as we understand it.



Born—February 12, 1809. Died—April 15, 1865.

Stand with anybody that stands right. Stand with him while he is right, and part with him when he goes wrong.



### Changing Shoe Store From Credit To Cash.

Appleton, Wis., Jan. 5—Some fifteen years ago my partner and I decided to enter a business of our own. Having spent most of our time working in a shoe store, the logical path to travel was one with which we were more or less familiar, namely, the retail shoe business. Before entering upon this new walk of life, however, it was no more than proper that sticks be laid for the foundation upon which we were going to carry on the business. Among many things that were discussed was one that seemed to be a very vital factor in either making the enterprise a money maker or a money loser—namely, "Credit or Cash."

After weighing every point very carefully and looking at all possible angles, we decided that we were going to start our new career with a "Selling Shoes for Cash Only" policy. Our predecessor having been a man of the conservative type, never permitted much charging. But in passing of time accounts became more numerous. The consequence was that it took more capital to conduct his business. It took additional time every month in making out and sending the statements, which also incurred a certain expense for postage; not making mention of any accounts that might have been poor, it caused more or less trouble and time which could have been devoted to the business in general had it not been for the charging.

Together with all these displeasures comes one which tops them all and is most repulsive and discourteous act that one can perform who has had the credit privilege extended to him, and that is (using a slang expression) "rubbing it in when he cannot meet his bills promptly at the beginning of the month." To make this matter more clear, buying a pair of shoes from your competitor and paying cash for them when he still owes you for the pair just worn out. This offense is committed in every city where there are charge accounts. Why? They simply seem to lack the backbone to tell you that they cannot meet their obligation at that time, and in order to simplify matters they buy their shoes elsewhere.

Taking all these things into consideration, we saw but one method to pursue, and that was "Cash Sales Only." True, the first year it was not always the most pleasant matter to discuss with a person who had been in the habit of having merchandise charged, but with the proper exemplification of diplomacy a sale was made which might have turned the customer away forever if tact and salesmanship were not used. We would try and show them where they were getting the benefit by paying cash for the merchandise in receiving a better grade of leather or buying the same shoes for less price than if they had same charged. We would also inform them that being beginners we did not have the money to invest which we would need providing we maintained charge accounts, and that we were partly forced to sell for cash. In this way we gradually educated the buying pub-

lic that our store was selling shoes for cash only, and after about a year or two it was the easiest matter to sell merchandise and get the cash in return. Occasionally a person will try and see if we are sincere, and they find that we are.

In this manner we can readily see where we stand from day to day. We are not worrying about this or that account, nor do we have to worry that a person who owes us is going to buy his or her next pair of shoes from one of our competitors because he or she has not the wherewithal to settle with us. No worrying about getting the monthly statements out in time so that our mail will reach the party with other statements. No extra expense for postage or office help. No controversy over accounts that were paid and not paid. In other words, when our day of work is over we can forget business and enjoy life, and do not have to think, "What will I say to Dick or Harry if I see him; his account is long overdue." True enough, we might sell more pairs of shoes during the course of the year, but we might also lose the payment for some of them.

Our method of procedure might not meet with the approval of some merchants, for the reason that I have heard them say they can sell more footwear to families who have charge accounts than to those who pay as they go along. It might be true, but personally I have heard many a merchant say that he wished he could run his business on a cash basis, but I have still to hear the first one say, who has been on a cash basis, that he would like to do a credit business. Merchandise on the shelves, or the cash in the money drawer has been our policy for fifteen years and shall continue unless we can see where we can be benefitted by a change.

Joseph Langenburg.

### Another "Pure Shoe" Bill.

Another "pure shoe" bill, this time introduced in the House of Representatives, confronts the shoe and leather industry. This measure has been proposed by Congressman Reece who would "protect the public against deceit and unfair prices." The section of the bill pertaining to the shoe and leather industry reads:

"Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That every manufacturer of shoes and other articles of footwear purporting to be made of leather within any Territory of the United States, or in the District of Columbia, shall before offering such articles for sale or for transportation to any state, or the District of Columbia, cause each article to be stamped or tagged showing the amount and kind of material other than leather used in its manufacture."

There are those who would have you believe that every thrifty man is as crooked as the dollar mark.

### Silk Hosiery Selling Well.

Not since the boom days following the war period have makers of the finer grades of silk hosiery done better business than they have since the first of the year. It has come both from local and out-of-town stores, and two things have combined to produce it. One of these is the generally reduced prices now in effect. The other is the excellent holiday business in hosiery that was enjoyed by the retail trade, which made prompt replenishment of stocks imperative. A good deal of the business placed is for forward delivery, many buyers apparently having accepted the assertions of leading producers that no further price cuts would be forthcoming this season. Incidentally, more buyers of hosiery have been in this market so far this month than in any similar period for a long time. Among the features of the busi-

ness now being done is the growing vogue for hose in the "pinkish" hues and the noticeably increased call for a dark gray shade on the order of gun metal. The latter is cutting more or less into the demand for black hose.

Port Huron—The Dunn Sulphite Paper Co., with business offices at 151 West Congress street, Detroit, has been incorporated with an authorized capital stock of \$500,000 preferred and 10,000 shares at \$1 per share, of which amount \$452,800 and 5,000 shares has been subscribed, \$45,280 paid in in cash and \$5,000 in property.

Monroe—William B. Bohn proprietor of Bohn's Bazaar, 14-16 East Front street, will conduct a closing out sale and retire from business April 1. J. D. Strong, merchandise adjuster, of Chicago, will have charge of the sale.

## Herold-Bertsch Shoes

More Wear  
Dressy—



No. 940

Comfortable  
ALL GOOD  
LEATHER  
Quality to the  
last stitch.  
Priced moderately



Per Dollar

Easy on the Feet—  
Easy on the Pocketbook

H-B Dependable Shoes for men and boys are made by skilled shoemakers of 30 years experience, of selected materials, with painstaking workmanship. Farmers have found them best by rigid outdoor test. The famous H-B Hard Pan wears like iron.

HEROLD-BERTSCH SHOE CO.  
Grand Rapids, Mich.

## 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.

## IN THE SOUTHLAND.

## First Impressions of Florida Land and Climate.

De Land, Florida, Jan. 30—How easy it is to be deceived when you pass judgment upon matters associated with a country of which you know little except from hearsay. We have daily illustrations of this in the newspaper interviews with our statesmen who return from a short sojourn in France, Germany and Russia. The conflicting testimony of people returning from Florida whom I have interviewed for some years lead me to think that people lost their heads after crossing into this peninsula. To some Florida is too hot, to others too cold. The oranges are the best in the world or they will not compare with the California product. To some the State is doing remarkable things for the tourist population; to others the native Floridians are watching every opportunity to skin the visitors. I came down here with an open mind. Thirty years ago I spent some weeks about Daytona and nearly froze to death and acquired a dose of malaria germs from which I had great difficulty in separating myself. But the same thing was experienced in Michigan in my boyhood when it could truly be said of that State:

"Go there in summer you will see much sorrow and calamity. Some sick in bed, some shivering with ague, for that's the case in Michigan."

We now have entirely different data upon which to base an estimate of either state.

My first impressions are favorable. Tourists are made welcome and everything reasonable is done for their welfare and happiness. Good roads, well equipped camps near all the towns, reasonable prices for supplies and courteous behavior prevail everywhere. To be sure, for people who are willing to pay the price, luxuries are expensive, but many farmers from Michigan are studying the geography of Florida this month, enjoying the climate in a cheap automobile and having good times on less than they would spend at home in keeping reasonably comfortable. There is no question but the best oranges and grape fruit grown here have no rivals in the world, but there is a lot of inferior fruit upon the market.

The swine of Florida are spoken of in terms of derision, yet it was a Florida hog which took the sweepstakes premium at the Chicago stock show.

Florida cows are maligned because judgment is passed upon the stock browsing in the highways or getting a precarious living in the pine barriers. But farmers who know how to grow stock food in Florida are maintaining the finest herds upon balanced rations grown upon their own farms. It is asserted that outside of citric products Florida has little in the harvest to brag about and still the corn crop of the State is worth more than all the oranges and grape fruit.

It is promulgated that while garden crops are grown successfully in a few favorable localities, in the State at large there are so many exigencies that market gardening is a precarious venture. Still statistics show that more celery is marketed from Florida than any state in the Union, and the quality is superb.

My first impressions of the State were rather unfavorable as I entered the borders a month ago. The railroads pass through such wide reaches of cut-over lands and traverse regions where everything is sacrificed to the production of tar, pitch and turpentine and there seems to be such tremendous waste in the whole process that at first blush the old song applied to Michigan finds a ready application:

Its barren hills and sandy plans,  
And the little that the farmer gains;  
He may work and toil, do all he can,  
He will soon get poor in Michigan.

We know that although this may have been true once it has no application to-day, and after having traversed a number of counties, I am satisfied that judgment based upon all the facts will be altogether favorable to the prosecution of farming in this State. How would we like to have our own fair State judged from a cursory view of Iosco, Roscommon and Crawford counties? How would we enjoy having any of our counties rated upon the poorest areas within their boundaries? Florida is suffering from hasty judgments based upon its undeveloped resources and upon conditions following in the wake of wasteful methods of lumbering and the production of turpentine products. The fact that long leaved pines and several species of oaks grow very rapidly into values upon this Florida sand indicates there are some valuable elements hidden in these soils. The wonderful response to the application of commercial fertilizers by succulent soil products indicates that methods of agriculture, wisely promoted, will yield unusual results.

Agriculture is in its primitive stage in these parts and the most of the experiment stations, wisely designed, will undoubtedly produce some wonderful results. There are indications that the possibilities of the State have just been tapped.

Timber grows very rapidly in a climate having a rainfall of nearly sixty inches annually and fairly well distributed throughout the year. I have examined the rings on the stumps of live oaks recently cut and find the average increase in diameter for twenty years is half an inch and the same thing is true of the long leaved pine. Where fires are kept out the land is quickly covered with young pine and oak which, if conserved, quickly grow into values, and the crying need of our country to-day is an increase of wood products. In traversing the region between this place and Daytona, twenty miles away, there is only one redeeming feature and that is the swamps covered with young growing cypress trees rapidly developing into very valuable timber.

The lakes of Florida are a charm which captivates the tourist. The water is so soft and pure; the borders so attractive; the reflections from the mirrored surfaces surpassingly beautiful and the long vistas in the landscapes as viewed from the reliefs of land punctuated by the lovely lakes all add measurably to the things that give joy to the tourist.

We are glad we came and the college town of DeLand affords special privileges not to be ignored in choosing a Southern location for relaxation and diversion. Charles W. Garfield.

## For Love of a Dog.

A dog's love for his master is proverbial. A man's love for his dog is sometimes intense, and usually manifested most when the dog dies. There are many people who have undying hatred for a dog-poisoner. One of them, the editor of a Georgia country newspaper, has shot three bullets into the body of a physician presumably responsible for the death of his collie dog.

The dog was charged with having bitten the doctor's child. Thereupon the father demanded the dog's death, and later it was found poisoned. The editor chronicled the fact in his paper, applying such epithets as mongrel, assassin, fiend, dastard and coward to the alleged poisoner. When the physician and the editor met on the street

after the newspaper was issued, there was a brief quarrel in which the editor drew his revolver, with results mentioned above. Now the editor is in jail as the man he shot hovers between life and death.

## John Bull Abroad.

A Frenchman now in this country tells of the discovery in Paris of the most "nervy" of all tourists, an Englishman, who entered a well-known cafe, accompanied by two little girls, ordered a bottle of mineral water and three plates, and began to eat sandwiches, which he had brought with him in his pockets.

The manager, overcome by this outrage, approached the Briton, and said: "I should like to inform you that this is not a—

"Who are you?" interrupted the Englishman.

"I am the manager."

"Oh, you are the manager, are you? That is good. I was just going to send for you. Why isn't the band playing?"

## The Sales Tell the Story.

No more pointed comment on the kind of season the shoe retailers have had this Winter is required, an experienced local shoe man recently remarked, than the number of special sales that are being staged and the prices at which most of the goods offered in these sales may be purchased. "When it is possible these days for a man to buy a pair of good-quality, well-made high shoes at a special sale under \$6, as can now be done," he said, "there is no need of asking how the retail shoe business is. One of the leading shops in the city has been offering men's shoes lately at prices that would have seemed ridiculous a few seasons ago and yet it is not ordinarily known for low prices. When this shop cuts prices sharply something is wrong. Taking it by and large, the retail shoe trade has had the poorest season in many years, and the weather, of course, is the answer."

To become great, create.

The  
OLD ORDER CHANGETH

Gone is the two-by-four, tin-fronted bank of yesterday—a thing of the past. Modern Bankers—known as prudent men—spend money freely for beautiful bank buildings, because it pays. \* \* \* Wide-awake Merchants know the value of good-looking stores—the profit-making value of beauty. Each year more and more of them buy Wilmarth Fixtures.

The Beauty of Wilmarth Fixtures  
is a Business Magnet

WILMARTH SHOW CASE CO.  
Pioneer Manufacturers of Store Equipment  
GRAND RAPIDS MICHIGAN

## Laces and Embroideries

Our stock in both Lines are complete. Many new Patterns just received.

EXCEPTIONAL BARGAINS IN EMBROIDERIES  
at prices Less than we can purchase them for today.

Ask our salesman.

Paul Steketee & Sons  
GRAND RAPIDS, MICHIGAN  
QUALITY MERCHANDISE RIGHT PRICES PROMPT SERVICE



### When Billions Mean Trillions.

In these days when figures in billions come as trippingly on the tongue as millions used to do, and when figures in the depreciated European currencies run into quadrillions and beyond, no little confusion has arisen as a result of the different methods of numerical nomenclature employed in various countries. Only a few days ago, for example, one of the leading financial publications carried a cable dispatch from Berlin giving the total circulation of paper marks as so many "trillions." That was exactly what the cable said, but what it meant, according to our usage, was quintillions. Those who handle foreign financial messages carrying big figures encounter difficulty at times in discovering the sender's meaning. Sometimes he uses the system of his own country, and sometimes, knowing the difference in the customs, he employs the American system so that his figures will not be misunderstood, but it is hard to ascertain when he is "talking American."

The Department of Commerce has published a useful description of the designations of big numbers employed by different countries. The American system and the French are the same, except that the French frequently say milliard where we say billion. On the other hand, for figures above a million the British and the German designations are different from our own. In Great Britain what we call a billion is called a thousand million; a trillion is called a billion, a quadrillion a thousand billion, and a quintillion a trillion.

### Congress Discounted.

Business apparently has discounted whatever good or bad legislation may get through the present Congress. It had its misgivings before Congress assembled, but it has since become reassured, not because of anything that Congress has yet done or has not done, but because of the striking response of the public to the Mellon plan, which has been so strong as to insure some sort of action for the reduction of taxes. The only question

is how far Congress will be willing to go in reducing the surtaxes. Incidentally, the assurance of tax reduction diminishes correspondingly the prospect of bonus legislation.

There is talk of revision of the Transportation Act, but anything of a radical nature is regarded as sure of an executive veto. Many manufacturers and other employers are keenly interested in the new immigration law that is being drafted. No one has expected Congress to relax the present restrictions, and what Congress may do in this respect will not prove immediately disturbing to business. There is a whole sheaf of bills for the relief of agriculture, and the Administration is committed to doing something for the depressed farmers of the Northwest. Its program may hardly suit some of the radical Congressmen; but the fact that it is endeavoring to formulate constructive measures of relief offers a fair guarantee against extremely socialistic experiments advocated by the farm bloc.

### How Much Can One Earn?

It has been pointed out here before that the definition of the term "earned income" in the original draft of the new tax bill was inadequate, as it included only salaries and professional earnings, leaving the farmer and merchant out of account. Efforts are now being made by the Ways and Means Committee to meet this situation. One proposal was made to add to the original definition the stipulation that earned income meant "a reasonable compensation" for personal service when the income is derived from both service and capital. This raises the question of what constitutes a "reasonable" compensation. Other proposals have been more arbitrary, but also more practicable from the viewpoint of administration. The committee decided to designate all incomes below \$5,000 as earned. This is not scientific, but it seems sensible and has the advantage of meeting objections which have been raised to taxing the incomes of elderly persons derived from lifetime savings more heavily than the salaries of young and

## UNDER THE LAWS OF MICHIGAN

**if you die without having made a will, leaving a wife but no children, only one-half of your Real Estate will go to your wife.**

**Is this your wish?**

## THE MICHIGAN TRUST COMPANY

Organized in 1889

CORNER PEARL AND OTTAWA

GRAND RAPIDS

## The Welcome Sign Is Always Out

### OFFICERS

Wm. Alden Smith, Chairman of the Board  
Chas. W. Garfield, Chairman Executive Committee.  
Gilbert L. Daane, President  
Arthur M. Godwin, Vice-President  
Earle D. Albertson, Vice-Pres. & Cashier  
Earl C. Johnson, Vice-President  
O. B. Davenport, Asst. Cashier  
H. J. Proctor, Asst. Cashier  
H. Fred Oltman, Asst. Cashier  
Dana B. Shedd, Asst. to President

### DIRECTORS

Noyes L. Avery  
Joseph H. Brewer  
Gilbert L. Daane  
Charles W. Garfield  
William H. Gilbert  
Arthur M. Godwin  
Chas. M. Heald  
J. Hampton Hoult  
John Hekman  
Chas. J. Kindei  
Frank E. Leonard  
John B. Martin  
Geo. A. Rumsey  
William Alden Smith  
Tom Thoits  
A. H. Vandenberg  
Geo. G. Whitworth  
Fred A. Wurzburg

54,000 SATISFIED CUSTOMERS

RESOURCES OVER  
\$18,000,000



## GRAND RAPIDS SAVINGS BANK

THE BANK WHERE YOU FEEL AT HOME

## AMERICAN STATE SAVINGS BANK

NORTH LANSING LANSING SOUTH LANSING

CAPITAL, SURPLUS AND PROFITS

::: \$1,000,000.00



Conservative  
Investments

### TAX EXEMPTION

An important item to consider  
for the man of fair income

We have a list of tax exempt securities which we shall be pleased to send you upon request.

### CORRIGAN, HILLIKER & CORRIGAN

Investment Bankers and Brokers

Citizens 4480 GROUND FLOOR MICHIGAN TRUST BLDG Bell Main 4900  
GRAND RAPIDS, MICHIGAN

able-bodied citizens. While the committee is disposed to classify everything below a certain figure as "earned," it is also inclined to designate everything above a certain sum as "unearned." Opinion seemed to favor \$20,000 as the maximum that any one can earn. This is likewise arbitrary and unscientific, but it at least has the merit of greatly simplifying the administration of the law.

**Proceedings of the Grand Rapids Bankruptcy Court.**

Grand Rapids, Jan. 22—On this day were received the schedules and order of reference in the matter of Fremont Fuel & Ice Company, Bankrupt No. 2352. The matter is a composition offer before adjudication and the schedules are filed for this purpose only. The date of meeting of creditors for the examination of the bankrupt and to consider the offer of composition has been set for Feb. 4.

Jan. 25. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of John W. Heaton, Bankrupt No. 2425. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of the city of Muskegon. The occupation of the bankrupt is not stated. The schedules filed list assets of \$210, with liabilities of \$833. The court has written for funds for the first meeting, and upon the arrival of the same the first meeting of creditors will be called and note of the same made here. A list of the creditors of the bankrupt is as follows:

Pine St. Furn. Co., Muskegon	60.00
King Clothing Co., Muskegon	85.00
Earl S. Baldus, Nunica	250.00
Peterson & Easterly, Nunica	15.00
Crane & Gleason, Nunica	9.00
E. Brown, Nunica	18.00
William Hagen, Nunica	5.00
Dr. Stickley, Coopersville	18.00
Dr. Weager, Coopersville	7.00
C. P. Lillie, Coopersville	8.00
Co-operative Elevator Co., Coopersville	9.00
John Rugas, Grand Haven	15.00
Joseph Liska, Ashley	17.00
Dr. Theime, Ravenna	17.00
Dr. Hagen, Ravenna	50.00
Dr. F. E. Marshall, Muskegon	150.00
Dr. Egan, Muskegon	35.00
William De Jong, Grand Rapids	50.00
Mr. Thomas, Trent	15.00

Jan. 26. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Edward O. Meyers, Bankrupt No. 2427. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of Grand Rapids. The occupation of the bankrupt is not stated in his schedules. The schedules show assets of \$250, all of which is claimed as exempt to the bankrupt, with liabilities of \$523.55. 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:

Wm. Alden Smith, Grand Rapids	12.00
Bowens & Platt Electrical Co., Grand Rapids	42.95
John Frick, Grand Rapids	5.00
Peter Doeman, Grand Rapids	50.00
H. J. Hansen, Grand Rapids	15.00
F. Feenstra, Grand Rapids	80.00
Shipman Coal Co., Grand Rapids	78.00
Wilman Westveer, Grand Rapids	7.50
Elenbaas, Inc., Grand Rapids	12.00
Dr. Alexander Campbell, Grand R.	29.00
Dr. John Holcomb, Grand Rapids	32.00
William Thwaites, Grand Rapids	75.00
Dr. T. F. Boersma, Grand Rapids	40.00
William Bushey, Grand Rapids	15.00
H. Kuizema, Grand Rapids	11.50
Moon Lake Ice Co., Grand Rapids	4.00
James Miller, Grand Rapids	12.00
John Idsinga Co., Grand Rapids	3.50

In the matter of Louis Rybarsyk, Harry Wittkoski and R. B. Electric Co., Bankrupt No. 2412, the court is in receipt of an offer of \$300 for the entire stock of this estate except the exemptions, all of which is appraised at \$1,519.92. The date fixed for hearing on the offer and the sale of such property to the highest bidder is placed by the referee at Feb. 4. An inventory is in the hands of Edward De Groot, trustee, 450 Houseman building, Grand Rapids. All interested should be present at the office of the referee, 315 Houseman building, on the date above stated.

