

# MICHIGAN TRADESMAN

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Forty-first Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 27, 1924

Number 2110

## GRADATIM

HEAVEN is not reached at a single bound,  
But we build the ladder by which we rise  
From the lowly earth to the vaulted skies  
As we mount to its summit round by round.

I count this thing to be grandly true;  
That a noble deed is a step toward God,  
Lifting the soul from the common clod  
To a purer air and a broader view.

We rise by the things that are under feet;  
By what we have mastered of good and gain;  
By the pride deposed and the passion slain,  
And the vanquished ills that we hourly meet.

We hope, we aspire, we resolve, we trust.  
When the morning calls us to life and light,  
But our hearts grow weary and ere the night  
Our lives are trailing the sordid dust.

We hope, we resolve, we aspire, we pray,  
And we think that we mount the air on wings  
Beyond the recall of sensual things.  
While our feet still cling to the heavy clay.

Wings for the angels, but feet for men!  
We may borrow the wings to find the way;  
We may hope and resolve and aspire and pray,  
But our feet must rise or we fall again.

Only in dreams is a ladder thrown  
From the weary earth to the sapphire walls,  
But the dreams depart and the vision falls  
And the sleeper awakes on his pillow of stone.

Heaven is not reached at a single bound,  
But we build the ladder by which we rise  
From the lowly earth to the vaulted skies  
As we mount to its summit round by round.

Josiah Gilbert Holland.

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# 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.



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## 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

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E. A. STOWE, Editor.

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### THAT CONSENT DECREE.

The doings of statesmen of the Senator Ladd variety in Congress do not usually concern the grocery trade but when Dr. Ladd introduced a resolution last week asking for all the information in the possession of Attorney General Daugherty respecting the procrastination of the "Big Five" in complying with the consent decree and disposing of their "subsidiary lines" of grocery products, he made a big hit with the grocers. There are possibilities in the enquiry.

In trade circles the incident seems one quite worth while investigating. This "consent decree" never was originated by any one but the packers, chiefly Armour, and then only to stop a Federal grand jury proceeding in Chicago which looked very uncomfortable for the packers. The plan succeeded. The grand jury was discharged from the case, but as soon as such other measures as the stockyards control bill and a threatened proceeding by the Federal Trade Commission had been nicely sidetracked as no longer needed since the packers had consented to the decree of grocery divorce then all efforts of Armour to withdraw from "allied lines" lagged or ceased.

And ever since there have been persistent efforts to set the decree aside or amend it, or to give further time to comply. So far as four of the five packers are concerned, the grocers are well pleased with the good faith in disposing of the competitive lines, but the last remnant of the "Big Five" is not commonly credited with either good faith or energy in complying with the decree.

In fact, grocers think it was all a part of a deep laid plot from the start, and Dr. Ladd's efforts to get at the facts will probably have the full support of the trade. The resolution reads as follows:

Resolved—That the Attorney Gen-

eral be, and he hereby is, directed to report immediately to the Senate all information now in his possession relating to the steps taken by him to secure compliance by the "Big Five" meat packing companies with the terms of the consent decree entered in the Supreme Court of the District of Columbia on Feb. 27, 1920, agreed to by said "Big Five" packers, and to report in full to the Senate concerning the status of each of the defendants with relation to divesting themselves of the so-called unrelated items according to the terms of the said decree and to advise fully concerning non-compliance, if there be, with the terms of the decree by any one or more of the said packers.

For three years there will be peace in the American soft coal fields. The contract between operators of the central competitive field and the United Mine Workers of America, signed at Jacksonville, insures a truce until March 31, 1927. The miners had asked a four year contract, continuing the existing wage scales. The operators objected to an agreement longer than a year or two years. Pressure from Washington is credited with bringing the operators to accept the compromise. It is generally admitted, however, that the agreement is the death warrant for hundreds of soft coal mines in the union field. It is estimated there are 200,000 more coal miners in the United States than are needed. The new contract will shove these men by the thousands into other industrial fields. Still another result may flow from this agreement. With lines shortened, freed of wage quarrels, the United Mine Workers may now move against the last great citadels of non-union coal—the field of West Virginia. With these in their control union sway over the fuels of America would be supreme. Here is an angle to the new agreement that will bear watching.

Far from being "betrayed" into surrender by Wilson's Fourteen Points, Germany capitulated because of urgent demands sent to Berlin from the Grand Army Headquarters in order to prevent a military debacle. Far from being injured by Wilson's presence at the Paris Peace Conference, Germany, because he was there, was saved from the imposition of much harsher terms. Count von Bernstorff has called to his countrymen's attention these two "far from beings." There are several others that must sink into the German mentality. One is that, far from being aided by her policy of hedge-dodge-and-evade, bolstered up by low and slushy propaganda, Germany will, in the end, have to pay all the more heavily, not only through material losses, but through loss of caste in the eyes of a world that never, in the long run, has had much use for whiners and whimperers.