In the matter of Francis V. Broady, Bankrupt No. 2351, the trustee has reported an offer of \$60 from Stekete Radio Service Co. for all of the property of this estate and the date fixed for the sale is Feb. 4. At the same time the trustee's first and final report will be passed upon, the administration expenses paid and the case closed. The sale will be held at the office of the referee, 315 Houseman building, Grand Rapids.

Jan. 28. On this day was held the first meeting of creditors in the matter of Frank J. Gardner, Bankrupt No. 2422. The bankrupt was present in person and by attorney. George S. Norcross appeared for creditors. The bankrupt was sworn

and examined without a reporter. Claims were proved and allowed. C. C. Woolridge was appointed trustee and the amount of his bond placed at \$100. The first meeting was then adjourned without date. The case appears to contain insufficient assets to pay administration expenses and exemptions, therefore there will be no dividends to creditors.

On this day also was held the special meeting of creditors and sale in the matter of Joseph P. Rushee, Bankrupt No. 2346. The bankrupt was present in person. Several creditors and bidders were present. The final offer for the property was made by J. P. Rushe in the sum of \$2,150 and the sale to him at such figure was confirmed. An order was made confirming such sale. The meeting was adjourned without date.

Jan. 28. On this day was held the sale of assets and special meeting of creditors in the matter of Ben Schechter, Bankrupt No. 2415. Creditors were present in person. The trustee was present in person. The property was sold to James Redman, of Alma, for \$850. An order was made confirming the sale of such assets. The special meeting was then adjourned without date.

On this day also was held the first meeting of creditors in the matter of William Davenwater, Bankrupt No. 2421. The bankrupt was not present. Several claims were proved. The meeting was adjourned to Feb. 4 and the bankrupt ordered to appear.

On this day also was held the first meeting of creditors in the matter of Eden W. Booth, Bankrupt No. 2420. The bankrupt was present in person and by attorney. No creditors were present or represented. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The case being a no asset case was adjourned without date and closed and returned to the district court.

Jan. 29. On this day was held the first meeting of creditors in the matter of Vance H. Walter, Bankrupt No. 2416. The bankrupt was present in person and by attorney. Creditors were present. No claims were proved and allowed. No trustee was appointed. The bankrupt was sworn and examined without a reporter. The case being one with no assets was closed and returned to the district court and the first meeting adjourned without date.

**Lincoln.**

Wise with the wisdom of ages,  
Shrewd as a man of trade,  
Grim as the prophets and sages,  
Keen as a damask blade;

Firm as a granite-ribbed mountain,  
Tender as woman's song,  
Gay as a scintillant fountain,—  
Yet was he oaken-strong.

Here, the wonder of aeons;  
Born unto pain and strife;  
Dead, 'mid a thousand paeans,  
Deathless, he enters life!  
Thomas Curtis Clark.

**BUY  
SAFE  
BONDS**



ESTABLISHED 1853

Through our Bond Department we offer only such bonds as are suitable for the funds of this bank.

Buy Safe Bonds from

**The Old National**

**THE CITY NATIONAL BANK**  
of Lansing, Mich.

*Our Collection and Bill of Lading Service is satisfactory  
Capital, Surplus and Undivided Profits over \$750,000*

"OLDEST BANK IN LANSING"

**Considering Bond Issues**

**G**RAND RAPIDS corporations can secure valuable assistance in handling bond issues by calling upon the experience and facilities of the Grand Rapids Trust Company.

As trustee under bond issues we not only recommend the most practical procedure at each point but relieve the corporation of many details and much routine work. Our aim in serving in such capacities is to work for the best interests of the corporation which issues bonds and the investors who purchase them.

Let our officers tell you in detail how we can serve you as trustee under bond issues.

**GRAND RAPIDS TRUST COMPANY**

GRAND RAPIDS, MICH.

Ottawa at Fountain

Both Phones 4391

**Grand Rapids National Bank**

The convenient bank for out of town people. Located at the very center of the city. Handy to the street cars—the interurbans—the hotels—the shopping district.

On account of our location—our large transit facilities—our safe deposit vaults and our complete service covering the entire field of banking, our institution must be the ultimate choice of out of town bankers and individuals.

Combined Capital, Surplus and Undivided Profits over

**\$1,450,000**

**GRAND RAPIDS NATIONAL BANK**  
GRAND RAPIDS, MICH.

**Preferred Lists of Safe Investments**

FOR the guidance of clients this organization maintains constantly revised lists of bonds of all types that offer unquestionable security plus attractive yield.

Lists Supplied Upon Application

Telephones: Bell Main 4678. Citizens 4678.

**HOPKINS, GHYSELS & CO.**

Investment Bankers and Brokers

Michigan Trust Bldg., Ground Floor, Grand Rapids

### Britain's Debt Burden To the United States.

F. C. Goodenough, chairman of Barclays Bank, Ltd., in London, has called attention to the fact that the debt settlement plan entered into between Great Britain and this country would require an annual payment at current rates of exchange of £37,000,000 for the next ten years. This, he pointed out, was equivalent to an income tax of nine pence in the pound, or, as we should express it in American fashion, of 3.75 per cent. From this one gathers some idea of the burden which Great Britain has assumed in order to maintain its credit and financial prestige at home and abroad. This also throws some light on what has been happening to sterling exchange, though the recent decline has been intensified by political uncertainties, talk of inflation, and of a levy on capital. Likewise it helps to explain the continued heavy flow of gold to the United States when the gold is not wanted.

Of course only a small portion of this annual remittance can be made in gold. The rest must be made in goods, and in such invisible items as ocean freights, marine insurance, banking commissions, and so on. Just what the effect has been on foreign trade was indicated the other day by another British banker, Walter Leaf, chairman of the Westminster Bank, who showed that during the first nine months of 1923 British exports to the United States had increased £10,000,000, while imports into the country from the United States had declined £16,000,000. This means that the trade balance in this period has turned in favor of Great Britain to the extent of £26,000,000.

Such a development indicates the effects of the changed relation between Great Britain and the United States. The former debtor is now the creditor, and vice versa. It is to be noted also, as Mr. Leaf pointed out, that this change has taken place in foreign trade in spite of the higher duties imposed on imports by this country. The greatest increase in imports during the past year has been in raw materials, few of which were affected by the new tariff. Great Britain, however, exports few raw materials directly to this country, and the effects of the new tariff on trade with the United States were greatly feared by British merchants and manufacturers. It would seem that the higher duties have been offset, to some degree at least, by the debt settlement.

This discussion raises another interesting point. The countries that are debtors to the United States would profit by a period of inflation in this country, provided it did not have its counterpart overseas. Mr. Goodenough indeed, looks for a rise of prices in this

country as a possible means of aiding Great Britain to return to the gold standard. A period of inflation in the United States, by forcing prices above the level in the world markets, would stimulate further imports and eventually result in an outflow of some of our surplus gold as the trade balance turned more and more against this country. This would improve the exchanges of other countries and facilitate their re-establishment of a gold-secured currency. For this reason some overseas bankers see in our restrictions on immigration and on imports forces conducive to keeping prices higher than in the world market. While they do not approve of our tariff policy or the closing of our doors to their unemployed labor, they are inclined to see in these measures something more than unmixed evil.

### Couldn't Find the Answer in the Contract.

A large insurance company received the following choice reading matter from a policyholder who followed the advice about "Read Your Policy" and who had a loss and couldn't find the answer in the contract, according to a bulletin of the National Retailers Mutual Insurance Company. The communication is as follows:

"Some days ago I wrote you, advising that fire had destroyed nine napkins and an enameled dish, loss \$10.50.

"Last Saturday your adjuster called me on the phone, and I explained to him that the napkins were put on the stove to boil and were forgotten, boiled dry and burned. He told me that it looked like a piece of carelessness, that my policy did not cover the case.

"I had looked over the policy before writing you, but I didn't find anything in it saying that fires must be set on fire deliberately, and that the policy didn't cover fires caused by accident or carelessness, as I gathered from your adjuster's talk.

"He tried to explain the matter to me by asking if the meat had burned on the stove, would I put in a claim for damages; also asked me if I ever thought of putting in a claim for the coal that we burn in our stove. I couldn't see any connection in the cases, but I told him that we didn't have our meat insured, as we seldom had any on account of the high prices, also I told him we had no coal, nor did we even have a coal stove to burn coal in. He sure tried hard to make me see the napkins in the same light that he saw the meat and coal, but I just simply couldn't get it.

"I suppose insurance men are all bright, but I never was in the insurance business, and may be a little dense (you know my folks were all Republicans).

"Well, anyway, I asked him if the

napkins had set fire to the flat and all my household goods had been destroyed, would I get any insurance under the policy, and he assured me that I would, but would not admit that the napkins burning alone would constitute a loss. I suppose you have a schedule showing just what kind of furniture napkins must be burned with, but the policy I have does not show the schedule. I asked him why he discriminated against napkins; he told me, but as I have said, he was too smart for me and I couldn't understand the explanation. My own opinion of the matter is that your

adjuster does not use napkins himself and considers them an extravagance, or maybe I wrong the gentleman; perhaps he does, but doesn't understand why a man who lives in a third-story flat has the effrontery to use them.

"While if I could get the \$10.50 from you I would surely enjoy the sensation I am writing this more for the purpose of getting some information regarding my policy. If the policy does not cover the loss of napkins burned through carelessness, while we are playing poker in the parlor, I don't want that kind of a policy, as I cannot afford to lose money in

Citizens 4267

Bell, Main 2435

## A. E. KUSTERER & CO.

### INVESTMENT BANKERS & BROKERS

GOVERNMENT, MUNICIPAL,  
PUBLIC UTILITY, RAILROAD,  
CORPORATION BONDS

205-217 MICHIGAN TRUST BUILDING

GRAND RAPIDS

## Fourth National Bank

GRAND RAPIDS,  
MICHIGAN

United States Depository

Capital \$300,000

Surplus \$300,000

3% interest paid on Savings Deposits, payable semi-annually.

3½% interest paid on Certificates of Deposit if left one year.



## OFFICERS

Wm. H. Anderson, President;  
Lavant Z. Caukin, Vice-President;  
J. Clinton Bishop, Cashier;  
Alva T. Edison, Ass't Cashier;  
Harry C. Lundberg, Ass't Cashier.

## DIRECTORS

Wm. H. Anderson Lavant Z. Caukin  
Christian Bertsch Sidney F. Stevens  
David H. Brown Robert D. Graham  
Marshall M. Uhl Samuel G. Braudy  
J. Clinton Bishop Samuel D. Young  
James L. Hamilton

## OUR FIRE INS. POLICIES ARE CONCURRENT

with any standard stock policies  
that you are buying.

The Net Cost is **30% Less**

Michigan Bankers and Merchants Mutual Fire Insurance Co.  
of Fremont, Mich.

WM. N. SENF, Secretary-Treas.

## Fenton Davis & Boyle

BONDS EXCLUSIVELY

Grand Rapids National Bank Building

Chicago

GRAND RAPIDS

Detroit

First National Bank Bldg. Telephones

Citizens 4212  
Main 656

Congress Building



the poker game in the parlor while losing napkins in the kitchen.

"Please be kind enough to pick me out a policy that will cover all kinds of fire and exchange it for mine."

#### Cotton and the Weather.

Reports from the cotton belt have become optimistic with regard to prospects for the next crop as a result of the three successive cold waves that have swept over that section. The first of these came on the trail of several weeks of unseasonably warm weather, which, it is hoped, had retarded the hibernation of the boll weevil and led to its decimation by the sudden cold. Two subsequent cold waves of unusual severity may have further reduced the numbers of the pest. It has been noted heretofore that severe winters substantially reduce the injury done to the cotton crop by the weevil during the subsequent season. This may encourage heavier planting this year, but it is unlikely that any extra inducement is needed, as recent prices are of themselves sufficient to this end. It is to be noted, however, that the bad weather has hampered the preparations for planting, which begins at this season and delayed planting always tends to increase weevil damage later. In this connection it is to be noted that high prices for cotton, although of tremendous benefit to the growers, have created a new problem, as they have tended to discourage diversification and to counteract the educational work that had been directed to this end for so many years.

#### Practice Loans.

A certain manufacturer went to his bank and obtained a loan of \$5,000 which he immediately deposited in another bank and has not made the slightest use of it. On the day that his note comes due, he will pay it. same thing over again—borrow money. Then in a few months, he may do the that he doesn't need. He calls these his practice loans. "During prosperous times," he says, "it is easy to borrow money, and I like to carry on a little educational campaign with my bank to show them I am prompt about meeting obligations and to get them into the habit of letting me have money when I want it. Then when dull times come, and I have to borrow money, I can get it."

#### An Eye To the Main Chance.

Little Elinora, age 9, who has recently moved from a distant city, corresponds frequently with Mary, who was her closest chum. A few days ago Elinora received a letter from Mary which said:

"Tell me when your birthday comes for I want to send you a present. My birthday is next Tuesday."

If you think customers once suited are going to keep on coming to you indefinitely, you fail to take into account the forgetfulness of human nature. As an after-the-sale talk tell the customer what may fairly be expected of the purchase and what you guarantee. This will reduce the chances of returned goods and complaints.

#### Abraham Lincoln.

Only one Abraham, called to be "The Father of the Faithful," down to the end of time; only one Homer, wet with the dews of the morning of the ages, wrapped in his singing robe, chanting his immortal epics through the enraptured centuries; only one Pericles, who once said: "I do not know how to play upon a fiddle, but I do know how to transform a little village into a city of world-wide influence and power;" only one Plato, whose philosophy was a star in the dawn of Christianity; only one Michael Angelo, towering above Saint Peter's, the dome of which reflects his genius; only one Dante, who gave to Italy a new vision and a new vernacular; to whom a thousand lesser poets, looking up, learn how to sing; only one Cromwell, clothed in the garment of incorruptible integrity and crowned in history as the great commoner; only one Columbus, whose unwearying faith was rewarded with the priceless trophy of an unknown world; only one George Washington, who wrought with such fidelity to duty that the name of Washington is a universal inspiration to patriotism, and only one Abraham Lincoln, who in the bursting storm of the most terrible rebellion the world has ever known, grasped the sundered nation by the rim and held it together against gigantic plot of dismemberment, lifted it up to the divine plane of liberty and equality and swung it around through the circle of ten centuries in less than a single decade, giving liberty to one race and freedom to another, the greatest mere man that has walked beneath the stars of heaven for six thousand years, Abraham Lincoln!

John Wesley Hill.

#### Criminal Career Checked By Kindness.

A little sales girl in a department store was caught stealing. The superintendent confronted her with the evidence and asked her to sign a confession. After she had done so, he sealed the confession in an envelope and put his own name on it. "This goes into a strong-box," he said, "and nobody but you and I will ever know about it—provided you do what I ask. First, I want your promise never to do it again and then I want to know just why you thought you must have more money." She told her story. There was sickness at home and her need for money was not because of mere craving for luxuries. The superintendent sent her invalid sister to a hospital at the store's expense. That was nine years ago and the little sales girl is to-day not only one of the store's valuable employees but one of the most loyal. The little envelope has long ago been burned.

#### Not Here Now.

A lady named Mrs. McGuire. Had trouble in lighting the fire. The wood being green. She used kerosene— She's now where the fuel is dryer.

You will have no trouble in adjusting difficulties with patrons if you can learn to get the other fellow's point of view, and see the situation as he sees it, even though you disagree.

### SAFETY SAVING SERVICE CLASS MUTUAL INSURANCE AGENCY

"The Agency of Personal Service"

C. N. BRISTOL, A. T. MONSON, H. G. BUNDY.  
FREMONT, MICHIGAN

#### REPRESENTING

Retail Hardware Mutual	Central Manufacturers' Mutual
Hardware Dealers Mutual	Ohio Underwriters Mutual
Minnesota Implement Mutual	Ohio Hardware Mutual
National Implement Mutual	The Finnish Mutual
Hardware Mutual Casualty Co.	

We classify our risks and pay dividends according to the Loss Ratio of each class written: Hardware and Implement Stores, 40% to 50%; Garages, Furniture and Drug Stores 40%; General Stores and other Mercantile Risks 30%.

WRITE FOR FURTHER PARTICULARS.

## Merchants Life Insurance Company



WILLIAM A. WATTS  
President

RANSOM E. OLDS  
Chairman of Board

Offices: 4th floor Michigan Trust Bldg.—Grand Rapids, Mich.  
GREEN & MORRISON—Michigan State Agents

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

### LEGAL RESERVE COMPANY

Write

L. H. BAKER, Secy-Treas.

LANSING, MICH.

P. O. Box 549

## The Michigan Retail Dry Goods Association

advises its members to place their  
fire insurance with the

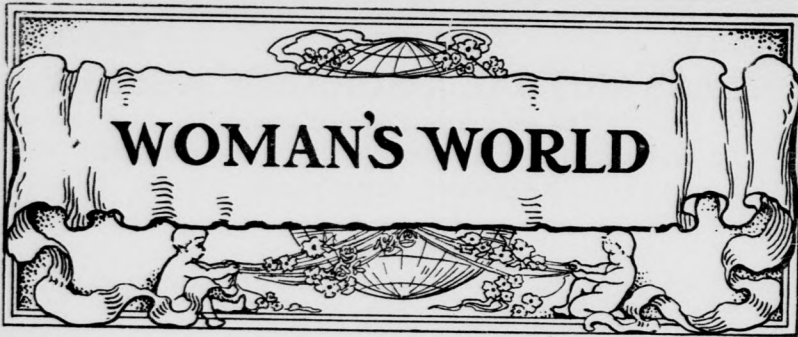
### GRAND RAPIDS MERCHANTS MUTUAL FIRE INSURANCE COMPANY

and save 30% on their premiums.

Other merchants equally welcome.

319-20 Houseman Bldg.

Grand Rapids, Mich.



### Making English History a Live Thing.

Written for the Tradesman.

"There is just as much difference between a hand-made and a machine-made child as between a hand-made and a machine-made garment," I said. "Most children nowadays are machine-made."

"What in the world do you mean?" asked one of the women.

"One is put through the ordinary process, and comes out as may be; the other you take personal pains with."

One of the women had started the conversation by saying:

"My boy is not in the least interested in his English history; to him it is 'just a book, and not even a good story.' I have read the book myself, and he is quite right. I cannot afford to take him to England to get the background, and I never was there myself. I can't get him to read Dickens or Thackeray or Scott—he says they are tiresome. His teacher is a mechanical person who teaches by rote and does not in the least inspire her pupils. What can I do?"

"Your boy is in the machine," I said. "But you could do a lot to illuminate the process. It is a case for careful handwork."

"Precisely, what do you mean? I am willing to take any amount of pains."

Scott and Thackeray may be beyond your boy as yet, I said. Besides, they are pretty solid doses for the modern young person, used to hasty and pre-digested reading. Long descriptions and moralizing are not in fashion nowadays. But almost any boy will like the thrilling adventure parts when they get into them. You can entice a boy by a taste of "Ivanhoe." You don't have to start at the beginning and read every word.

The father or mother who really wants to co-operate in the process of education can keep ahead of the children, if they want to; or read along with them. Yes; it takes some pains and forethought.

There are many delightful novels based on English history—or almost any other kind of history. Get the school child interested in one of those stories, and you will see immediately how it enlivens the otherwise dry "study" that the school books afford. There you see the more intimate life of the people set forth, as it was lived by men and women and children.

The stories of Scott, for instance, do show the life of the people in England and Scotland from 1100 to 1800; but before Scott it is well to begin with easier reading, such as Conan Doyle's "The White Company," Stevenson's "The Black Arrow," Edna Lyall's "To

Right the Wrong," Blackmore's "Lorna Doone," "Alice Lorraine" and "The Splendid Spur," Maurice Hewlett's "Life and Death of Richard Year-and-Nay," Ainsworth's "The Tower of London" and "Windsor Castle." And many, many others. The librarian of your local library will gladly lead you to the whole list.

If you have not read these yourself, I promise you a good treat in reading them one by one; fitting yourself to inspire your boy or girl to see the real life behind the history.

When my own boy was little, I used to make it an unailing habit to read to him while he had his supper. I picked parts of good novels, skipped the dry and tiresome descriptions, and filled in the gaps as well as I could. Many of the books I had not read before; so I was killing two birds with one stone; filling up gaps in my own education! And how he did love it! Even now, many years afterward, I can see him drawing out the time by moving his spoon so slowly to his lips, so as to prolong the enjoyment.

Stanley Weyman's "Story of Francis Cludde," T. L. Peacock's "Maid Marian," Charles McFarlane's "The Camp of Refuge," Lytton's "Harold, the Last of the Barons"—all of these contributed to the background against which, when he reached English history in his regular school work, he saw all that the teacher talked about. So, too, long before he was old enough to read them himself, he came to be familiar with Scott's "Ivanhoe," "Kenilworth," "Guy Mannering," "Waverley," "Fair Maid of Perth," "Rob Roy," "The Talisman," "The Fortunes of Nigel." Afterward he read them all with fresh delight.

It seems tiresome to go on with the list; but some parent may find it helpful to be reminded of other stories that illuminate English history, such as Kingsley's "Hereward the Wake," "Westward Ho," Thackeray's "Henry Esmond," Amelia Barr's "The Lion's Whelp." The last is really a juvenile story. Less well known but wholly enjoyable for old and young are Mrs. Gaskell's "Mary Barton," and Mrs. Steele's "On the Face of the Waters." All these give sidelights on English history.

For your own enlightenment you can add no end of books, such as Shelley's "Inns and Taverns of Old London," and Compton Ricketts's "The London Life of Yesterday."

It is such a pity to have either old or young waste their time on such stuff as most young people are reading nowadays, when famous and even immortal books, with abiding profit awaiting the reader, remain unread.

For, as Ruskin in his "Of Kings' Treasuries," and Frederic Harrison in his "Choice of Books," so forcibly remind us, every worthless book read means a worth-while one forever unknown to us.

Such books as these make history a living thing. Prudence Bradish.

(Copyrighted, 1924.)

### Great and Enduring Kindliness of Lincoln.

When Lincoln was a lawyer in Springfield, Ill., one day he was going with a party of lawyers to attend court in another town. They rode, two by two, on horseback through a country lane. Lincoln was in the rear. As they passed through a thicket of wild plum and crabapple trees, his friends missed Lincoln. "Where is he?" they asked. Just then Lincoln's companion came riding up. "Oh," replied he, "when I saw him last, he had caught two young birds which the wind had blown out of their nest, and he was hunting the nest to put them back." After a little while Lincoln caught up with his friends, and when they rallied him about his tender heart, he said: "I could not have slept if I had not restored those little birds to their mother."

Another time, Lincoln was riding past a deep miry ditch, and saw a pig struggling in the mud. The poor animal could not get out, and was squealing with terror. Lincoln looked at the pig and the mud, and then at his clothes—clean ones, that he had just put on. Then he decided in favor of the clean clothes, and rode along. But he could not get rid of the thought of the poor animal struggling so pitifully in its terror. He had not gone far when he turned back. He reached the ditch, dismounted, and tied his horse. Then he collected some old wooden rails, and with them made a foot-bridge to the bottom of the ditch. He carefully walked down the ridge, and caught hold of the pig. He pulled it out, and setting it on the ground, let it run off. The screaming, struggling creature had splattered Lincoln's clean clothes with mud. His hands were covered with filth, so he went to the nearest brook, washed them and wiped them on the grass. Later, when telling a friend about his adventure, Lincoln said that he had rescued the pig for purely selfish reasons, "to take a pain out of his own mind."

It was at the close of the Civil War, the crisis had come, and the end of the long struggle was in sight. The Union troops were hemming in Richmond. Then President Lincoln went himself to City Point, and there, while battle after battle was fought, he remained, anxiously waiting. In his tent lived a pet cat. It had a family of new-born kittens. Sometimes the President relieved his mind by playing with them. Soon Richmond was taken and Lincoln was about to visit the city. Before he left his tent, he picked up one of the kittens, saying: "Little kitten, I must perform a last act of kindness for you before I go. I must open your eyes." So saying, he passed his hand gently over its closed lids, until the eyes opened; then he set the kitten on the floor, saying: "O that I could open the eyes of my blinded

fellow-countrymen as easily as I have those of that little creature!"

The husband of a poor woman had paid for a substitute for the army. Later, while intoxicated, he enlisted. When he was sober, thinking that because he had paid for a substitute the Government had no right to his services, he deserted. He was arrested, tried and sentenced to be shot. His poor wife was frantic. She took her little baby in her arms, and went to the White House, hoping to see the President. There were, however, so many people waiting to petition Lincoln that the poor woman was forced to sit in the waiting-room for three days, then she could not get admission into the President's private office. Late in the afternoon of the third day Lincoln was going through a passage back of the waiting room, when he heard the baby cry. He immediately returned to his office, and rang a bell; old Daniel, an attendant, answered. "Daniel," he said, "is there a woman with a baby in the anteroom?" Daniel said there was, and that she was waiting on a matter of life and death. "Send her to me at once," said the President. The woman came in and told her story, and Lincoln pardoned her husband. As she was going down the stairs with happy uplifted eyes, and lips moving in thankful prayer, Daniel pulled her shawl. "Madam," he said, "it was the baby that did it!"

One day the Honorable Thaddeus Stevens brought an elderly lady to see the President. She was in great distress. Her son, a soldier, had been court-martialled and sentenced. There were mitigating circumstances in his case. The President listened with attention as the case was put before him. Then he turned to Mr. Stevens. "Do you think this is a case which will warrant my interference?" he asked. "With my knowledge of the facts and the parties," Mr. Stevens replied, "I should have no hesitation in granting a pardon." "Then," said the President, "I will pardon him." And he did. As the grateful mother walked out, she said to Mr. Stevens: "I knew it was a copperhead lie!" "What do you refer to, madam?" asked Mr. Stevens. "Why they told me he was an ugly-looking man," she exclaimed. "He is the handsomest man I ever saw in my life!"

### Features of New Spring Skirts.

Attractiveness and novelty of the fabrics used are outstanding features of the Spring skirt lines, particularly those for sports wear. This is not only the case in silks, it is pointed out by the United Skirt League of America<sup>a</sup> but is also true of the woolen weaves. In patterns stripes are featured, and pleatings continue to be stressed in the leading lines. The pleatings are finer than those of last Spring, a very fine accordion pleat being one of the newest developments. The pleated types are said to have maintained their popularity, not only on the score of attractive appearance, but also because they combine freedom of movement with the straight silhouette, the vogue of which is practically unchallenged.

To keep out of hot water, keep cool.

**Late News From Michigan Factories.**

Ann Arbor—The Ann Arbor Chemical Co., with business offices at 1504 Broadway, Detroit, has been incorporated with an authorized capital stock of \$15,000, all of which has been subscribed and paid in in property.

Alston—The Christiansen Lumber Co. has been incorporated with an authorized capital stock of \$250,000 preferred and 5,000 shares at \$1 per share, of which amount \$1,000 has been subscribed and paid in in cash.

Detroit—The Stitt Refrigeration Co., 1421 Rivard street, has been incorporated with an authorized capital stock of \$170,000 preferred and 50,000 shares at \$1 per share, \$1,000 of which has been subscribed and paid in in cash.

Jackson—The American Manufacturing Co., 408 Dwight building, has been incorporated to manufacture and sell hose, pipe, couplings, etc., with an authorized capital stock of \$10,000, all of which has been subscribed and \$1,000 paid in in cash.

Detroit—The Zenith Carburetor Co., with business offices at 1638 Dime Bank building, has merged its business into a stock company under the same style with an authorized capital stock of \$5,000, \$1,000 of which has been subscribed and paid in in cash.

Detroit—The Manufacturers Agents, Inc., 1200 Washington boulevard, has been incorporated with an authorized capital stock of \$600 preferred and 600 shares at \$1 per share, of which amount \$150 and 150 shares has been subscribed and \$300 paid in in cash.

Battle Creek—The Battle Creek Dog Food Co., 51-3 East State street, has merged its business into a stock company under the same style, with an authorized capital stock of \$50,000, of which amount \$30,000 has been subscribed and paid in, \$1,775.92 in cash and \$28,224.08 in property.

Battle Creek—The L. M. Schley Co. has merged its manufacturing of dresses, etc., into a stock company under the style of the Walsh-Schley Co. with an authorized capital stock of \$20,000, \$10,000 of which has been subscribed and paid in, 497.06 in cash and \$9,502.94 in property.

Detroit—The Zeldes Smelting & Refining Co., 648 East Columbia street, has been incorporated to do smelting, refining metals and a general metal business at wholesale and retail, with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Niles—The Original Cabinet Corporation has been incorporated to manufacture and sell interior cabinet work for postoffices, school buildings, etc., with an authorized capital stock of \$50,000, of which amount \$45,200 has been subscribed and paid in, \$2,800 in cash and \$42,400 in property.

Detroit — The Marks-Fiske-Zeiger Co., iron, steel, steel supplies, etc., 2503-7 24th street, has merged its business into a stock company under the same style with an authorized capital stock of \$250,000, all of which has been subscribed and paid in, \$28,411.42 in cash and \$221,588.58 in property.

Detroit—The Demountable Batteries Corporation of Michigan, 3932 Cass

avenue, has been incorporated to deal in batteries, motor parts, accessories, etc., at wholesale and retail, with an authorized capital stock of \$150,000 of which amount \$77,300 has been subscribed and paid in, \$1,300 in cash and \$76,000 in property.

Detroit—The Murray Products Co., General Motors building, has been incorporated to manufacture and sell metal products, with an authorized capital stock of \$30,000 preferred and 15,000 shares at \$1 per share, of which amount \$17,250 and 15,000 shares has been subscribed, \$9,000 paid in in cash and \$23,250 in property.

Nirvana — The Idlewild Cement Block & Investment Manufacturing Co. has been incorporated with an authorized capital stock of \$25,000, of which amount \$2,700 has been sub-

scribed and paid in, \$300 in cash and \$2,400 in property. The company will also conduct a canning factory at Idlewild, near Baldwin lake.

Niles—The Niles Steel Tank Co. has purchased a tract of land, known as the Niles baseball park, and will proceed to erect new buildings thereon. The main factory building will be a one-story brick structure, 100x150 feet, the office will be 20x40. A warehouse will be built in the rear of the factory building. It is the intention to break ground for the foundations of the proposed buildings immediately.

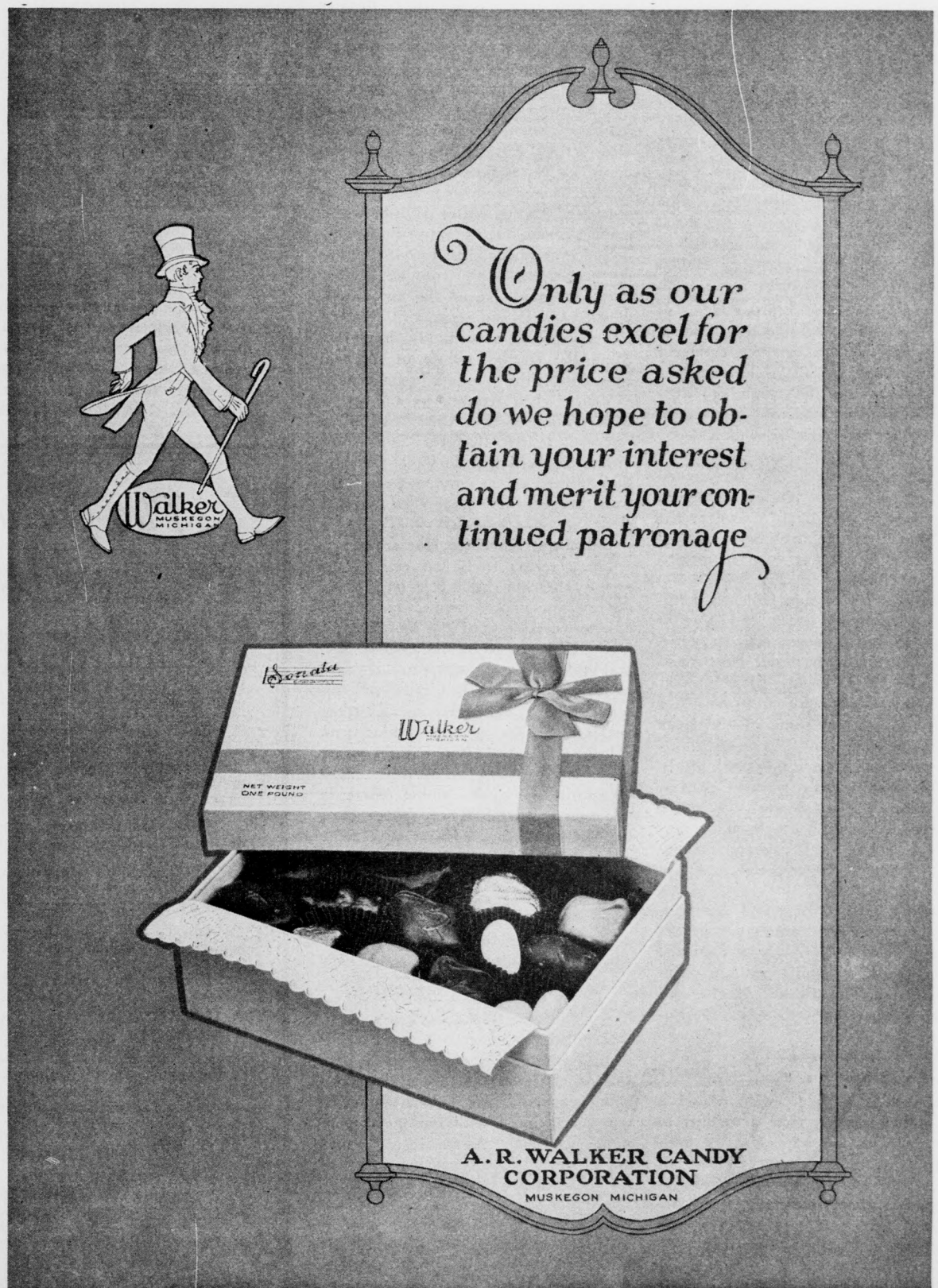
Monroe—The Barrett Products Co., manufacturer of imitation leather coating for interior trimming, has completed the installation of its machinery and is now open for business.

Baroda—The Baroda State Bank

will erect a two-story modern bank building, of brick and stone.

Monroe—Gus Cooley has sold the Monroe Restaurant, 45 South Monroe street, to Nick Pierce and Gus Zessen, of Ypsilanti. The restaurant will be closed for two weeks, while necessary improvements and alterations will be made.

Negaunee—The store building, grocery and meat stock of the late O. A. Koskinen, corner of Mitchell avenue and Case street, was sold at auction to Baptist Dighera, who has been associated with his father, Dominic Dighera, in the management of his grocery store, corner of Kanter and Case streets, for several years. Gerald Leveille, will continue as manager of the meat department.



Only as our  
candies excel for  
the price asked  
do we hope to ob-  
tain your interest  
and merit your con-  
tinued patronage

**A. R. WALKER CANDY  
CORPORATION**  
MUSKEGON MICHIGAN



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.

#### Ribbons Especially Favored in Millinery.

Growing favor is being bestowed in local millinery circles on a recent French import trim made generally of flat appliqued flowers on a four to six inch wide band. This, according to the bulletin of the Retail Millinery Association of America, is laid across the crown of the shape and extends out on the brim, sometimes turning under and clamping it. The same idea is seen in ribbons, but the floral theme thus carried out resembles nothing more than a raised ribbon effect.

"Bows of all kinds and flat twists of the ribbon—generally satin-faced moire, belting and even fancy-edged grosgrain—are seen," the bulletin goes on in describing the trimmings now favored by the trade. "Clusters of knotted or end pointed ribbon loops make a high front trim, or flutter around a brim edge. The new pencil edge flange on brims is achieved sometimes by wrapping a cord or the tightly rolled edge itself with narrow ribbons, either in one color or striped effects.

"Wide crepe satin and faille plaid ribbons, with much green and blue in them, are being shown advantageously, making high-wired side effects and the entire cuffs of some hats. Flowers are being used more and more for 'dressing up,' and some of the large black chapeaux have a large single flower on one side with raised petals. Shaded silk foliage wreaths, a few toques, and the flat flowers either face the top or bottom of a brim or perhaps a crown, for the vogue for applique includes flowers, and many of them.

Ostrich, coque, peacock, glycerine and burnt effects are good in the feather field, with many flat pasted pads of tiny soft quills cut into strip-like effects. The last-named often alternate their colors to resemble ribbon work."

#### See Swing To Plain Silks.

More of a swing to plain silks has been noted recently that, according to some, may prove important as indicating later season trends. That all is not well with the print demand is reflected in the remark that the "cutters will buy later on" and also the price shading that has developed. It is claimed, however, that this is on the low end merchandise of a pattern

that is passe or less attractive. As indicating the trend to plain silks, interest has recently been shown in satin and other highly lustrous silks for Spring suits and coats. If this movement progresses, it is pointed out it will be a boon to the silk manufacturers, whose orders from the cutters have not been extra large. Besides satin crepe, crepe de chine and heavy georgettes have received attention.

#### Serge Demand and Low Prices.

The low prices which the American Woolen Company announced on men's wear serges, it is felt in some quarters may be a factor toward bringing these fabrics back into favor. Such reasoning based on the matter of price alone, is questioned. It is pointed out that price has not been the element that has put serges out of the running. Rather it is the great use of the automobile which renders the serge suit "shiny." Pencil stripes accordingly have become the staples, owing to the fact that the "shine" is not as much in evidence when relieved by the stripe. With regard to the American's serge prices it is felt that they will show orders received will do their share to little profit to the company, but the ward keeping mill machinery going.

#### Bracelet Novelties Numerous.

There seems to be no end to the novelty bracelets that are now being put on the market here. One of the newest varieties is of the bangle type. It is offered in white celluloid in several styles, most of which are set with imitation pearls. Bracelets of this type are not only seen set with the pearls alone, but in combination with colored or white stones. They are made large enough to be worn either above or below the elbow, come in one-quarter, one-half and three-quarter widths, and wholesale at \$7.50 a dozen up. Among the other novelties are new effects in link or flexible bracelets, both enameled and stone set. They fasten with spring ring clasps, come in both plated gold and sterling silver and wholesale at \$18 to \$19.50 per dozen.

#### The New Handbag Lines.

Handbag manufacturers are concentrating production on the under-arm and pouch styles, and from orders on hand, express their belief that both types will meet with continued consumer approval. As the season wears on, however, it is expected that the silk pouch bag will be the leading kind. The under-arm bag is being produced in a variety of leathers and also in silks in tapestries and jacquard effects. One manufacturer is offering one equipped with a safety pocket in

genuine vachette at \$24 per dozen. The pouch bag is made in varied sizes for the new season with considerable attention devoted to fancy frames. Black is said to be the preferred shade in both types of bags.

#### Tailored Suits Help Neckwear.

Better business is being done in women's neckwear at present than for some time, and the prospective vogue for women's tailored suits this Spring is held largely accountable for it in a statement issued by the United Neckwear League of America. The tailored suits have been of particular aid to the new waistcoats that are offered here for women. These are made up in mannish patterns in pique, linen and Rodier fabrics in light colors, with large pearl buttons for decorations and fastenings. Among the "dressier" types of neckwear, rufflings of all kinds are finding favor. One of the factors presaging a good business in such goods this Spring is their adaptability to any style or cut of dress.

#### Attractive Sets For Smokers.

Among the new things in the jewelry line to make their appearance in the local trade are very attractive smoking sets for men. These consist of cigarette case and match holder in a similar pattern, and are offered in several very neat designs in gold-filled and sterling. The latter wholesale at \$9.50 each, while the gold-filled sets may be had at \$5.25, wholesale. For women there is a very novel cigarette case offered on the order of a vanity case. Gold-filled and swing-

ing from a chain handle, it wholesales at \$3.50. No match holder comes with this case. Although the sets in question have been on sale only a few days, they are being well taken by buyers.

Coloma—The Standard Dress & Skirt Co., of Chicago, has leased the Wallace building, and will commence manufacturing its line as soon as the necessary machinery has been installed.



### FIRST SHOWING FOR 1924

January 28th to February 23rd

Criterion Trimmed Hats  
Wolverene Tailored Hats

And an unusual and Complete Assortment of Shapes, Trimmings and Novelties.

Also Popular Priced Trimmed Hats

Your inspection of our line will be greatly appreciated.

Yours truly,

**Corl-Knott Company**  
GRAND RAPIDS, MICH.

## The Outlook For 1924 In Dry Goods

THE PRICES made by Mills and Manufacturers for late Spring and Fall all indicate a desire to maintain the present good volume of sales by maintaining prices at or near present levels and within the price ranges which have prevailed for the past year.

The prices announced by Cotton Manufacturers are substantially the same as prevailed last year even though Cotton is 5c to 10c a pound higher. They are absorbing increased cost of raw material and labor by savings in manufacture and cutting overhead expenses by increased volume.

Wool Manufacturers are maintaining the same prices by their desire to operate at 100 per cent capacity.

Silk operators are buying Raw Silk at substantially the same levels while artificial silk mills are even announcing slight reductions by making savings in manufacture.

Wholesalers are doing their part by passing on to retailers the benefit of purchases made some time ago at lower levels.

Retailers are working on the same policy, and by pushing sales, have shown a wonderful Holiday trade and excellent increases in January.

We are stocking only Quality Merchandise and our stocks are most complete; in fact, we have had such a wonderful business in response to our additional lines that we are advancing deliveries of merchandise ordered for later Spring months. We expect to show large increases each month by having the most complete stocks possible. Don't lose business by being out or having broken stocks.