### THE PROPER PERSPECTIVE.

In considering industrial trade conditions too many are apt to gauge them with reference to the percentage of available machinery in operation. This is as unsafe as it is to base the paying or non-paying of a wheat farm on an inflated land value. In the latter instance a profit may be shown if the prewar value of the land is taken into account, when the reverse appears, if the value is placed at the point where speculation put it. In manufacturing it is a matter of common knowledge that, in the years of the war and immediately following, the productive capacity of plants was widely extended. This was done to meet extraordinary needs. It was not expected that the plants so enlarged would be worked to capacity ever afterward. Yet many continue to estimate the degree of prosperity by the proportionate activity which is shown by the industrial plants. That this is as great as it is indicates the progress that has been made by the country even though capacity is not now reached. In due course that will come because the country keeps growing and its trade must continue to expand. While not all of the goods are being turned out just now which producers would like to see, the quantity is greater than it was in normal times. Take such simple and necessary things as shoes and stockings, for example. Domestic factories are turning out an average of a million pairs of the former and a million and a quarter pairs of the latter each calendar day. A few years ago this would have been considered marvelous. And the same condition prevails in other lines. So the viewpoint should be one of relativity.

Science is continually bringing into the range of human knowledge facts difficult for the finite mind to grasp. The almost incredible extent of the universe, or universes, since ours is only one of an infinite number, has hardly begun to be grasped before we are asked to realize that in the atom, the unit of matter, is contained a solar system in miniature, in which electrons revolve about a nucleus as the earth and the other planets revolve about the sun. Dr. Niels Bohr, the Danish scientist, now in this country to explain his rather revolutionary theories, has aroused general interest in the atom, which may hold especial fascination for practical-minded American scientists because of its possibilities as a future source of power.

America threatens to take the dancing palm from Russia, aided by the vigorous out-of-doors life lived by the schoolgirls of the country in this day of athletics for women. Fokine, who knows both countries, declares that

the material for dancers in this country is the best in the world and that the girl who has lived a normal life, with plenty of games and sports, can be made into a premier danseuse with a few years of training. To prove his contention he will soon present an American ballet, which will allow the public judge. For a master of the art to pay this country such a tribute is encouraging after the slams we usually receive from our European friends.

### Items From the Cloverland of Michigan.

Sault Ste. Marie, Feb. 26—The Manhattan restaurant, formerly conducted by Mrs. J. Molinaro, closed last week, but will be opened after being redecorated and somewhat re-arranged. W. B. Sprague has bought the business and will open for business about March 1. Mr. Sprague will need no introduction, having been in the catering business here for many years prior to going to Curtiss, where he managed the hotel at the Summer resort for three years.

Otto Supe, the popular jeweler and next Mayor of Sault Ste. Marie made them all take notice at the sportsman's shooting event held here last Friday, when he scored 100 per cent. He brought down twenty-five clay birds with twenty-five shots. His nearest opponent scored twenty birds. The other scores were not over 17 birds. Otto, as he is known, is an all round sportsman, having been a member of the France Supe hunting party for the past twenty-five years. He has missed no hunt during the entire time and always brought back the bacon.

A penny saved is a penny earned. A dollar saved is one you didn't loan.

The farmers around Tarbutt, near the Canadian Soo have purchased wolf hounds and are placing them at different points in the township in an endeavor to rid the district of wolves, which play havoc with the stock of the farmers.

Capt. Roberts, the well-known soap salesman, was a business visitor here last week. Mr. Roberts is still full of pep and leads the younger salesmen a merry chase.

Facts are stubborn things unless they bump up against a shrewd lawyer.

W. J. Van Egmond, the plumber, located at 713 Ashmun street, expects to move his shop to his residence soon, using the basement.

Ray Marriott, of the Northern Electric Co., gave a demonstration of operating a radio on the D., S. S. & A. R'y train last Thursday. While delivering a radio set to a customer at Newberry, he was asked when they would get a radio that would work on a moving train. Ray assembled the one he had and at the first trial heard several musical selections, clear and plain.

The clothing store of J. P. Nolden, at Escanaba, was destroyed by fire Saturday night. The loss was almost total. The stock was estimated at between \$15,000 and \$20,000.

Hunger is a necessary evil. It promotes industry.

Ham Hamilton, of the Pickford Grocery Co., was a business visitor here Friday, taking back a load of supplies.

William G. Tapert.



### Individual Responsibility versus Business Success.\*

When the call came to me to attend and address you at our annual banquet, the thought came to me, "What can I say that will make the men better for my coming?" So I chose for my subject the above quotation.

Oftentimes our individual lives may seem as unimportant as a single leaf in the forest, a solitary blade of grass in the meadow, or a tiny grain of sand upon the seashore; but just as each of these play its important part in the ordered harmony of the universe, so our separate careers mean much in their wide-reaching relations to society. Every influence launched for the uplift and betterment of prevailing conditions has been conceived in the mind of some individual. Every movement which has resulted in lowering the standard of life, and every industrial disturbance carrying with it untold waste, has been the work of but a few, or even of a single individual.