IN 1924 DEPEND ON US

**GRAND RAPIDS DRY GOODS CO.**  
WHERE QUALITY AND LOW PRICES PREVAIL

**Books of Lincoln's Youth**

In his youth Lincoln had Aesop's Fables, Robinson Crusoe, Pilgrim's Progress and the Bible to read. He absorbed them, made them a part of his intellectual equipment. "It was enough," says the New York Times, while "thousands of other boys have had as good or a better library, and grown up inarticulate, commonplace, dull, substantially illiterate."

Beware of too many books, too many newspapers, too many magazines, too much fiction, in youth and middle age, the period of intellectual growth. It is not by the hasty reading of many books and papers that the mind grows rich and powerful. It is by concentration on a few great books, by the mastery of the great thinking done by others, that one becomes capable of great independent thought and expression. The superficial reading of many things, the constant hopping of the mind from one subject to another, without reflection or effort to memorize, makes a sieve of the mind, through which all sorts of things pass without yielding exactness of knowledge or power of continued thought on any one subject to the brain.

The things we read only to forget are a handicap. In fact, time spent in reading things which should be forgotten is sheer waste.

**More Novelties in Jewelry.**

Of the popular-priced jewelry novelties to appear in this market, one of the newest is a bangle bracelet that is different from previous offerings of such articles. It is made of celluloid

in jade, emerald green, sapphire blue and other favored colors and is overlaid with a pierced filigree trimming in sterling silver. It "jobs" at \$12 a dozen. Among the new things seen here that come more or less rightfully under the general head of silverware are three-piece console sets of antique design in verde effect finished off with gold. One attractive set of this kind wholesales at \$2.25, while another, larger and equally attractive, is priced at \$3.

**Vogue for Suede a Help.**

Increasing interest in Paris in suede as a trimming for dresses, blouses and millinery is expected materially to enhance the use of leather belts here this Spring. In the new things from the French fashion capital are suede hats, suede ornaments for both hats and dresses, and suede coats, all of which make that material of particular interest to consumers. The new belts are shown in both shiny and dull finishes, and many of them are seen in high colors. The use of black belts painted with designs to match hand-painted patterns on dresses and shoes is not beyond the range of expectations, due to the craze for them abroad. Many of the new belts have ornamental buckles that smack strongly of the Far East, some of them having the appearance of Chinese coins.

The difference between a business failing and a business paying is the difference between neglecting little leaks and little profits, and taking pains to avoid leaks and to get the profits.



**Tanglefoot Fly Spray**

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.

THE O. & W. THUM COMPANY, Grand Rapids, Michigan

**T A N G L E F O O T**  
Fly Paper, Fly Spray, Fly Ribbon, Roach & Ant Powder, Tree Tanglefoot

**THIRTY-FOURTH  
ANNUAL STATEMENT  
OF THE  
FINNISH MUTUAL FIRE INSURANCE COMPANY  
CALUMET, MICHIGAN**

<b>ASSETS</b>		<b>LIABILITIES</b>	
Cash in Banks	\$259,540.17	Reserve for Losses	\$ 10,770.12
Bonds	102,687.85	Reserve for Commissions	464.56
Agents Balances	975.88	Reserve for Unearned Premiums	59,054.64
Premiums in Course of Collection	4,239.74		
Notes Receivable	4,953.60		
Cash in Office	100.00		
Accrued Interest	1,992.00		
	\$267,611.60	<b>SURPLUS</b>	<b>\$197,322.28</b>
			<b>\$267,611.60</b>

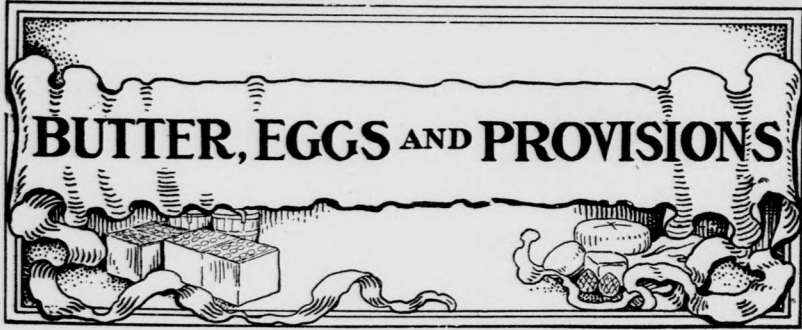
**SUMMARY**

<b>INSURANCE IN FORCE</b>	\$6,064,185.00	<b>ASSETS PER \$1,000 IN FORCE</b>	\$44.11
<b>LOSSES PAID TO DATE</b>	303,203.17	<b>SURPLUS PER \$1,000 IN FORCE</b>	30.89
<b>SAVINGS TO POLICY HOLDERS</b>	491,941.98	<b>DIVIDEND FOR 1924</b>	50%

This Company writes insurance on approved Mercantile, Dwelling and Church risks, and has returned dividends of not less than 50% for the past 39 years. You should be interested in this proposition. Write for further information to

**F. M. ROMBERG, Manager**  
Calumet, Michigan

**CLASS MUTUAL INSURANCE AGENCY**  
Fremont, Michigan



### Is the Meat Problem Solved by the Catalo?

Is the catalo to solve the meat problem for us? Before requiring our readers to answer this question, it may be well to explain to them exactly what a catalo is. When ones train passes a station named Colneb, he knows he is on the Colorado-Nebraska boundary line. Analogous conclusions follow observations at such stations as Moark where the train leaves Missouri for Arkansas, or Monaho, where it crosses from Montana to Idaho. With a similar kind of elephantine playfulness to that thus displayed by the retiring genius who baptizes railroad stations, some biological relative of his has bestowed the name of "catalo" upon a hybrid of domestic cattle and the buffalo. This odd product of cross-breeding will thrive in arid country and yields excellent meat—so we are assured by Benton Borthwick, who writes of it in the Forecast as follows:

"The catalo and the mule would be first cousins if it were not that one belong to the genus bos, while the other claims kin with the genus equus. The bond between them is that both spring from mesalliances, the catalo being the offspring of the buffalo and the gentle domestic cow. \* \* \* The catalo is so hardy that he can live on pastures which would be poor picking for a sheep, and his meat is equal to the best beef, to which has been superadded the tender and luscious hump that made the wild buffalo so eagerly sought by the equally wild huntsmen of the plains.

"It was the extreme desirability of this hump, combined with the value of his shaggy hide, that helped to bring about the practical extermination of the American bison, or buffalo. The Indians appreciated both, but lived in peace and amity with the buffalo and left enough of them to ensure an inexhaustible supply of meat and tepees for future years. The white man's appreciation was equally keen—but, like the Indian, the buffalo was in his way. He wanted the plains for his cattle to range over, and he did not approve of the cattle associating with the buffalos. Therefore, the buffaloes were gradually exterminated until the only herds remaining are those kept as zoological curiosities.

"The new species has really been established, and there are now a sufficient number of cataloes to make it safe to prophesy that the new animal will play a leading part in the future food supply of the Nation.

"The range is the natural habitat of the buffalo and the catalo appears to inherit from its wild progenitors

this love of the open. Turn the catalo loose in summer and winter; it fattens much more rapidly than domestic cattle would under the same circumstances, and its mortality rate is much lower. The driving blizzard of North Dakota does not send a herd of catalo drifting before the storm, for the blood of the buffalo makes the hybrid turn and face the swirling snow.

"Again, because of the long adaptation of the buffalo to the plains conditions, water is not as essential to the catalo as it is to the cow. Nor is salt—which is so necessary to the cattle that the problem of salting them on the range has always been a serious one for cattlemen to consider—at all indispensable to the catalo, which will show little or no desire for the salt that is being lapped up eagerly by the cows feeding close beside it.

"Another advantage of the hybrid is his immunity from the diseases which have so scourged the cattleherds. In Texas, the worst tick country in the whole United States, the catalo has grown and thriven, immune from Texas fever and Texas blackleg, in the midst of the cattle herds which were dying from these dreadful diseases. In fact, nothing so far has seemed to affect the health and disposition of the Texas catalo. He has grown and taken on weight in the dry hot plains of summer and the moisture laden air and the rain soaked turf of the wet season have merely brought more food to his mouth as he placidly crops the grasses growing long and rank under the downpour.

"These are some of the advantages which the catalo possesses over his domestic ancestors. In other ways he shows that he is a distinct improvement on the buffalo. Pre-eminent among these is his peaceful disposition \* \* \* The catalo is no fighter. Even where there are big herds, the breeders report that a fight has never been known, for the animals are docile and easily broken and are by nature inclined to keep the peace.

"The experiment by which breeders have finally produced the catalo are interesting. They have succeeded after many years of fruitless effort, because the two men who were instrumental in discovering the secret of a successful cross are wealthy as well as scientific, and grudged neither money nor trouble when it came to the possibility of establishing a new breed of domestic animals."

Unlike the mule, we are told, this hybrid is able to perpetuate its own species. So far as known, no males have ever been born from the first cross, so that the second generation

## M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

## Seasonable Fruits and Vegetables

Have You Patronized

## LEWELLYN

CASH AND CARRY

STRICTLY WHOLESALE

1210 South Division Avenue,  
near Hall Street

GRAND RAPIDS

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

## Flour

### Fanchon-Red Star

Stocking your shelves with cheap flour of inferior quality is like setting up scarecrows that may be readily blown down. The trade generally is wise enough to know that good flour cannot be bought at a cheap price unless something is slighted somewhere.

JUDSON GROCER COMPANY  
DISTRIBUTORS

GRAND RAPIDS,

MICHIGAN

is either three-quarters or one-quarter buffalo, as the case may be. From these are produced the true catalo, which has both species on both sides. Writes Mr. Borthwick:

"When the true catalo appears, it becomes a type which combines the characteristics of both lines of ancestry and is quite distinctive. It has a heavier coat than the domestic animal, carries a large hump and bigger hind quarters than the buffalo, and—which is all-important—cuts approximately 150 pounds more of edible meat than the ordinary 'beef critter!'"

"Knowing that the great secret of producing a larger quantity of meat lay in the hump of the buffalo, the first care of the breeders of the catalo was to transfer this hump to the back of the new hybrid animal. Instead of being a huge lump of fat, the hump of the catalo forms the upper cut of a rib roast of beef. It is tender, clear meat of excellent flavor, scarcely distinguishable from that of the ordinary beef animal. Cataloes which have been slaughtered for meat have produced upper cuts nine inches deep. The great value of the catalo as a meat animal is that 70 per cent. of his weight can be sent to the table. Also, the meat is never tough, even when the animals are out on the range.

"As it stands to-day the problem of the catalo is not one of the mechanics of breeding. That has all been done, and now it is simply a matter of selection. Therefore, the best of the hybrids are all being used for the purpose of propagating better animals, and the others are being used for meat.

"Time alone is necessary to establish a race which will make productive vast areas that are good for little else. On these almost arid plains grazing is too thin and water too scarce to allow the better grade of beef animals to exist, but the catalo if left to itself, will thrive and gain weight. The range animal of the past has been responsible for tough, fibrous meat—too often diseased. The range animal of buffalo strain is hardy enough to resist disease and will produce clear-fibered meat that never gets tough. Before many years it is likely that the problem of our meat supply will be solved by the blending of the American bison blood with that of the beef animal that for a century has formed the main food-dependence of the people of this continent."

**Farm Products More in Line.**

The publication of the index number of wholesale prices for December by the Bureau of Labor Statistics makes it possible now to draw some conclusions concerning the net changes that have occurred in different groups during the past year. Perhaps the most interesting thing in the situation is the fact that prices of farm products stand at exactly the same level as in December, 1922. In view of the sharp rise in cotton during the autumn months this is surprising, but the advance in cotton and wool has been offset by lower prices for grain, hides, and a few other commodities. Farm prices as a whole are still out of line with the general level, but it should be remembered that their index number

of 145 in December lacks only one point of being the highest since December, 1920. In that month the index for farm products stood at 152, but the plight of the farmer was much worse then than it is now, because the index for all commodities then stood at 179, whereas it now stands at 151. In other words, at the end of 1920 there was a spread of twenty-seven points between prices of farm products and the general average, but at the end of 1923 this spread had been reduced to only six points.

**Improvement in Swiss Cheese.**

Improvements in the manufacture of Swiss cheese continue to be made, according to reports of the United States Department of Agriculture, which has been devoting much attention to cheese making in recent years. Co-operative work with several factories in Ohio has shown that the trouble known among makers of "glass cheese can be prevented by maintaining in the milk used a proper ratio between the fat and the casein. All factories which followed the department's recommendations had no trouble of this kind, while four factories which did not comply with the conditions had trouble as before.

Tests were made with the centrifuge to improve the "eye" formation in Swiss cheese, and in nearly every case the centrifuging resulted in cheeses with fewer but larger "eyes." Of 241 cheeses made at the Grove City, Pa., Creamery from separated milk, 77.6 per cent. were fancy, 7.1 per cent. were No. 1, and 15.3 per cent. No. 2. Of 109 cheeses made from unseparated milk 30.3 per cent. were fancy, 52.3 per cent. were No. 1, and 17.4 per cent. No. 2.

**Jumper Sweaters in Lead.**

Jumper sweaters for women, hitherto known by the more descriptive name of slip-ons, are by far the leaders in the demand for Spring lines of knitted merchandise of this type. Reports from certain quarters of the trade indicate that the business taken in jumpers since the first of this year exceeds that of all the other styles put together. Boucle effects are in particular demand, from all accounts, both in jumper and jaquette models. In real silk sweaters a good business is being done in the finer grades, but the cheaper lines of this merchandise have been more or less supplanted by fiber silks. An active sale of the fiber sweaters is reported, especially those wholesaling around \$84 a dozen, and some of the mills are so busy on this class of goods that it is necessary for them to run overtime. Buff is the leading shade at the moment, with madonna blue and china (lacquer) red following in the order given.

**Canned Reindeer Next?**

There are so many reindeer wandering over the Kamtchatka peninsula serving no particular purpose to mankind that Consul G. C. Hanson, Harbin, China, informs the Department of Commerce of their availability for canning. Reindeer steak is a staple food of the northlanders and a delight to the epicures of warmer climates, and there is every reason to believe

that canned roast reindeer would be an acceptable item on the American housewife's pantry shelf. According to statistical reports of Russian officials it would be an easy matter to acquire 15,000 animals yearly from a single native belonging to the Koryaki tribe. The natives do not sell reindeer for money, because this is forbidden by their religious beliefs, but they very willingly exchange the animals for merchandise and provisions. It is believed that reindeer meat may also be exported by the refrigerating process.

**Advertising.**

"Waiter," growled a customer, "I should like to know the meaning of this! Yesterday I was served with a portion of pudding twice the size of this."

"Indeed, sir!" replied the waiter. "Where did you sit?"

"By the window," answered the customer.

"Oh, that explains it!" said the waiter. "We always give the people at the windows a large helping. It's a good advertisement."

**Involuntary Bequest.**

"James, I hear your brother died and left a lot of money."

"Yes, a policeman shot him before he got out of the bank window."

**Henry Smith Floral Co., Inc.**

52 Monroe Ave.  
GRAND RAPIDS, MICHIGAN  
PHONES: Citizens 65173 Bell Main 173



**Chocolates**

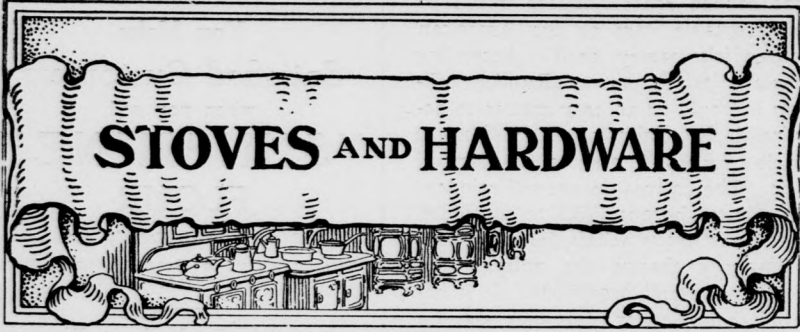
Package Goods of  
Paramount Quality  
and  
Artistic Design

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.

**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

**YELLOW KID  
BANANAS**  
In season all the year round  
**DELICIOUS  
WHOLESOME  
NUTRITIOUS**  
We devote careful, expert attention to  
properly packing our bananas  
**THE VINKEMULDER COMPANY**  
GRAND RAPIDS, MICHIGAN



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

#### Making Preparations for the Spring Paint Campaign.

Written for the Tradesman.

In the winter months when business is normally quiet, the wide-awake hardware dealer finds an excellent opportunity to make the necessary preparations for his spring trade.

A department in which a great deal of preparatory work can be done right now is the paint department. While considerable business can be secured even in the winter months by aggressively pushing interior paints and specialties, yet this business is small compared with the results that should come from the spring campaign.

A good many hardware dealers are inclined to sit back and, while they make some preparations for spring trade, to argue to themselves that no business can be done in the paint department in the interval. This is a mistake. Not merely can interior paint and varnish lines be successfully pushed; but the publicity and selling effort given these lines now will help to keep the paint department before your customers and will bridge the gap between fall and spring trade.

In this connection, "Turn Your Winter Evenings Into Money" is a good sales slogan. Remind the public, through your newspaper advertising and window display, that these long winter evenings give opportunity to refinish the scarred floor, to touch up the interior woodwork, to put a fresh coat of tint on walls and ceilings, and in the simple and inexpensive process to add a great deal to the selling value of the house and to its psychological effect on those who have to live in it.

If you have your spring prospect list already compiled, it will be a relatively simple matter to circularize this list regarding interior painting during the winter months. Every customer who receives your circular on interior specialties now will be thereby predisposed to give more favorable attention to your exterior paint campaign in the spring.

If you have not already got the spring prospect list in shape, do so without delay. The prospect list represents the backbone of any paint campaign. It should be both accurate and comprehensive; and before you launch the campaign, see that it is revised right up to the minute.

In this connection, I always advise a card index list. It is the easiest to

get up and the easiest to revise. You can take out a name, put in a name, change an address, without tangling up the rest of your list. The card index list costs a little more to start and takes far less trouble to keep in intelligent shape than any other form of prospect list.

More, it permits intelligent classification of prospects; which is often helpful. If you sell a man, he is out of the market for a year or two, probably much longer; but you don't want to forget him. So you transfer his card to an advance file, say 1926; and in 1926, without having to trouble your mind over the matter in the interval, you find the information ready to hand that in 1924 John Smith bought an order for exterior paint, and that now is the time to suggest putting on a fresh coat.

You can use your cards to record a lot of useful information regarding each sale you make; such as the dimensions of the building, color combination quantity of paint used, price, and the sort of weather at the time the job was done. The latter information is occasionally handy when a customer complains about the results; and the other details are useful in figuring on the next job.

If you don't feel like installing a card index, at least don't rely on your memory to keep track of paint prospects. Some hardware dealers still do that very thing. Whereas it is far better to buy a little indexed notebook and keep it always handy.

Get out your old list now and overhaul it thoroughly. Transfer the prospects you sold last season to another file, for future reference. Add new names as they come to your notice. Make note also of changes in ownership. Get a line on new building in your community; and also on old buildings which need re-painting.

The prospect list provides the medium through which to distribute the special advertising material supplied by the manufacturer, supplemented by any additional material you may get out yourself.

It is generally good business for the hardware dealer to identify himself actively with the campaign by getting up circular letters and other advertising of his own. It is not merely unfair to let the manufacturer do it all, but it is not good business. An element of local appeal can be worked into your own material which the paint manufacturer naturally can't provide. A circular letter, or, better still a personally-signed letter from the hardware dealer to each individual prospect on his list will be read a great deal more carefully than the best gen-

#### THE TOLEDO PLATE & WINDOW GLASS COMPANY

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

All kinds of Glass for Building Purposes

501-511 IONIA AVE., S. W.

GRAND RAPIDS, MICHIGAN

#### RICHMOND STAMP WORKS

RUBBER STAMPS

Brass Stencils—Steel Stamps—Stencil Cutting Machines

8 SOUTH IONIA AVENUE

CITIZENS 51518

#### Are You Going to Drive Your Open Car This Winter?

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

#### HAYES-IONIA SERVICE COMPANY

Richmond at Muskegon Ave.

Citizens Phone 72-395

Bell Main 2406

## Foster, Stevens & Co.

### Wholesale Hardware



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

## Michigan Hardware Company

100-108 Ellsworth Ave., Corner Oakes

GRAND RAPIDS, MICH.

Exclusive Jobbers of Shelf Hardware,  
 Sporting Goods and  
 FISHING TACKLE

# United Motor Trucks

A SIZE AND STYLE To Fit Your Business

SALES SERVICE

ECKBERG AUTO COMPANY

310 IONIA AVE., NW.



eral circular the manufacturer's high-priced advertising man can prepare; simply because the man who receives the letter personally knows the man who sends it.

Material of this sort can very well be put into shape right now; and in this way the busy days of the paint campaign can be relieved of a lot of work which would otherwise have to be done then.

Indeed, a great deal of preliminary work can be done now toward getting the spring paint advertising in shape. Window displays can be sketched on paper. Ideas for window displays and interior arrangements can be jotted down whenever they occur to you. Newspaper advertising copy can be prepared—tentatively, at least. If changes and modifications are necessary when the time comes, it is a great deal easier to make them than to write the material entirely new.

While you are at it, take time to go over the paint stock very thoroughly. Find out just what you have in stock. Of course you have taken stock and have your stock lists to guide you; but take a little extra time to study your stock with an eye particularly to the prospective spring demands of your paint customers. While you can't stock up to meet demands for a long period in advance, it is a fatal and unnecessary mistake to start the campaign short in some popular color or to have a customer start a job with a partial supply and find himself held up for days until more paint can be gotten in. Make your plans now for starting the campaign with what stock you actually need, and keep up your stock as you go along.

Also, take time to look over your stock of newspaper cuts. Good cuts help immensely to make an advertisement appealing and effective. Perhaps your manufacturer has something new this year to help you out.

It will usually pay for the dealer to go over the entire prospect list with his salespeople; so that from the very outset the entire selling staff will be in touch with the campaign. Get into the heads of your salespeople the idea of doing personal work for the paint campaign whenever opportunity offers. Any member of the staff may find a chance to solicit business, or to get track of new prospects; and all should co-operate.

It is quite likely that your list contains the names of people who right now have practically decided to paint. It will usually pay, before the general campaign starts, to do a bit of personal canvassing with your likeliest prospects; with a view to cinching some advance orders. Go out yourself, or send out your best paint salesman; or if some member of the staff happens to be on the "good side" of the prospect, send that man to canvass him. Point out the advantage of painting early in the season, before the rush sets in; of getting the matter settled right now instead of being harassed for a couple of months.

A little bunch of advance orders gives the spring campaign a very encouraging start. More than that, every sale helps to make more sales. When you can say to Jones, "Your neighbor,

Smith, has bought our paint already this season,' you drive home two ideas, that after all it isn't too early to paint, and that the paint must be some good or Smith wouldn't be in such a hurry to buy it.

Having started well, keep after your prospects. Go into the game determined to make a first class showing, and get your salespeople imbued with the same idea. Victor Lauriston.

**Marking Emblem Goods Outlined.**

So many complaints have been received by the Good and Welfare Committee of the National Jewelers' Board of Trade regarding the marking of emblem goods under the stamping law that steps have been taken to bring about a uniform practice. At a meeting of the makers of such goods it was decided that, where an emblematic article is composed of two parts that are separated in ordinary use, each part should be marked separately. If one part is marked with the karat mark and the other part is base metal, it was decided that the latter should be so marked as to indicate that fact, or else that neither part should be marked. The part marked, however, must assay within one-half karat of the indicated standard "in so far as that portion of the part is composed of the material which appears like gold."

**Lincoln.**

The weary form, that rested not,  
Save in a martyr's grave;  
The careworn face that none forgot  
Turned to the kneeling slave.

We rest in peace, where his sad eyes  
Saw peril, strife and pain;  
His was the awful sacrifice  
And ours the priceless gain.  
John Greenleaf Whittier.

It pays to be business-like, but one may over do it and be so extremely crisp and efficient as to eliminate the desirable human traits which develop friendliness.



**BOND**

SIX SNAPPY COLORS and WHITE

**MEETS**

**THE NEEDS OF**

**THE HOUR**

**Kalamazoo Vegetable  
Parchment Co.**

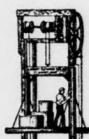
**Kalamazoo, Michigan**

**Sand Lime Brick**

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

**Brick is Everlasting**

Grande Brick Co., Grand Rapids  
Saginaw Brick Co., Saginaw  
Jackson-Lansing Brick Co., Rives Junction.



**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.

**TAKING INVENTORY**

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

**INDIA TIRES**

HUDSON TIRE COMPANY  
Distributors

16 North Commerce Avenue  
Phone 67751 GRAND RAPIDS, MICH.



**SCHOOL SUPPLIES**

**Pencils**

**Tablets**

**Paints**

**Ruled Papers, etc.**

**WRITE US FOR SAMPLES**

**The Dudley Paper Co.**  
LANSING, MICH.

**MCCRAY**

**REFRIGERATORS**  
for ALL PURPOSES

Send for Catalogue

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

**MCCRAY REFRIGERATOR CO.**  
2444 Lake St., Kendallville, Ind.

Decorations losing freshness

**Keep the Cold, Soot and Dust Out**

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

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

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

**Russ Soda Fountain Special**

We have two 6 foot, two 8 foot and one 10 foot Russ Fountains on which we can quote a very low price.

Also used Fountains, Chairs, Table and Supplies.

CASH OR TERMS

**Grand Rapids Store Fixture Co.**

7 Ionia Ave., N. W.

Grand Rapids, Michigan

**The Nachteggall Manufacturing Company**  
GRAND RAPIDS, MICHIGAN

**BANK**

STORE and OFFICE

**Furniture and Fixtures**



**Pioneer Hotels and Landlords of Kalamazoo.**

Kalamazoo, Feb. 5—An announcement will be made in a few days of another district meeting of the Michigan State Hotel Association, at the Hotel Whitcomb, St. Joseph. Definite notice will be sent to all members interested as soon as the exact date is known. The last meeting, which was held at Lansing, was such an unqualified success that a big attendance can be assured for the St. Joseph affair.

A bulletin giving in detail all of the proceedings and discussion of the Lansing meeting has been sent out to all Association members, and to many others who are not but should be. It is so easy for any reputable hotel man to join the Association I cannot understand how anyone could hold back for a moment.

Speaking of the Michigan Association, the Hotel World has this to say editorially:

"It has remained for the Michigan State Hotel Association to inaugurate a very commendable policy. It is holding district meetings in different parts of the State. In a word, as the mountain would not come to Mahomet, Mahomet goes to the mountain.

"Recently the first district meeting was held at Lansing and was largely attended. The meeting proceedings were stenographed, nicely printed in full in a 16 page bulletin and sent to all the members.

"The Michigan State Hotel Association has arrived."

The death of Edward M. Buel, manager of the Hotel Cleveland, Cleveland, comes as a personal grief for many members of the Michigan fraternity, with whom he was personally intimate. It occurred last week, from pneumonia. Mr. Buel was in attendance at the last State convention of the Michigan Hotel Association, and personally entertained a number of its members in his hotel. He was a man of wonderful ability in his own line and much beloved by his friends and patrons.

August Field for many years Manager of the Hotel Chippewa, Manistee, and previous to that of the Briny Inn, at that place, will, it is announced, be at the head of a company which proposes to erect a new hotel there. It will be located across the street from the site formerly occupied by the Briny Inn, which was burned some years ago, and Mr. Field, who is well and popularly known, will manage it.

During the meeting of the State Historical Society, at Kalamazoo, last week, there was much talk about pioneer hotels of that city, and I have succeeded in gathering some data, which I have no doubt will be of particular interest to the older traveling men who used to cover this territory years ago.

The Kalamazoo House was built and opened in the summer of 1832—ninety-two years ago—and was conducted by Cyre Burdick for two years. Gen. Justin Burdick, a brother and prominent figure in Kalamazoo history, coming there the year previous was the real owner of the property, which was built of lumber sawed at a mill at Comstock, six miles away.

At that time—1832—the Kalamazoo

House and three other buildings constituted the then village of Kalamazoo, at which time it was no unusual thing for timber wolves to howl all night beneath the windows of the hotel.

Shortly after this date one Frederick Booner became landlord. He had been conducting a hotel in Detroit and came here at the request of the Burdicks to relieve them of the responsibilities attendant upon entertaining "man or beast." There was an absence of competition of any kind and guests were glad to do anything for their stomachs and anywhere to lay their heads, for they literally swarmed to the new metropolis. Those were the grand old days when "doubling up" meant at least two, and sometimes three, in one bed.

It is said of the Kalamazoo House that in 1835, during a boom in real estate, this establishment with its twenty rooms was entirely inadequate to take care of the demands and "the entire square in front of the hotel, extending for nearly a block, was white with tents of land lookers. To feed this vast horde was more than it could do and hungry men were turned away by the hundreds."

It is further related "that for weeks together there would not be a single foot of sleeping room left in the hotel and the doors were guarded by determined men, who had a great task to perform in keeping back the crowds, especially from entering the windows of the dining room, where men begged to be served with food of some sort.

All of which will sound interesting to Kalamazoo landlords these days.

In 1836 the social enjoyments at the Kalamazoo House were many. The residents of the little community were as of one family and social distinctions were unknown. The grand old cotillion, with attendant waltzes, polkas, etc., were indulged in weekly by everybody.

In 1843, Israel Kellogg became proprietor of the Kalamazoo House, and its vicissitudes and landlords were many until 1861, when the hotel was rebuilt of brick, 82 by 135 feet, with sixty rooms, commodious lobby, dining room, parlors, etc., and was regarded as the most wonderful affair of its kind in Southern Michigan.

From its original incipency until the advent of the Michigan Central Railroad the Kalamazoo House was the absolute headquarters for transportation lines, as many as a dozen stages being lined up each morning to carry passengers to various population centers, principally among them being Cassopolis, Niles and Grand Rapids.

The hotel was continuously operated until about eighteen years ago when it was razed for the purpose of erecting business blocks, and while its landlords were many, it finally came into the hands of R. P. Emerson, who was in his day a typical boniface and popular with the traveling public.

As an evidence of the fact that Mr. Emerson was a live wire, I am appending a copy of a bill of fare supplied me by Walter Hodges, of the New Burdick, which he offered to his guests on Thanksgiving day, November 29,

# The Pantlind Hotel

The center of Social and Business Activities.

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

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



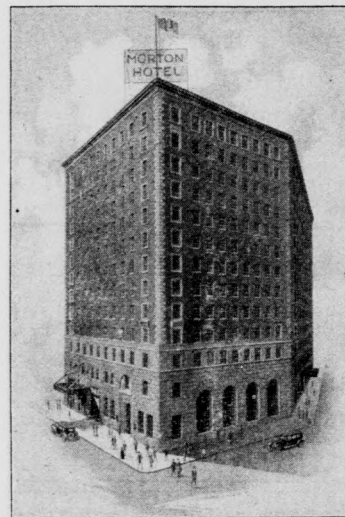
# CODY HOTEL



IN THE HEART OF THE CITY  
Division and Fulton

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

CODY CAFETERIA IN CONNECTION



## Morton Hotel

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

400 Rooms—400 Baths  
Menus in English

WILLIAM C. KEELEY,  
Proprietor.

## New Hotel Mertens

GRAND RAPIDS

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.

Union Station



75 Steps East

Fire Proof

1883—forty years ago—and presumably at 50 cents:

- Raw Oysters
- Imperial Soup
- Game Broth
- Fish
- Baked Lake Trout—Normandie Sauce
- Hollandaise Potatoes
- Boiled Turkey, Oyster Sauce
- New England Dinner
- Chicken, with Salt Pork
- Roast Ribs of Premium Beef
- Stuffed Partridge, Bread Sauce
- Young Turkey, Cranberry Sauce
- Game
- Mallard Duck, Game Sauce, Potted Pigeon, a la Anglaise
- Haunch of Black Bear, with Jelly
- Prairie Chicken, Stuffed, with Guava Jelly
- Entrees
- Cream Fritters, Broiled Oysters
- Broiled Quail on Toast
- Calves Brains, a la Provincale
- Sweet Breads, a la Maitre
- Cold Meats
- Boned Turkey, with Aspic Jelly
- Chicken, a la Mayonnaise
- Blood of Quail, in Jelly
- Aspic of Oysters, Shrimp Salad
- Vegetables
- Browned Mashed Potatoes, Sugar Corn
- Stewed Tomatoes, Asparagus on Toast
- Baked Sweet Potatoes
- Pastery and Dessert
- California Plum Pudding, Brandy Sauce
- Peach Meringue, Mixed Candies
- Charlotte Russe, Lemon Ice Cream
- Apples, Oranges, Pears, Figs, Raisins, Nuts, Bananas, Malaga Grapes
- Beverages

Of early hostleries in Kalamazoo there were three, the Kalamazoo, Exchange (or Indian Chief) and the River, followed in later years by the Burdick, American, Columbia and still later the Rickman.

In the spring of 1835, Johnson Patrick built and opened the Exchange Hotel and kept a most popular place for years. It was political headquarters for the old Whig party, and was said at that time to be the very best in the State. Its dinners were famous throughout the entire region. In its parlors were held most important political conclaves and its balls were matters of much popularity. Its run, however, seems to have been a short and merry one and it went out of existence a few years later.

The River House was built in 1836, by a ferryman, Nathan Harrison, on the bank of the Kalamazoo River. It was a small affair, conducted by Horace Walder, but seems to have been popular and figured in Kalamazoo history for a long period of years, and it was recognized as a formidable rival of the Kalamazoo House.

The Burdick House was completed and opened in the spring of 1853. It was built of brick, 70 x 100 feet, and four stories in height and was the largest and best constructed hotel in Western Michigan. For some years it was known as the Cosmopolitan and conducted by Francis Dennison. Up to the time of its destruction by fire years later, it was greatly enlarged by the addition of rooms on the West and a spacious dining room on the North. It seems like a joke these times when we learn that the original cost of the hotel was \$12,000, but at that time the brick used in its construction cost \$2 per thousand. Lime was 8c per bushel and bricklayers secured the princely wage of \$1 per day.

Small wonder that hotel rates were so modest during those early periods.

In submitting this article for the perusal of Tradesman readers, I wish to acknowledge the cheerful and courteous service rendered me by Miss Flora B. Roberts, librarian of the Kalamazoo public library and to Edwin J. Stevens, civil engineer, of this city, who supplied me with historical facts not otherwise obtainable.

The American House (since superseded by the Park-American) was established in 1869 by Fred Hotop, whose fame is a matter of State history and who was beloved by the traveling public. In its day the American was also one of the show places of Western Michigan and brought riches to its owner, who was the very embodiment of geniality and hospitality.

Adam Ehrman conducted the Hotel

Columbia for many years before he turned the active control of same over to his sons. He is still enjoying good health and the other day showed me a bill of fare of many years ago, which, as a matter of public interest I am reproducing:

- Canape Columbia
  - Blue Points
  - Sweet Gherkins, Celery, Queen Olives
  - Potage a la Reine
  - Salted Almonds
  - Boiled Blue Fish, Maitre de Hotel
  - Shoestring Potatoes
  - Boiled Young Spring Chicken
  - Early June Peas
  - Roast Young Vermont Turkey
  - Cranberry Sauce, Mashed Potatoes
  - Roast Suckling Pig, Sweet Potatoes
  - Breast of Domestic Duck
  - Asparagus Tips, Pure Fruit Jelly
  - Frozen Egg Nogg
  - Home Made Mince Pie, Pumpkin Pie
  - English Plum Pudding, Brandy Sauce
  - Neapolitan Ice Cream
  - Assorted Fruits, Assorted Cake
  - Roquefort Cheese and Crackers
  - Nuts, and Raisins, Beverages
- Among the best country hotels in Michigan, conducted on the American plan, are the Marquette, at Marquette, and the Ossawinamakee, at Manistique. John H. Lewis conducts the former and Louis Mallette the other. Both of these gentlemen are spending the winter in California and deserve a vacation.

Mr. Lewis has owned and conducted the Marquette for thirty-four years, and while it is the same structure it has been improved from time to time and always retains its popularity.

Mr. Mallette conducted the Bennett House, at Mt. Pleasant thirty-eight years ago, and he has been in the hotel game in Michigan ever since. His Manistique establishment is exceptionally well run and popular.

A new "boss" has arrived at the Hotel Western, at Big Rapids. At least Mr. and Mrs. W. F. Jenkins advise me of the arrival of a daughter—Frances Elizabeth—and the hotel fraternity are showering congratulations over the happy event.

J. T. Townsend, of the Whitcomb, at St. Joseph, and Abe Frank, Manager of the Ambassador, at Los Angeles, are discussing the advantages of Michigan versus California, as places to live.

Mr. Townsend made a trip to Florida early in the winter and made a very acceptable story of his trip for the Chicago Hotel Reporter. Mr. Frank took exceptions to it and came back. Now Townsend has taken up the cudgels for Michigan and seems to be several laps ahead.

The Hotel Vincent, under construction at Benton Harbor, collapsed the other day and caused a damage loss of \$100,000. The debris, however is being cleared away and the building will be reconstructed at once.

The Greeters of Michigan will hold a convention at the New Burdick, Kalamazoo, on Saturday, Feb. 16, on which occasion they will be the guests of Walter Hodges. This organization is made up of hotel clerks and is making a rapid growth everywhere. Frank S. Verbeck.

**Making It Plain.**

When a person is blind, his hearing is more acute," said the professor, explaining the law of compensation.

"Oi see," said Pat. "Oi've often noticed that if a man has one leg short, the other wan is always longer."

A lot of new-fangled mottoes have been printed and displayed around modern business places, but there is an old one which is still unexcelled, "Never say die!"

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

**HOTEL BROWNING** 150 Fireproof Rooms  
 GRAND RAPIDS  
 Corner Sheldon and Oakes; Facing Union Depot; Three Blocks Away  
 Rooms, duplex bath, \$2  
 Private Bath, \$2.50, \$3  
 Never higher



WHEN IN **KALAMAZOO**  
 Stop at the **Park-American Hotel**  
 Headquarters for all Civic Clubs  
 Excellent Cuisine Luxurious Rooms  
 ERNEST McLEAN, Mgr.

Stop and see George,  
**HOTEL MUSKEGON**  
 Muskegon, Mich.  
 Rates \$1.50 and up.  
 GEO. W. WOODCOCK, Prop.

**Western Hotel**  
 BIG RAPIDS, MICH.  
 Hot and cold running water in all rooms. Several rooms with bath. All rooms well heated and well ventilated.  
 A good place to stop.  
 American plan. Rates reasonable.  
 WILL F. JENKINS, Manager.

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

**Columbia Hotel**  
 KALAMAZOO  
 Good Place To Tie To

**Hotel Whitcomb**  
 AND  
 Mineral Baths  
 THE LEADING COMMERCIAL AND RESORT HOTEL OF SOUTHWEST MICHIGAN  
 Open the Year Around  
 Natural Saline-Sulphur Waters. Best for Rheumatism, Nervousness, Skin Diseases and Run Down Condition.  
 J. T. Townsend, Mgr.  
 ST. JOSEPH MICHIGAN

**HOTEL KERNS**  
 Largest Hotel in Lansing  
 300 Rooms With or Without Bath  
 Popular Priced Cafeteria in Connection  
 Rates \$1.50 up  
 E. S. RICHARDSON, Proprietor

**Earnings**  
 Five times dividend requirements are now being earned on the 7% Prior Preference Stock of the  
**Continental Gas & Electric Corporation**  
 This stock yields 7.57% at the present price of 92½ and accrued dividends.  
 Cash Dividends have been paid without interruption since incorporation in 1912.  
 Warrant attached to the Prior Preference Stock gives a call on Common Stock at \$50.  
 \$17.34 is being earned on the Common.  
 Write or Call for Details

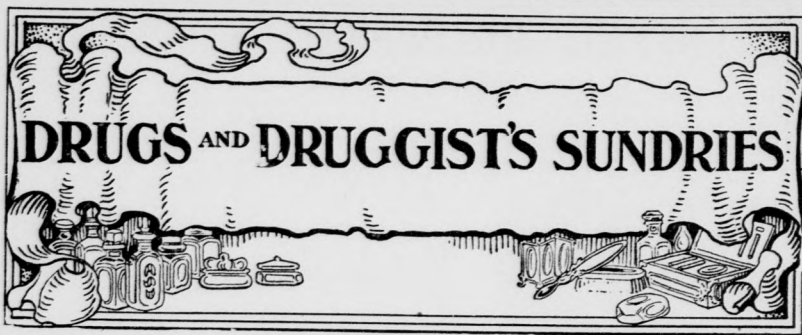
**Howe, Snow & Bertles, Inc.**  
 Investment Securities  
 GRAND RAPIDS  
 New York Chicago Detroit

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

**OCCIDENTAL HOTEL**  
 FIRE PROOF  
 CENTRALLY LOCATED  
 Rates \$1.50 and up  
 EDWART R. SWETT, Mgr.  
 Muskegon Mich. Michigan

Lansing's New Fire Proof  
**HOTEL ROOSEVELT**  
 Opposite North Side State Capitol on Seymour Avenue  
 250 Outside Rooms, Rates \$1.50 up, with Bath \$2.50 up.  
 Cafeteria in Connection.

**The Old Reliable** Over 25,000 Patients in West Michigan  
**New System Dentists**  
 We've taken pain and high price out of Dentistry and substituted comfort and economy. After all, there's no place like the New System.  
 41 Ionia Ave. in G. R. Just a Step South of Monroe Ave. One Flight Up. Write for Information.



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

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

#### No Important Changes in Staple Drugs.

The very mild winter has had the effect of slowing up business on seasonal items which should be in good demand and firm during the winter months. There is only a fair business doing in these items upon which the trade depends as a source of greatest revenue in the period from October to April.

Nitrate of Silver made the only change reported in the market at the close. It advanced to 43½¢ per ounce. No other changes of any moment were reported.

Demand for codliver oil has been rather poor and there is now some pressure to sell in advance of the opening of the fishing season, which is only a few weeks off.

Cocoa butter is dull and weak where bulk transactions are concerned. There is a fairly steady call for fingers and cakes, on which prices are steady.

Nothing new is heard in Caffeine in first hands but there is some tendency to shade prices on resale lots, on which as low as \$3 can now be done.

Glycerine has been very dull during the past week and the market is easier than it has been recently. Sellers indicate that they might shade prices slightly, but no transactions on C. P. at less than 16½¢ per pound have actually been brought to light.

Quicksilver and in turn mercurials are dull and easy. The metal is likely to be shaded on real business owing to the accumulation of stock and the continued light demand. The preparations are not subject to much shading, but makers admit that there is not much demand for them.

Menthol was very quiet at the close. Spot business was limited. There have been a few sales direct from importers to consumers. Prices are very firm at \$12.75 per pound on spot business and seem likely to move forward as supplies are absorbed. Very little is coming forward unsold earlier than for March shipment.

Dealers in crude drugs had expected

a good market during January and a brisk one during February. During the first two weeks of the year it seemed that this expectation was about to be realized, for conditions pointed to a healthy buying movement. With something of suddenness and for no particular reason this activity changed almost overnight to a tone of considerable weakness. Investigation carried on last week indicated that stocks of crudes in the hands of the spot dealers are heavier than they had anticipated and that save for a few items which are scarce the market is somewhat oversupplied. This is found to be the case at just the time when there is no call for goods from the consumers. The result has been felt already in lower prices. It will be felt still more unless there is a radical change in the demand, something which even the most optimistic refuse to predict at present.

Lower prices were named at the close of the week on lump asafoetida, large manna flakes, gum myrrh and soap bark. Slightly higher levels were reported on Saturday on galangal root. There is some strength in arnica root and in belladonna leaves. Dandelion root is also scarce and strong. Other items were unchanged on Saturday. The general tone, with the exception of the strong items noted above and one or two others similarly placed, is toward lower levels and pressure to sell spot in advance of replacing with new material.

Demand for rosins failed to increase during the past week. Occasional enquiries reached the market during the past week, but the movement was reported to be irregular as consumers appeared in the market only to cover actual requirements. Sales in primary markets have been light. The movement from the woods to the seaboard markets continues light, and despite the quietness of new business prices were well held.

Weather conditions have been favorable for outdoor work in the turpentine districts, but the arrivals at Savannah and Jacksonville have failed to show the increase that some had feared. However, the course of prices within the next month look as though they would go higher rather than lower. Leading factors reported an unusual dull week but despite this fact prices have been fairly well maintained. Net changes for the week amounted to a slight decline of 1¢ per gallon. Offers at the close of the week were on the basis of \$1.03 per gallon ex-warehouse in barrels.

“Any theoretical experience? Any instructions in the duties and ethics of doorkeeping?”

#### Can We Reach the North Pole By Air?

This year will witness the sending of an aerial expedition into the arctic by the U. S. Navy. This expedition will seek information concerning over one million square miles of unexplored territory that lies between Alaska and the North Pole. The existence of a continent is suspected within this area, and the Navy's fliers will attempt to find it, as well as gather information concerning weather conditions in the far north and the practicability of trans-polar air routes between countries of the northern hemisphere.

To carry on this exploration the Navy will probably use the rigid airship Shenandoah, together with two tender ships and airplanes. The two vessels will be equipped with mooring masts for the airship, as well as room for the storage of supplies and repair and upkeep facilities. In approving the plan for sending the Shenandoah into the far north, Secretary Denby, in entire agreement with the members of the Naval Board investigating the question, stipulated that the airship should be inflated with the non-explosive gas helium. Helium, of course, does not give as wide a range of action as the more dangerous hydrogen, and in order to give the airship the greatest possible field of operation in the far north, a mooring mast will be placed at Nome Alaska, from which point the expedition will start. The policy of the department is to take no unnecessary risks in connection with the exploration, and it was felt that the use of explosive hydrogen would introduce a useless element of danger into the undertaking.

The two vessels, equipped with mooring masts for the Shenandoah, will be stationed at Nome and at Spitzbergen. They will carry three planes each. The planes will make observation flights both before and during the flight of the airship, and in themselves will no doubt be able to obtain much very valuable information concerning the unexplored regions. The personnel of the two tender vessels will also collect information as to the weather conditions in the territory adjacent to Nome and Spitzbergen that will be of great value to the Shenandoah.

This expedition of the Navy marks a new era in arctic exploration, and will undoubtedly prove of great interest to mankind. The unexplored arctic holds secrets, the solution of which may have a vital bearing on life in the temperate zones. The forecasting of weather will be greatly aided if weather conditions in the far north are known. The action of tides and ocean currents will be much more intelligible if the land masses in the arctic are accurately charted. In addition to this, the land areas in the unexplored far north, if they exist, may hold valuable mineral deposits. The airline distances between many points in the northern hemisphere lie through the north polar regions that have never been visited by man, and the work of blazing aircraft routes through this region will open the way for much quicker transportation between many of the world's centers of population. The Navy's arctic air expedi-

tion is not a spectacular dash to the pole. The Navy, through the efforts of Admiral Peary, has already accomplished that, and the work to be done now is of a purely scientific and practical character, and is no less than wiping out the last “unknown” that lingers on the map of the world.

#### Model Licensing Ordinance Covering Itinerants.

Lansing, Feb. 5—Here is a little dope concerning a city ordinance regulating house-to-house canvassers shipping their products in interstate commerce which may be of interest. This ordinance was enacted by the city of Portland, Oregon, and was sustained by the Federal Court for the District of Oregon last week:

**Any solicitor selling from house to house or, taking orders for or offering to sell or take orders for goods, wares or merchandise or any articles for future delivery, or for services to be performed in the future, or for making, manufacturing or repairing of any article or thing whatsoever for future delivery, and who demands, accepts and receives payment or deposit of money in advance of final delivery is required to take out a license and furnish a bond in the sum of \$500.**

I am pleased to state that a very careful compilation of the laws, opinions of the Attorney General and decisions of the Supreme Court of Michigan pertaining to itinerant merchants, agents, peddlers, vendors, etc., is now being prepared and will be delivered to our members in printed form within a very few weeks. It will be in the hands of all of our members previous to the time of the State convention, May 6 and 7, and a capable man will be put on the program to discuss this question.

Our much honored director, Charles W. Carpenter, is ill in the hospital at Oklahoma City. A letter from Mrs. Carpenter states that he is a very sick man and she also states that his heart and thoughts are with his friends of the Michigan Retail Dry Goods Association of Michigan. She also refers to his appreciation of the letters he has received from his friends since his departure from home. It occurs to me that many of our members would like to write to him. His address is 720 W. Grand avenue, Oklahoma City, Oklahoma.

Boards of Commerce have issued a warning against peddlers who are selling supposedly “Acid-Proof Ink.” It proved a fake after the test. Buy from local merchants and avoid being stung by peddlers.

Our annual convention has been referred to in previous bulletins. The program committee have held two meetings already. Some interesting features are beginning to crystallize and the advertising member of our program committee, George E. Martin, of Gilmore Brothers, of Kalamazoo, will assist in getting out some advertising leaflets to encourage attendance. Please remember the place and date, Jackson, May 6 and 7.

Jason E. Hammond,  
 Mgr. Mich. Retail Dry Goods Ass'n.

#### A Wise Decision.

Mrs. Worth had just learned that her colored washerwoman, Aunt Dinah, had at the age of seventy married for the fourth time.

“Why, Aunt Dinah,” she exclaimed, “you surely haven't married again at your age?”

“Yassum, honey, I has,” was Aunt Dinah's smiling reply. “Jes' as offen as de Lawd takes 'em, so will I.”

“So you want to be doorkeeper of the house, eh?”



## "Michigan" Money Saving Cash Registers

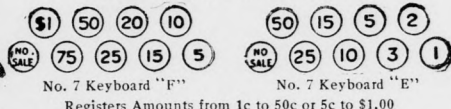
"Michigan" No. 7 Detail Adder for Small Stores, Cigar Counters, Soda Fountains, etc. Height 21 in., Width 9½ in., Depth 17 in. Nickel Finish, 2 Keyboard Arrangements. See below "F" and "E."

PRICE \$40.00 EACH.

You see them all over the State. A good Register at the Right Price.

No. 7 Key Arrangement. Two Styles.

Michigan No. 7, Key Arrangements



### USE THIS ORDER

Gentlemen—Please ship me at once by \_\_\_\_\_  
only No. 7 Cash Register.

Keyboard Arrangement No. \_\_\_\_\_

Name \_\_\_\_\_

City \_\_\_\_\_

## HAZELTINE & PERKINS DRUG CO.

MANISTEE

MICHIGAN

GRAND RAPIDS

# 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.

# Brooks CHOCOLATES

Made in Grand Rapids for 35 Years

## WHOLESALE DRUG PRICE CURRENT

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

<b>Acids</b>	Boric (Powd.) 15 @ 25	Boric (Xtal) 15 @ 25	Carbolic 44 @ 51	Citric 62 @ 70	Muriatic 3½ @ 8	Nitric 9 @ 15	Oxalic 20½ @ 30	Sulphuric 3½ @ 8	Tartaric 40 @ 50	Lavendar Flow 6 50 @ 6 75	Lavendar Gar'n 85 @ 1 20	Lemon 1 50 @ 1 75	Linseed Boiled bbl. @ 99	Linseed bld. less 1 06 @ 1 19	Linseed, raw, bbl. @ 97	Linseed, ra. less 1 04 @ 1 25	Mustard, artifil. oz @ 45	Neatsfoot 1 35 @ 1 50	Olive, pure 3 75 @ 4 50	Olive, Malaga, yellow 2 75 @ 3 00	Olive, Malaga, green 2 75 @ 3 00	Orange, Sweet 5 00 @ 5 25	Origanum, pure @ 2 50	Origanum, com'l 1 00 @ 1 20	Pennyroyal 3 00 @ 3 25	Peppermint 4 25 @ 4 60	Rose, pure 10 50 @ 10 90	Rosemary Flows 1 25 @ 1 50	Sandalwood, E. I. 11 00 @ 11 25	Sassafras, true 2 75 @ 3 00	Sassafras, arti'l 1 00 @ 1 25	Spearmint 4 00 @ 4 25	Sperm 1 80 @ 2 05	Tansy 6 00 @ 6 25	Tar, USP 50 @ 65	Turpentine, bbl. @ 1 15	Turpentine, less 1 22 @ 1 35	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	Cinchona @ 2 10	Colchicum @ 1 80	Cubebs @ 3 00	Digitalis @ 1 80	Gentian @ 1 35	Ginger, D. S. @ 1 80	Guaiac @ 2 20	Guaiac, Ammon. @ 2 00	Iodine @ 95	Iodine, Colorless @ 1 50	Iron, Clo. @ 1 35	Kino @ 1 40	Myrrh @ 2 50	Nux Vomica @ 1 55	Opium @ 3 50	Opium, Camp. @ 85	Opium, Deodorz'd @ 3 50	Rhubarb @ 1 70																																																																																																																																																																																																									
<b>Ammonia</b>	Water, 26 deg. 10 @ 18	Water, 18 deg. 8½ @ 13	Water, 14 deg. 6½ @ 12	Carbonate 20 @ 25	Chloride (Gran.) 10 @ 20	<b>Balsams</b>	Copaiba 60 @ 1 00	Fir (Canada) 2 55 @ 2 80	Fir (Oregon) 65 @ 1 00	Peru 3 00 @ 3 25	Tolu 3 50 @ 3 75	<b>Barks</b>	Cassia (ordinary) 25 @ 30	Cassia (Saigon) 50 @ 60	Sassafras (pw. 50c) @ 45	Soap Cut (powd.) 30c 18 @ 25	<b>Berries</b>	Cubeb @ 1 25	Fish 25 @ 30	Juniper 7 @ 15	Prickly Ash @ 30	<b>Extracts</b>	Licorice 60 @ 65	Licorice powd. 70 @ 80	<b>Flowers</b>	Arnica 25 @ 30	Chamomile (Ger.) 35 @ 40	Chamomile Rom. 2 50	<b>Gums</b>	Acacia, 1st 50 @ 55	Acacia, 2nd 45 @ 50	Acacia, Sorts 22 @ 30	Acacia, Powdered 35 @ 40	Aloes (Barb Pow) 25 @ 35	Aloes (Cape Pow) 25 @ 35	Aloes (Soc. Pow.) 65 @ 70	Asafoetida 65 @ 75	Pow. 1 00 @ 1 25	Camphor 1 20 @ 1 30	Guaiac @ 60	Guaiac, pow'd @ 75	Kino @ 85	Kino, powdered @ 90	Myrrh @ 80	Myrrh, powdered @ 90	Opium, powd. 13 70 @ 13 92	Opium, gran. 13 70 @ 13 92	Shellac 90 @ 1 00	Shellac Bleached 1 00 @ 1 10	Tragacanth, pow. @ 1 75	Tragacanth 1 75 @ 2 25	Turpentine @ 25	<b>Insecticides</b>	Arsenic 20 @ 30	Blue Vitriol, bbl. @ 07	Blue Vitriol, less 8¼ @ 15	Bordeaux Mix Dry 14 @ 29	Hellebore, White powdered 20 @ 30	Insect Powder 70 @ 90	Lead Arsenate Po. 26 @ 35	Lime and Sulphur Dry 8¼ @ 24	Paris Green 38 @ 52	<b>Leaves</b>	Buchu 1 50 @ 1 60	Buchu, powdered @ 1 75	Sage, Bulk 25 @ 30	Sage, ¼ loose @ 40	Sage, powdered @ 35	Senna, Alex. 75 @ 80	Senna, Tinn. 30 @ 35	Senna, Tinn. pow. 25 @ 35	Uva Ursi 20 @ 25	<b>Oils</b>	Almonds, Bitter, true 7 50 @ 7 75	Almonds, Bitter, artificial 4 00 @ 4 25	Almonds, Sweet, true 80 @ 1 20	Almonds, Sweet, imitation 60 @ 1 00	Amber, crude 1 50 @ 1 75	Amber, rectified 2 00 @ 2 25	Anise 1 00 @ 1 25	Bergamont 4 50 @ 4 75	Cajeput 1 50 @ 1 75	Cassia 4 50 @ 4 75	Castor 1 70 @ 1 95	Cedar Leaf 1 75 @ 2 00	Citronella 1 50 @ 1 75	Cloves 3 75 @ 4 00	Cocanut 25 @ 35	Cod Liver 1 35 @ 1 45	Croton 2 00 @ 2 25	Cotton Seed 1 40 @ 1 60	Cubebs 8 50 @ 8 75	Eigeron 3 00 @ 3 25	Eucalyptus 1 25 @ 1 50	Hemlock, pure 2 00 @ 2 25	Juniper Berries 2 00 @ 2 25	Juniper Wood 1 50 @ 1 75	Lard, extra 1 35 @ 1 45	Lard, No. 1 1 25 @ 1 35	<b>Potassium</b>	Bicarbonate 35 @ 40	Bichromate 15 @ 25	Bromide 47 @ 60	Carbonate 30 @ 35	Chlorate, gran'd 23 @ 30	Chlorate, powd. or Xtal 16 @ 25	Cyanide 30 @ 50	Iodide 4 61 @ 4 84	Permanganate 30 @ 40	Prussiate, yellow 65 @ 75	Prussiate, red @ 1 00	Sulphate 35 @ 40	<b>Roots</b>	Alkanet 25 @ 30	Blood, powdered 30 @ 40	Calamus 35 @ 75	Elecampane, pwd 25 @ 30	Gentian, powd. 20 @ 30	Ginger, African, powdered 25 @ 30	Ginger, Jamaica 60 @ 65	Ginger, Jamaica, powdered 42 @ 50	Goldenseal, pow. 5 50 @ 6 00	Ipecac, powd. @ 3 75	Licorice 35 @ 40	Licorice, powd. 20 @ 30	Orris, powdered 30 @ 40	Poke, powdered 30 @ 35	Rhubarb, powd. 85 @ 1 00	Rosinwood, powd. 30 @ 35	Sarsaparilla, Hond. ground @ 1 00	Sarsaparilla Mexican, ground @ 60	Squills 35 @ 40	Squills, powdered 60 @ 70	Tumeric, powd. 17 @ 25	Valerian, powd. 40 @ 50	<b>Seeds</b>	Anise @ 35	Anise, powdered 35 @ 40	Bird, Is 13 @ 15	Canary 10 @ 15	Caraway, Po. .50 35 @ 40	Cardamon 2 25 @ 2 50	Celery, powd. .45 35 @ 40	Coriander pow. .35 27 @ 30	Dill 12½ @ 20	Fennel 25 @ 40	Flax 07½ @ 12	Flax, ground 07½ @ 12	Foenugreek pow. 15 @ 25	Hemp 8 @ 15	Lobelia, powd. @ 1 25	Mustard, yellow 15 @ 25	Mustard, black 15 @ 20	Poppy 22 @ 25	Quince 1 75 @ 2 00	Rape 15 @ 20	Sabadilla 23 @ 30	Sunflower 11½ @ 15	Worm, American 30 @ 40	Worm, Levant @ 5 00	<b>Tinctures</b>	Aconite @ 1 80	Aloes @ 1 45	Arnica @ 1 10	Asafoetida @ 2 40	Belladonna @ 1 35	Benzoin @ 2 10	Benzoin Comp'd @ 2 65	Buchu @ 2 55	Cantharadiald @ 2 85	Capsicum @ 2 20	Catechu @ 1 75	Lead, red dry 14¼ @ 14¼	Lead, white dry 14¼ @ 14¼	Lead, white oil 14¼ @ 14¼	Ochre, yellow bbl. @ 2	Ochre, yellow less 2½ @ 6	Red Venet'n Am. 3½ @ 7	Red Venet'n Eng. 4 @ 8	Putty 5 @ 8	Whiting, bbl. @ 4½	Whiting 5½ @ 10	L. H. P. Prep. 2 80 @ 3 00	Rogers Prep. 2 80 @ 3 00	<b>Miscellaneous</b>	Acetanalid 47½ @ 58	Alum 08 @ 12	Alum, powd. and ground 09 @ 15	Bismuth, Subnitrate 3 85 @ 4 00	Borax xtal or powdered 07 @ 13	Cantharades, po. 2 00 @ 3 00	Calomel 1 76 @ 1 96	Capsicum, pow'd 48 @ 55	Carmine 6 00 @ 6 60	Cassia Buds 25 @ 30	Cloves 50 @ 55	Chalk Prepared 14 @ 16	Choloroform 57 @ 67	Chloral Hydrate 1 35 @ 1 85	Cocaine 11 60 @ 12 25	Cocoa Butter 55 @ 75	Corks, list, less 40 @ 50%	Copperas 23 @ 10	Copperas, Powd. 4 @ 10	Corrosive Subl. 1 48 @ 1 63	Cream Tartar 33 @ 40	Cuttle bone 40 @ 50	Dextrine 5 @ 15	Dover's Powder 3 50 @ 4 00	Emery, All Nos. 10 @ 15	Emery, Powdered 8 @ 10	Epsom Salts, bbls. @ 3	Epsom Salts, less 3¼ @ 10	Ergot, powdered @ 1 50	Flake, White 15 @ 20	Formaldehyde, lb 15¼ @ 30	Gelatine 1 25 @ 1 50	Glassware, less 55%	Glassware, full case 60%	Glauber Salts, bbl. @ 03½	Glauber Salts less 04 @ 10	Glue, Brown 21 @ 30	Glue, Brown Grd 15 @ 20	Glue, white 27½ @ 35	Glue, white grd. 25 @ 35	Glycerine 22½ @ 40	Hops 65 @ 75	Iodine 6 30 @ 6 75	Iodoform 7 60 @ 7 85	Lead Acetate 18 @ 25	Lycopodium 60 @ 75	Mace 95 @ 1 00	Menthol 18 00 @ 19 00	Morphine 10 70 @ 11 60	Nux Vomica @ 30	Nux Vomica, pow. 17 @ 25	Pepper black pow. 32 @ 35	Pepper, White 40 @ 45	Pitch, Burgundry 10 @ 15	Quassia 12 @ 15	Quinine 72 @ 1 33	Rochelle Salts 28 @ 35	Saccharine @ 30	Salt Peter 11 @ 22	Seidlitz Mixture 30 @ 40	Soap, green 15 @ 30	Soap mott cast. 22½ @ 25	Soap, white castile case @ 11 50	Soap, white castile less, per bar @ 1 25	Soda Ash 3½ @ 10	Soda Bicarbonate 3½ @ 10	Soda, Sal 03 @ 08	Spirits Camphor @ 1 35	Sulphur, roll 3½ @ 10	Sulphur, Subl. 04 @ 10	Tamarinds 20 @ 25	Tartar Emetic 70 @ 75	Turpentine, Ven. 50 @ 75	Vanilla Ex. pure 1 75 @ 2 25	Witch Hazel 1 51 @ 2 10	Zinc Sulphate 06 @ 15



**JELLY GLASSES**  
8 oz., per doz. ----- 35

**OLEOMARGARINE**  
Kent Storage Brands.  
Good Luck, 1 lb. ----- 25½  
Good Luck, 2 lb. ----- 25  
Good Luck, solid ----- 24  
Gilt Edge, 1 lb. ----- 25½  
Gilt Edge, 2 lb. ----- 25  
Delicia, 1 lb. ----- 22  
Delicia, 2 lb. ----- 21½

**Swift Brands.**  
Gem Nut ----- 24  
Special Country roll ----- 27

**Van Westenbrugge Brands**  
Carload Distributor

**Bel Car-Mo Brand**  
8 oz., 2 doz. in case  
24 1 lb. pails -----  
12 2 lb. pails -----  
5 lb. pails 6 in crate  
14 lb. pails -----  
25 lb. pails -----  
50 lb. tins -----

**PETROLEUM PRODUCTS**  
Iron Barrels  
Perfection Kerosine ----- 13.1  
Red Crown Gasoline,  
Tank Wagon ----- 18.7  
Gas Machine Gasoline ----- 37.2  
V. M. & P. Naphtha ----- 23.6  
Capitol Cylinder ----- 39.2  
Atlantic Red Engine ----- 21.2  
Winter Black ----- 12.2

**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

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

**Pig's Feet**  
¼ bbls. ----- 2 15  
½ bbls., 35 lbs. ----- 4 00  
¾ bbls. ----- 7 00  
1 bbl. ----- 14 15

**Worcester**

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

**SPICES.**  
**Whole Spices.**  
Allspice, Jamaica ----- @11  
Cloves, Zanzibar ----- @45  
Cassia, Canton ----- @22  
Cassia, 5c pkg., doz. ----- @40  
Ginger, African ----- @15  
Ginger, Cochin ----- @20  
Mace, Penang ----- @75  
Mixed, No. 1 ----- @22  
Mixed, 5c pkgs., doz. ----- @45  
Nutmegs, 70-80 ----- @46  
Nutmegs, 105-110 ----- @40  
Pepper, Black ----- @17

**TEA.**  
Japan.  
Medium ----- 30@35  
Choice ----- 41@58  
Fancy ----- 62@70  
No. 1 Nibbs ----- 62  
1 lb. pkg. Siftings 16@17

**Gunpowder**  
Choice ----- 28  
Fancy ----- 38@40

**Ceylon**  
Pekoe, medium ----- 52

**English Breakfast**  
Congou, Medium ----- 28  
Congou, Choice ----- 35@36  
Congou, Fancy ----- 42@43

**Oolong**  
Medium ----- 36  
Choice ----- 45  
Fancy ----- 50

Nucoa, 1 lb. ----- 25½  
Nucoa, 2 and 5 lb. ----- 25

**MATCHES**  
Diamond, 144 box ----- 8 00  
Searchlight, 144 box ----- 8 00  
Red Stick, 720 1c bxs ----- 5 50  
Red Diamond, 144 bx ----- 6 00

**Safety Matches**  
Quaker, 5 gro. case ----- 4 75

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

**Tripe**  
Kits, 15 lbs. ----- 90  
¼ bbls., 40 lbs. ----- 1 60  
¾ bbls., 80 lbs. ----- 3 00  
Hogs, per lb. ----- @42  
Beef, round set ----- 14@26  
Beef, middles, set ----- 25@30  
Sheep, a skein ----- 1 75@2 00

**RICE**  
Fancy Head ----- 08½  
Blue Rose ----- 06½  
Broken ----- 03¾

Bbls. 30-10 sks. ----- 5 40  
Bbls. 60-5 sks. ----- 5 55  
Bbls. 120-2½ sks. ----- 6 05  
100-3 lb. sks. ----- 6 05  
Bbls. 280 lb. bulk: -----  
A-Butter ----- 4 20  
AA-Butter ----- 4 20  
Plain 50-lb. blks. ----- 5 2  
No. 1 Medium bbl. ----- 2 75  
Tecumseh 70-lb. farm  
sk. ----- 92  
Cases, Ivory, 24-2 cart ----- 2 35  
Bags 25 lb. No. 1 med. ----- 26  
Bags 25 lb. Cloth dairy ----- 40  
Bags 50 lb. Cloth dairy ----- 76  
Rock "C" 100-lb. sacks ----- 70

**Pure Ground in Bulk**  
Allspice, Jamaica ----- @16  
Cloves, Zanzibar ----- @60  
Cassia, Canton ----- @25  
Ginger, African ----- @33  
Mustard ----- @22  
Mace, Penang ----- @80  
Nutmegs ----- @45  
Pepper, Black ----- @29  
Pepper, White ----- @22  
Pepper, Cayenne ----- @33  
Paprika, Spanish ----- @42

**Seasoning**  
Chili Powder, 15c ----- 1 35  
Celery Salt, 3 oz. ----- 95  
Sage, 2 oz. ----- 90  
Onion Salt ----- 1 35  
Garlic ----- 1 35  
Ponely, 3½ oz. ----- 3 25  
Kitchen Bouquet ----- 3 25  
Laurel Leaves ----- 20  
Marjoram, 1 oz. ----- 90  
Savory, 1 oz. ----- 90  
Thyme, 1 oz. ----- 90  
Turmeric, 2½ oz. ----- 90

**WICKING**  
No. 0, per gross ----- 76  
No. 1, per gross ----- 1 05  
No. 2, per gross ----- 1 50  
No. 3, per gross ----- 2 30  
Peerless Rolls, per doz. ----- 90  
Rochester, No. 2, doz. ----- 50  
Rochester, No. 3, doz. ----- 2 00  
Rayo, per doz. ----- 80

**WOODENWARE**  
**Baskets**  
Bushels, narrow band,  
wire handles ----- 1 75  
Bushels, narrow band,  
wood handles ----- 1 80  
Bushels, wide band ----- 2 15  
Market, drop handle ----- 85  
Market, single handle ----- 90  
Market, extra ----- 1 40  
Splint, large ----- 8 50  
Splint, medium ----- 7 50  
Splint, small ----- 6 50

**MINCE MEAT**  
None Such, 3 doz. ----- 4 85  
Quaker, 3 doz. case ----- 3 50  
Libby, Kegs, wet, lb. ----- 22

**MOLASSES.**  
Quaker, 5 gro. case ----- 4 75

**Gold Brer Rabbit**  
No. 10, 6 cans to case ----- 5 55  
No. 5, 12 cans to case ----- 5 80  
No. 2½, 24 cans to cs. ----- 6 05  
No. 1½, 36 cans to cs. ----- 5 00

**Sema-Dac**  
12 pt. cans ----- 2 80  
12 qt. cans ----- 4 15

**ROLLED OATS**  
Steel Cut, 100 lb. sks. ----- 4 75  
Silver Flake, 12 Fam. ----- 2 20  
Quaker, 18 Regular ----- 1 80  
Quaker, 12s Family N ----- 2 75  
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

**SAL SODA**  
Granulated, bbls. ----- 2 00  
Granulated, 100 lbs. cs ----- 2 25  
Granulated, 36 2½ lb. packages ----- 2 50

**SOAP**  
Am. Family, 100 box ----- 6 00  
Export, 120 box ----- 4 75  
Flake White, 100 box ----- 4 80  
Fels Napha, 700 box ----- 5 50  
Grdma White Na. 100s ----- 5 00  
Rub No More White  
Napha, 100 box ----- 5 00  
Swift Classic, 100 box ----- 4 75  
20 Mule Borax, 100 bx ----- 7 55  
Wool, 100 box ----- 6 50  
Fairy, 100 box ----- 5 50  
Jap Rose, 100 box ----- 7 85  
Palm Olive, 144 box ----- 11 00  
Lava, 100 box ----- 4 90  
Pummo, 100 box ----- 4 85  
Sweetheart, 100 box ----- 5 70  
Grandpa Tar, 50 sm. ----- 2 00  
Grandpa Tar, 50 lge. ----- 3 45  
Quaker Hardwater  
Castile, 72s, box ----- 2 70  
Fairbank Tar, 100 bx ----- 4 00  
Trilby, 100, 12c ----- 8 00  
Williams Barber Bar, 9s ----- 50  
Williams Marg, per doz. ----- 48

**STARCH**  
Corn  
Kingsford, 40 lbs. ----- 11¼  
Powdered, bags ----- 03½  
Argo, 48, 1 lb. pkgs. ----- 3 90  
Cream, 48-1 ----- 4 80  
Quaker, 40-1 ----- 7

**Gloss**  
Argo, 48, 1 lb. pkgs. ----- 3 90  
Argo, 12 3 lb. pkgs. ----- 2 4  
Argo, 8 5 lb. pkgs. ----- 3 10  
Silver Gloss, 48 1s ----- 11¼  
Elastic, 64 pkgs. ----- 5 35  
Tiger, 48-1 ----- 3 50  
Tiger, 50 lbs. ----- 05½

**CHURNS.**  
Barrel, 5 gal., each ----- 2 40  
Barrel, 10 gal., each ----- 2 55  
3 to 6 gal., per gal. ----- 16

**Egg Cases.**  
No. 1, Star Carrier ----- 5 00  
No. 2, Star Carrier ----- 10 00  
No. 1, Star Egg Trays ----- 4 50  
No. 2, Star Egg Trays ----- 9 00

**Gold Brer Rabbit**  
No. 10, 6 cans to case ----- 5 55  
No. 5, 12 cans to case ----- 5 80  
No. 2½, 24 cans to cs. ----- 6 05  
No. 1½, 36 cans to cs. ----- 5 00

**Green Brer Rabbit**  
No. 10, 6 cans to case ----- 4 20  
No. 5, 12 cans to case ----- 4 45  
No. 2½, 24 cans to cs. ----- 4 70  
No. 1½, 36 cans to cs. ----- 4 00

**Aunt Dinah Brand.**  
No. 10, 6 cans to case ----- 3 00  
No. 5, 12 cans to case ----- 3 25  
No. 2½, 24 cans to cs. ----- 3 50  
No. 1½, 36 cans to cs. ----- 3 00

**New Orleans**  
Fancy Open Kettle ----- 68  
Choice ----- 52  
Fair ----- 32

**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 ----- 7 75

**Dill Pickles.**  
600 Size, 15 gal. ----- 9 50

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

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

**COD FISH**  
Middles ----- 16  
Tablets, 1 lb. Pure ----- 20  
Tablets, ½ lb. Pure ----- 1 40  
doz. ----- 27  
Wood boxes, Pure ----- 11  
Whole Cod ----- 11

**Holland Herring**  
Queen, Kegs ----- 1 05  
Queen, half bbls. ----- 8 25  
Queen, bbls. ----- 16 00  
Milkens, kegs ----- 1 19  
Y. M. Kegs ----- 1 10  
Y. M. half bbls. ----- 9 00  
Y. M. Bbls. ----- 18 00

**Herring**  
K K K K, Norway ----- 20 00  
8 lb. pails ----- 1 40  
Cut Lunch ----- 1 25  
Boned, 10 lb. boxes ----- 28  
½ bbl., 100 lbs. ----- 6 50

**Mackerel**  
Tubs, 100 lb. fncy fat ----- 24 50  
Tubs, 60 count ----- 6 00

**Penick's Syrup**  
GOLDEN-CRYSTAL-WHITE-MAPLE

**Penick Golden Syrup**  
6, 10 lb. cans ----- 2 90  
12, 5 lb. cans ----- 3 10  
24, 2½ lb. cans ----- 3 20  
24, 1½ lb. cans ----- 2 20

**CHURNS.**  
Barrel, 5 gal., each ----- 2 40  
Barrel, 10 gal., each ----- 2 55  
3 to 6 gal., per gal. ----- 16

**Egg Cases.**  
No. 1, Star Carrier ----- 5 00  
No. 2, Star Carrier ----- 10 00  
No. 1, Star Egg Trays ----- 4 50  
No. 2, Star Egg Trays ----- 9 00

**NEW ORLEANS**  
Fancy Open Kettle ----- 68  
Choice ----- 52  
Fair ----- 32

**Half barrels 5c extra**  
Molasses in Cans.  
Dove, 36, 2 lb. Wh. L. ----- 5 60  
Dove, 24, 2½ lb. Wh. L. ----- 5 20  
Dove, 36, 2 lb. Black ----- 4 30  
Dove, 24, 2½ lb. Black ----- 3 90  
Dove, 6, 10 lb. Blue L ----- 4 45  
Palmetto, 24, 2½ lb. ----- 4 65

**POTASH**  
Babbitt's 2 doz. ----- 2 75

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

**Cows.**  
Top ----- 12  
Good ----- 11  
Medium ----- 09  
Common ----- 08

**SHOE BLACKENING.**  
E. in L. Paste, doz. ----- 1 35  
Z. in L. Combination, dz. ----- 1 35  
Dri-Foot, doz. ----- 2 00  
Bixbys, Doz ----- 1 35  
Shinola, doz. ----- 90

**STOVE POLISH.**  
Blackene, per doz. ----- 1 35  
Black Silk Liquid, dz. ----- 1 40  
Black Silk Paste, doz. ----- 1 25  
Enamaline Paste, doz. ----- 1 35  
Enamaline Liquid, dz. ----- 1 35  
E Z Liquid, per doz. ----- 1 40  
Radium, per doz. ----- 1 85  
Rising Sun, per doz. ----- 1 35  
654 Stove Enamel, dz. ----- 2 85  
Vulcanol, No. 5, doz. ----- 95  
Vulcanol, No. 10, doz. ----- 1 35  
Stovoil, per doz. ----- 3 00

**KITCHEN KLEZZER**  
HUNT'S ONLY DIRT  
CLEANS-SCOURS  
SCRUBS-POLISHES  
FITZPATRICK BROS. CO.

**CORN SYRUP.**  
Proctor & Gamble,  
5 box lots, assorted  
Chipso, 80, 12s ----- 6 40  
Chipso, 30, 32s ----- 6 00  
Ivory, 100, 6 oz. ----- 6 50  
Ivory, 100, 10 oz. ----- 10 85  
Ivory, 50, 10 oz. ----- 8 00  
Ivory Soap Flks., 100s ----- 5 50  
Ivory Soap Flks., 50s ----- 4 10  
Lenox, 100 cakes ----- 3 75  
Luna, 100 cakes ----- 3 90  
P. & G. White Napha ----- 4 50  
Star, 100 No. 13 cakes ----- 5 60  
Star Nap. Pow. 60-16s ----- 3 60  
Star Nap. Pw., 100-12s ----- 3 90  
Star Nap. Pw., 24-60s ----- 4 85

**Crystal White Syrup**  
6, 10 lb. cans ----- 3 40  
12, 5 lb. cans ----- 3 60  
24, 2½ lb. cans ----- 3 75  
24, 1½ lb. cans ----- 2 55

**Penick Maple-Like Syrup**  
6, 10 lb. cans ----- 4 15  
12, 5 lb. cans ----- 4 35  
24, 2½ lb. cans ----- 4 50  
24, 1½ lb. cans ----- 3 05

**NUTS.**  
**Whole**  
Almonds, Terregona ----- 20  
Brazil, Large ----- 22  
Fancy mixed ----- 20  
Filberts, Sticly ----- 15  
Peanuts, Virginia, raw ----- 09½  
Peanuts, Vir. roasted ----- 11  
Peanuts, Jumbo, raw ----- 13  
Peanuts, Jumbo, rst'd ----- 15  
Pecans, 3 star ----- 23  
Pecans, Jumbo ----- 24  
Walnuts, California ----- 28

**Salted Peanuts.**  
Fancy, No. 1 ----- 16½  
Jumbo ----- 25

**Veal.**  
Top ----- 12  
Good ----- 10  
Medium ----- 08

**Lamb.**  
Good ----- 24  
Medium ----- 22  
Poor ----- 16

**Mutton.**  
Good ----- 12  
Medium ----- 10  
Poor ----- 06

**Pork.**  
Heavy hogs ----- 08  
Medium hogs ----- 09½  
Light hogs ----- 09  
Loins ----- 15  
Butts ----- 12  
Shoulders ----- 10  
Hams ----- 12  
Spareribs ----- 10  
Neck bones ----- 05

**SALT.**  
Colonial, 24, 2 lb. ----- 95  
Log Cabin 24-2 lb. case ----- 1 90  
Med. No. 1, Bbls. ----- 2 80  
Med. No. 1, 100 lb. bg. ----- 95  
Farmer Spec., 70 lb. ----- 95  
Packers Meat, 56 lb. ----- 63  
Packers for ice cream  
100 lb., each ----- 95  
Blocks, 50 lb. ----- 47  
Butter Salt, 280 lb. bbl. ----- 4 50  
Baker Salt, 280 lb. bbl. ----- 4 25  
100, 3 lb. Table ----- 6 07  
60, 5 lb. Table ----- 5 57  
30, 10 lb. Table ----- 5 30  
28 lb. bags, Table ----- 40

**MORTON'S SALT**  
IT POURS  
PURE SALT  
MORTON SALT COMPANY

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

**Maple.**  
Green Label Karo, -----  
23 oz., 2 doz. ----- 6 69  
Green Label Karo, -----  
5½ lb., 1 doz. ----- 11 40

**Maple and Cane**  
Kanuck, per gal. ----- 1 65  
Sugar Bird, 2½ lb., -----  
2 doz. ----- 9 00  
Sugar Bird, 8 oz., 4 -----  
doz. ----- 12 00

**BEL CAR-MO**  
PURE  
PEANUT BUTTER

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

**Dry Salt Meats**  
S P Bellies ----- 16 00@13 00

**Lard**  
80 lb. tubs ----- advance ¼  
Pure in tierces ----- 15 ¼  
69 lb. tubs ----- advance ¼  
50 lb. tubs ----- advance ¼  
20 lb. pails ----- advance ¾  
10 lb. pails ----- advance 1  
5 lb. pails ----- advance 1  
3 lb. pails ----- advance 1  
Compound Lard ----- 15@15½

**Sausages**  
Bologna ----- 12½  
Liver ----- 12  
Frankfort ----- 16  
Pork ----- 18@20  
Veal ----- 11  
Tongue ----- 11  
Headcheese ----- 14

**MORTON'S SALT**  
IT POURS  
PURE SALT  
MORTON SALT COMPANY

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

**MIRACLE**  
WASHING CREAM  
HARMLESS AS WATER  
MAKES CLOTHES LAST LONGER

**TABLE SAUCES.**  
Lea & Perrin, large ----- 6 00  
Lea & Perrin, small ----- 3 35  
Pepper ----- 1 50  
Royal Mint ----- 2 40  
Tobasco, 2oz. ----- 4 25  
Sho You, 9 oz., doz. ----- 2 70  
A-1, large ----- 5 20  
A-1, small ----- 3 15  
Capers, 2 oz. ----- 2 30

**WRAPPING PAPER**  
Fibre, Manila, white ----- 05¾  
No. 1 Fibre ----- 07½  
Butchers Manila ----- 06  
Kraft ----- 08  
Kraft Stripe ----- 09½

**YEAST CAKE**  
Magic, 3 doz. ----- 2 70  
Sunlight, 3 doz. ----- 2 70  
Sunlight, 1½ doz. ----- 1 35  
Yeast Foam, 3 doz. ----- 2 70  
Yeast Foam, 1½ doz. ----- 1 35

**YEAST-COMPRESSED**  
Fleischman, per doz. ----- 30

## GREATEST HUMAN FIGURE

On the Page of the World's History.

Grandville, Jan. 5—We are coming soon to the birthday of the world's greatest man.

The 12th day of February records the birth of the gaunt Emancipator from Illinois who electrified the world and crushed forever human bondage in the United States, in doing which he attracted the notice of every working man and woman throughout the civilized world. Slavery and free labor could not long exist in harmony. He received many curses as well as plaudits for his act of emancipation, yet the world has lived long enough to understand that proclamation's full meaning, and to place its author on the highest pedestal of immortality.

Such men as Abraham Lincoln were not born to die.

They live forever in the hearts of a grateful people. "He is with the ages now," said Secretary Stanton as the last breath of life fluttered across the lips of the dying President. And he was right. With the ages for all time, the greatest, grandest human figure on the page of the world's history. I am aware that some may deny this, but to such I say, will you kindly name the man who was greater than Abraham Lincoln? A waiting world would applaud if you can name such. It is not sacrilege to say that not since the beginning of the Christian era has there been another such a man.

What constitutes Lincoln's greatness? Not his cultivated manners, his polished speech and elegant apparel. None of these, but in the sweet humility of his soul, the tenderness of his heart, the strong sympathies of his loving and kindly nature, added to a firmness in the right as God gave him to see the right.

Lincoln stands to-day so far above every other earthly character as to

seem alone the one colossal figure in our history.

The story of Lincoln's life should be in the hand of every schoolboy and girl in the land. Emulate this man and your future will be safe from all the snares of an unrighteous world.

The man's greatness began and ended with him. He stands alone—no ancestors, no fellows, and no successors. There was but one Lincoln, there will never be another. He is the one supreme, overtopping, magnetic figure of all mankind, and we can never do enough in honor of his name.

His birthday is even of greater import than the Independence Day we yearly celebrate. Britain, once a sneering foe to the great Emancipator, has in later years come to be one of his greatest admirers. Punch was wont to sneer at the gaunt Westerner, but at his death recanted.

The stature of Lincoln grows with the years. The story of his life is an inspiration to every boy in the land, and to homely boys most of all. The disadvantage of an uncouth figure might have handicapped some men, but not Lincoln. His greatness of soul rose above and beyond his natural homeliness, illumining his face with the shining light of a god.

His hatred of slavery was only second to his love of country.

Misunderstood and maligned in his generation, he lived and died a martyr to the great principles of liberty for all mankind. Although not the member of any church, he was yet one of the most religious of men, placing his trust in an all wise power which brought forth men fitted to carry on when the Nation was in its death struggle, straining every nerve to save its life and at the same time destroy that slavery which had been the malign cause of all the unction.

There had been other great men before Lincoln. The world had witnessed Peter the Great, Frederick the Great and Napoleon, the matchless com-

mander of armies, yet no one of them is fit to be mentioned in the same breath with Abraham Lincoln.

Washington was great in war, great in peace, and great in the hearts of his countrymen, and yet Washington whom we so honor was a slave master, something that the great Lincoln could never have been. Our greatest American had no desire to gain shekels off the sweat of unpaid labor.

On the 12th day of February we will stand with uncovered heads in acknowledgement of the greatness of the Emancipator, whose every act and deed led up to the betterment of his fellow man. Born as he was in a floorless log cabin, one of the "poor white trash" of a slave state, one cannot but help wonder whence came the inspiration that made of this poor boy the guiding light of a great Nation in the hour of that Nation's greatest travail.

It reads like romance rather than truth, the story of Lincoln's boyhood in the Western wilderness. Unschool-ed save only through his own efforts to gain an education, he grew into manhood the best equipped man in all the great American Nation to do battle against the encroachments of slavery.

If he was not God-appointed how, then, did he become what he was, the very heart and sinew of opposition to the spread of that peculiar institution which at one time held our Republic by the throat with a threat to strangle liberty in the home of its inception.

With malice toward none, with charity for all, he stands the greatest human figure of our world.

Old Timer.

The courtesy which recognizes a difference between patrons from the mill district and patrons from the millionaire row is not the kind that makes for business success.

## Law Defers Not Good Citizens in Any Sense.

Grandville, Jan. 5—Prohibition does not prohibit because those who have the execution of the law in their hands do not want it to prohibit. Plain case, isn't it?

Neither does the law against speeding on the road prohibit. We have instances of that right here in Grandville. This village during the past year seems to have been a free for all speedway for hilarious and reckless automobile drivers.

During the open season there has not been a day that from one to half a dozen drivers have not gone smashing along the street without regard for law or common sense. When a person is killed it is an "accident." Now turn this over a bit and view it from a rational standpoint. The death of one killed by a speeding autoist is nothing short of manslaughter if not downright murder.

A few of these smart guys sentenced to the penitentiary for ten or twenty years would serve as a reminder that there were other people in the world beside the auto fiends with small souls and devil-may-care hearts.

Enforcement of law makes that law respectable, and, in fact, heeded by even the most reckless of humanity.

The summary hanging in Pennsylvania once upon a time of union out-laws banded under the name of Molly McGuire put an end to the depredations of that gang of cutthroats for good and all. The summary imprisonment for a term of years of the Molly McGuire of the road would cut out all the reckless speeding among the smart Ales of that ilk and make it safe for men and women to step on the highway.

The argument is often used (it is in no sense an argument) that since prohibition does not prohibit the law ought to be repealed. Had it? Well, the same argument would apply to every other law on the statute book,

## FINANCIAL STATEMENT

# MERCHANTS LIFE INSURANCE CO.

December 31, 1923

### ADMITTED ASSETS

(Basis—Insurance Department Report)

Mortgage Loans on Real Estate	\$5,006,626.61
Real Estate	79,262.99
Policy Loans & Premium Extension Agreements	551,245.87
Bonds—U. S. Government, Municipal, etc.	241,623.75
Cash in Banks and in Office	192,673.59
Interest due and accrued	150,383.39
Net Uncollected and Deferred Premiums	237,858.80
All other Assets	7,090.90

Total Admitted Assets \$6,466,765.90

### LIABILITIES, CAPITAL and SURPLUS

Legal Reserve	\$5,012,660.75
Special Reserve Funds	687,225.13
Premiums paid in advance	38,413.14
Reserve for Taxes	56,242.51
Claims Reported or in Process of Adjustment	87,277.00
All other Liabilities	36,198.86
Capital Stock	\$400,000.00
Surplus	148,748.51

Surplus to Policy Holders 548,748.51

Total \$6,466,765.90

Paid Policy Holders since Organization (1894)	\$ 8,074,382.06
Paid Policy Holders during the year 1923	942,991.59
Approved Securities on deposit with the State of Iowa on Dec. 31, 1923	5,539,412.83
INSURANCE IN FORCE DECEMBER 31, 1923	77,783,171.00

**WILLIAM A. WATTS, President**



since every one of them is now and then broken. Because men elected to fill official positions refuse to do their duty as prescribed by law, is the law itself to be brushed off the statute book?

Better no law at all than one that is seldom observed is the argument sought to be conveyed by these persons who care more for personal habits of an unlawful nature than for the good of the people at large. It is said that even officers of the law smuggle moonshine into their places of domicile and drink on the sly. This may be true, and if it is true what ought to be the penalty meted out to such an unfaithful servant when caught?

Long flouting of law leads to reckless disregard of the rights of others, the only sequel of which should be the prison cell for the one guilty of such misdemeanor. And we are coming to that in time.

The people of this country enacted prohibition in good faith. They have long been flouted in their good intentions until patience is fast ceasing to be a virtue.

The prohibition and speed laws must and will be enforced. Nineteenths of the American people are not going to knuckle in the dust to the one-ninth who brazenly disregard law and order and seek to make a by-word and a jest of the most sacred enactments on the statute book.

In the early California mining days the outlaw element became so dangerously obnoxious the honest people organized into vigilance committees and carried out several hanging bees which served their purpose in effectually squelching the disturbing and vicious element.

Without law enforcement the community will degenerate into a mobocracy dangerous to life and liberty.

We will not have to resort to the old time California vigilance committees. The mass of our people are law abiding citizens and when patience has ceased to be a virtue there will be a new era of law enforcement that will cause these flippant defiers of decency and honest government to sit up and take notice.

It was gratifying to learn that one speeder through Grandville was brought to law last week and fined severely. More of this sort of thing needs to be enacted in order to fetch order out of chaos, and make our streets safe for good citizens to travel.

As for prohibition, that does not prohibit everywhere, in every spot, yet the officials are pricking up their ears, and those who are making the demnable bootleg poisons had best give ear and quit lest they find themselves behind prison bars.

It is coming to that before many moons—prisons for the makers of poison whisky. If there is one crime more execrable than murder that is the crime of the man or woman who doles out poison liquor to neighbors for the sake of money. It was the crime of Judas to betray his master

for a few pieces of silver; it is the crime of the age, this one of making bootleg whisky, dealing it out to boys and men as it is being done in many places in this land of ours.

How long will America stand it to be thus defied and robbed of her manhood in defiance of the highest law in the land?

Those who effect to sneer at prohibition will some day feel to cry aloud for protection from the nemesis they have aroused. The picture is not a pleasant one. Prohibition having come to stay, it behooves those who would demean themselves as good citizens to make every effort to sustain the hand of the law when it is exercised against the miserable traffic. Old Timer.

**Corporations Wound Up.**

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

- Jefferson Jewelry & Optical Co., Detroit.
- Farm Electric Equipment Co., Bay City.
- Bellanna, Iron Mountain.
- Baxter Bros. Co., Grand Rapids.
- Mountain Ride Co., Detroit.
- George M. Stoekel Co., Inc., Muskegon.
- Regal Furniture Co., Grand Rapids.
- Hoover-Bond Co., Lima, O.-Lansing.
- Northern Kent Produce & Supply Co., Ltd., Harvard.
- F. & W. Stores, Grand Rapids.
- Fisher Bros. Furniture Co., Detroit.
- Motschall Co., Detroit.
- Earl Detroit Co., Detroit.
- Twin City Creamery Co., Benton Harbor.
- American Thrift Association, Detroit.
- Herbert Morris, Inc., Buffalo, N. Y.-Detroit.
- Overland Sales Co. of Jackson.

**Take Your Choice.**

Senator Money of Mississippi, asked an old colored man what breed of chickens he considered best, and he replied:

"All kinds has merits. De wite ones is de easiest to find; but de black ones is de easiest to hide aftah you gits 'em."

**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	12
Calfskin, Green, No. 2	10 1/2
Calfskin, Cured, No. 1	13
Calfskin, Cured, No. 2	11 1/2
Horse, No. 1	3 5/8
Horse, No. 2	2 5/8
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	@40
Unwashed, rejects	@30
Unwashed, fine	@40

**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.

WE WILL trade Florida land clear for merchants' surplus merchandise, original cost price, match any size stock. Write for particulars. Land Market, Palatka, Florida. 456

Wanted—Young man preferred. Fair window trimmer who would also take charge of some department, hosiery and underwear preferable. Not so good but what he realizes there is more to learn. Nothing to hinder advancement, even to being interested in the business. Answer at once, stating age, experience and salary. ADDISON CO., Grand Haven, Michigan. 457

Wanted—To hear from owner of good business for sale. State cash price, full particulars. D. F. Bush, Minneapolis, Minn. 458

FEW more pairs of registered Silver Black breeding foxes for sale. Will take care of breeders and their offspring until next Sept. 1; will sell with guarantee of increase or without. Also I am taking orders for spring pups, delivery Sept. 1. Armstrong Silver Fox Ranch, Alanson, Mich. 459

For Sale—Good store building, two story, basement. Electric lights, shelves, counters. Good condition. Address No. 460, c/o Michigan Tradesman. 460

FOR SALE—Grocery and fixtures including about twenty-eight hundred dollars. Good location and doing a good business. Reasons for selling, going west. For particulars write T. C. Hamm, Arkansas City, Kansas. 461

For Sale or Rent—Two-story warehouse with two-truck garage; trackage; St. Paul, Minn. Berry Bros. Milling Co., Hector, Minn. 462

For Sale—On account of sickness, stock of groceries, dry goods and meats, including store and dwelling house. Garage in connection. Terms to suit purchaser. Paris Nickola, Boyne City, Mich. 463

For Sale—Stock general merchandise. Will invoice about \$4,000 stock and fixtures. Low rent. Good location in Southwestern Michigan. Must be sold to settle estate. Address No. 464, c/o Michigan Tradesman. 464

FOR SALE—Stock of clothing, shoes and furnishings in one of the best towns in Western Michigan. Doing the best business, and the best store in town. The best reasons for selling. If stock is not wanted, will sell fixtures and lease. This town is located in the best farming community in Michigan. Reasonable rent, including heat. Address No. 465, c/o Michigan Tradesman. 465

FOR SALE—STOCK of SHOES and FURNISHINGS. Invoice \$4,500. In good town, on railroad. Only shoe stock here. Good opportunity. W. J. Lussenden, Mulliken, Mich. 466

FOR SALE—Good paying country store located at potato and produce shipping point, post office and general merchandise. Store building 30x40 brick and tile, up-to-date, seven-room kelastone residence equipped with every modern convenience. Building all newly built. Gasoline and oil station with full equipment. Will sacrifice to right party. Must sell on account of health. Terms. Oscar F. Burke, Hobart, Michigan. 452

For Sale—General stock of merchandise in Central Michigan town. New brick store. Best location. Good reasons for selling. Stock near \$10,000. Address No. 455, c/o Michigan Tradesman. 455

For Sale—Drug store, small town, Gratiot county. Invoices \$3,800. 5% discount. \$1,500 down, balance on time. Address No. 444, c/o Michigan Tradesman. 444

CHARLES I. KELLY  
Merchandise and real estate auctioneer  
Grelton, Ohio. 448

**CASH For Your Merchandise!**

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

Pay spot cash for clothing and furnishings 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

**The Durant Hotel**  
Flint's New Million and Half Dollar Hotel.  
300 Rooms 300 Baths  
Under the direction of the United Hotels Company  
GEORGE L. CROCKER, Manager

**Signs of the Times**  
Are  
**Electric Signs**  
Progressive merchants and manufacturers now realize the value of Electric Advertising.  
We furnish you with sketches, prices and operating cost for the asking.  
**THE POWER CO.**  
Bell M 797 Citizens 4261

**WM. D. BATT**  
**FURS**  
Hides, Wool and Tallow  
28-30 Louis St.  
Grand Rapids, Michigan

**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 B1  
Battle Creek, Mich.



**Economic Coupon Books**  
They save time and expense. They prevent disputes. They put credit transactions on cash basis.  
Free samples on application.  
**Tradesman Company**  
Grand Rapids, Mich.

**THE NEWEST HIT**  
**SCARAMOUCHE**  
A 10c BAR EVERYBODY LIKES.  
Include a box in your next order, sure.  
**NATIONAL CANDY CO., INC.**  
**PUTNAM FACTORY**  
GRAND RAPIDS, MICH.

## MEN OF MARK.

**L. P. Witzleben, District Manager R. G. Dun & Co., Detroit.**

The eyes of a man reveal him. They constitute a medium of expression more subtle and eloquent than articulate speech. It is possible to control every other feature of one's countenance for the concealment of thought. But the eyes are never reticent. They are the open laboratory into which the raw materials of ideas and fancies are brought from the outer world. The mind works therein without subterfuge. Indeed, scientists tell us that in the iris of the eye, that is, the colored circle around the pupil, can be read the condition of every organ of the body in health or disease. Love, hatred, guile, simplicity, anger, ambition, generosity, hope, despair—every emotion and nerve-stirring flash their significance through the human eye. There is still the tradition among the peasantry of the old world countries of the evil eye and its terrible power to work disaster in the affairs of man and beast. Its converse needs no superstition. The good eye, the kindly eye, has a white magic all its own. It beams forth good cheer, whether from the face of a shepherd herding his flocks along a hillside or a manufacturer holding a conference for the betterment of his business.

Strangers feel at home with Mr. Witzleben because his eyes invite confidence and radiate kindness. In these days of ponderous psycho-analysis, it seems almost a childish thing to measure the character of a man by the expression of his eyes. Yet, those who have known Mr. Witzleben from his boyhood say that his eyes have always spoken truth and good fellowship. Always they have been frank. Whatever glints of shrewdness show in them now and then are not the cunning of a schemer, but the cleverness of a man of affairs who knows how to plan and execute enterprises of value to himself and his associates.

The eyes change as the character changes. If they continue to be benignant and tranquil it is because the person gathers wisdom and forbearance with the passing years. The pleasant eyes of Mr. Witzleben tell the story of development along lines of tranquility in which there are no twists or crooked turns. They are still the eyes of his boyhood days in Paris, St. Louis and Detroit.

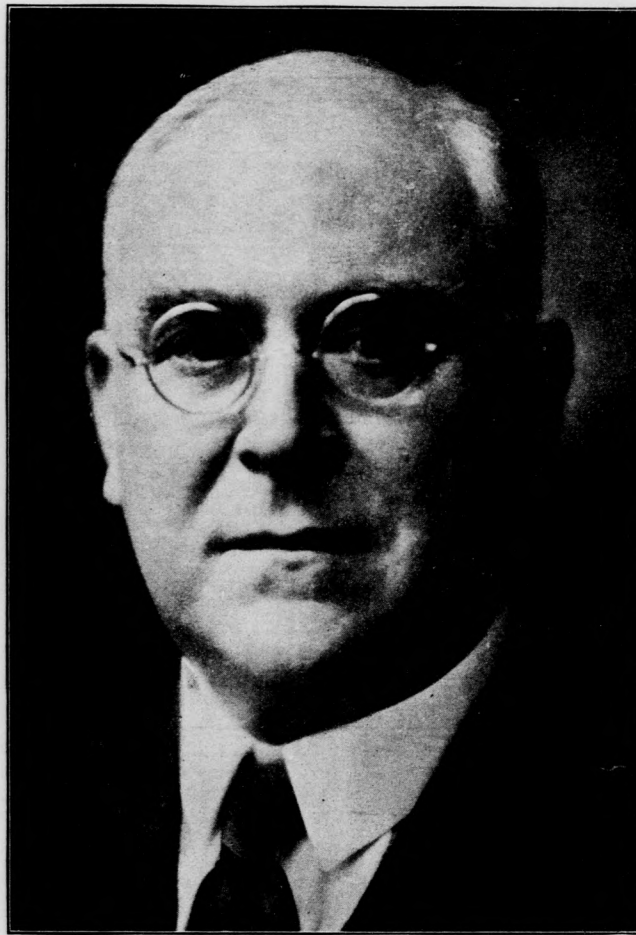
L. P. Witzleben was born in Paris, France. His parents on both sides were of German descent. After their death when he was four years of age he came to this country, locating in St. Louis, Missouri. Subsequently removing to Detroit where the subject of this sketch acquired most of his education. At the age of fifteen he entered the employ of R. G. Dun & Co. as messenger. He gradually passed through all the upward steps of the Detroit office, culminating in the position of chief clerk. In 1891 he was promoted to the position of Manager of the Marquette branch, which was the first office established by the Mercantile Agency in the Upper Peninsula. Three years later he was promoted to the management of Grand Rapids and

charge of Western Michigan. He remained here six years, making many friends who still hold him in high esteem.

In 1900 he was transferred to Hamburg, Germany, where he assumed charge of all the operations of the Agency in Western Europe. During the years he remained in this position he established thirty-four branch offices.

He returned to this country in the summer of 1918 and took a responsible position in the home office at New York.

About a month ago Mr. Witzleben received another promotion at the hands of his employers, being given the exclusive management of the offices in Lower Michigan with headquarters in Detroit.



L. P. Witzleben.

Mr. Witzleben was married about forty years ago to Miss Ellen Haass. Three children have joined the family circle. One is married and lives in Brussels, Belgium; another is married and lives in New York and the third child still resides at home.

Mr. Witzleben is a Mason, including the Chapter degree. He is a member of the Lutheran church.

Mr. Witzleben owns up to one hobby, which is fishing.

When Mr. Witzleben left Detroit, thirty-two years ago, it had a population of 275,000. He comes back to a city of 1,300,000 people, constituting a ratio of growth almost unparalleled in American cities.

Mr. Witzleben has achieved a decided success in every position he has ever held, due to his superior ability, his close application to business and his remarkable personality. He is the

kind of a man that makes many friends and holds them firmly. Every one who comes in contact with him automatically becomes his friend on account of his open handed methods and spontaneous good friendship, which is so contagious that no one can fail to respond thereto. No matter how long he may be away from his friends in any locality, his return immediately witnesses greetings which plainly disclose the true character of the man and his remarkable ability to make friends in large numbers and hold them to him by bands of steel.

Some men impress us as essentially placid and serene, undisturbed by the annoyances and undismayed by the trials of life, ordered by reason and regulated by understanding, disposed neither to exaggerate the ills nor over-

meeting, and will be on Saturday, Mar. 1, in the lodge room at the Hotel Rowe. Time, 9:30 a. m. The big banquet will be given in the evening at a local hotel. It will probably be at the Pantlind Hotel and is expected to be a more brilliant event than ever before. No. 131 has had some very fine banquets speakers, etc., but this year's entertainment promises to outshine all previous affairs. The banquet committee is composed of Wilbur Burns, chairman; Walter Lypps, John Olney, John Hunton, Ray Bentley and W. O. Cascadden. Tickets will be on sale about Feb. 9. Don't fail to get yours, as this is the most lively banquet you will have an opportunity to attend this year. Supreme Counselor Sullivan promises to be here.

J. A. Cuttle, a traveling salesman, was bruised and shocked near Schoolcraft, when his automobile skidded from the icy road, shot down an embankment and became wedged so securely between two trees that garage men labored two hours before they could extricate it. Mr. Cuttle was bruised by the impact. A motorist who witnessed the accident, took him to Schoolcraft for treatment. He was able to go to his home in Grand Rapids by train. The accident happened at Lost Island crossing, a mile and a half East of the village.

W. O. Cascadden.

#### Wheat and Flour in Sound Position. Written for the Tradesman.

The past week has seen a very firm wheat market, with prices advancing 2c per bushel.

The premiums on choice of cash grain, both hard and soft, have also advanced. This, of course, has resulted in somewhat higher prices on flour. The following report was broadcast by a prominent grain house: "After months of advices of burdensome world's supplies, especially of Canadian wheat, it is interesting to note that Liverpool reports Manitoba grades exhausted and that the Liverpool stock is only 320,000 bushels, against 1,088,000 bushels last year. Also that in the face of world's shipments from July 1 to date of 405,000,000 bushels, against 394,000,000 bushels same period last year, the amount of wheat on passage is 43,448,000 bushels against 51,736,000 bushels last year. These shrinkages suggest that European requirements are greater than foreign statisticians estimated."

Liverpool has also advanced  $1\frac{3}{8}$ @  $1\frac{5}{8}$  pennies and foreign interests, on the whole, were fairly good buyers of wheat futures.

Weather reports indicate that the recent snow storms have covered practically all sections of the winter wheat belt; in a few districts the snow was preceded by sleet and hail. Generally speaking, the growing crop has had good coverage, but, of course, nothing can be known of the actual condition of the wheat until about the first of July.

On the whole, both wheat and flour are in a sound position from a price standpoint and lower values can hardly be expected, although, on the other hand, there doesn't appear to be any reason for big advances.

Lloyd E. Smith.

There ought to be a policy of greeting customers that will bid them welcome as plainly as "WELCOME" in red letters on the door-mat.

value the good things of life. Such men exemplify that charity which thinketh no evil, which suffereth long and is kind; they are guileless and free from dissimulation; they are marked by candor and sincerity, but are characterized by kindness and a due regard for the rights and the feelings of others. Such a man is the subject of this sketch.

#### Gabby Gleanings From Grand Rapids.

Grand Rapids, Feb. 5—Louis F. Hake, who has long been employed as coffee salesman by W. F. McLaughlin & Co. and the Worden Grocer Co., has severed his connection with the latter house in order to take an active part in the life and accident insurance agency of Jeffers & Co., in which he has been a partner for some time. Mr. Hake has long wanted to retire from the road and this gives him the opportunity he has coveted.

The annual meeting of Grand Rapids Council will be the next regular