In an essential and well-nigh vital sense each individual is a pivot around which the nation's welfare revolves. In a republic such as ours this fact is almost tragically true. Admitting this to be a fact we must feel a responsibility resting upon each and every individual which must not and cannot be disregarded. Every opportunity for betterment carries with it a corresponding obligation. Only by accepting it as such can we justify ourselves before our own conscience.

National prosperity is so intertwined with individual responsibility that the two cannot be differentiated. Although our individual actions may seem unimportant and non-essential, yet they all blend with the forces which determine the prosperity of our business in general, the prosperity of our association and our National well being. It is logical law which reflects in a nation the dominant characteristics of its individual citizens. The all-pervading individual personality is the supreme influence.

Thus it is easy to discern that the foundation of our prosperity is in our intelligence; that education is the capital of our future; that individual integrity is the bulwark of our association, our trade, and our Nation. Self preservation is not the first law of nature, but doing something for somebody else is the ideal of life.

Right thinking men are beginning to understand that in the world of business, nothing is comparable in its control, or a safer guide when the channels of commerce become intricate, than character.

Put money in thy purse is the controlling impulse of some; put character in thy soul is a sounder doctrine and will stand the test of ages.

Business character is rated as a chief element in a credit risk, above capital.

To analyze character is a task. It cannot be separated from a man. It is the man himself, expressing in his living the divine principles, causing him to prefer to live in poverty, rather

than that honesty and integrity should be violated.

Of all the advantages that may happen to a young mind capable of understanding, nothing can possibly count for so much in the way of substantial mental benefit and inspiration, as intimate association with a great character.

Intelligence and aspiration are the developers by means of which individual efforts blossom into the perfect human character.

You have all seen a block of rough marble. The sculptor takes it and by chiseling a few corners here and there reveals to us the figure concealed within the block. Out of the mass of qualities good and bad, which form our characters, it is for us to chip away the rough corners and reveal and intensify the wholesome sentiments within.

We judge a man and give him place in our esteem more by the manner in which he keeps his pledged word than anything else. The man who does not keep his word, fulfill his promises, live up to his agreements, carry out his part of the contract, is a man without honor, a man of no particular character, a man without credit, a man not to be trusted by his fellows.

The thing most to be desired everywhere, and at any period of the world history, is character. We never had too much of this, we never can have enough of it. It is above all price. With character we have everything worth having; without character we have nothing worth having, no matter what our material gains or possessions.

There are two things which we cannot tamper with. One of them is the multiplication table, the other is the ten commandments. Every disaster that has ever come to any person, to any organization, or to any people, has come from an attempt to change these great principles that underlie all our relationship and are at the basis of all our development. We have to play the game and we have to play it straight. If we do that we will have the ability to meet any situation, and then there is no question about the results. Next to character is the necessity of Good Will.

What a wonderful opportunity the retail grocer has to build up an acquaintance. Acquaintance begets friendship, friendship confidence, confidence begets business; and, in the realms of commerce, friendship and confidence are the foundation of enduring business. They form the keystone of Good Will.

It is impossible to measure the value of Good Will in dollars and cents, yet, without it, there would be no dollars and cents in business. With it, prosperity may be obtained to a degree far beyond the founders highest hopes.

It is surprising how confidence begets business and obviates the necessity of leaving the customer in such a mind that she has to be sold every time she may come to the store, just as though she was a new comer. How gratifying it is to hear a customer say, "I buy from Jones because I like to buy from him. I consider him my friend. Their products and service

come fully up to my expectations. It is a pleasure for me to trade there because of their dependability and the high quality of their goods.

Dealing as we do with the human element in business, how necessary it is that we cultivate unbounded faith upon the part of our customers, in our products and in our principles.

The grocer or any other business man who will go to great lengths to build Good Will, is on the sure road to success. There is nothing that will clinch our position more securely than to be perfectly frank with ourselves and those with whom we deal. Good Will is built by a multitude of little things. There is a new day for him who believes in the value of Good Will; and that man who puts his thoughts into action will be reckoned one of the builders, adding to the great structure erected upon the cornerstone which was placed in position at the beginning of our business.

One never knows what he can do until he concentrates upon the thing which he has accepted as his goal. The desire for individual success, with its gnawing, its unrest and its deep yearning to do the thing better than it was every done before, is in the heart of every man. It is the quiet planning and reading of the man who to-day is getting ready for what is going to happen, two, five or ten years hence. We are laying the foundation for our future business prospects, and we should give the best that is in us to promulgate and perpetuate these principles by which we expect to reach our goal.

What we all need at the present time is courage, pluck, determination, grit, sand. Grit means strength. It is the steel rod in a man's backbone. It prevents him from bending to every impulse or gust of opinion. We have all seen some of these fellows who are the first to jump to conclusions and just as quick to jump out when it needs an extra push. But it takes grit, clear grit, to hang on and see the thing through.

Initiative, integrity and intense earnestness are the pillars on which all business success is built.

There are two other elements of success that I want to call your attention to, namely enthusiasm and tact.

The ability to grasp opportunity, a well developed personality, an optimistic vision, a soul full of good cheer and enthusiasm, will wipe away all obstacles and clear the way for good business.

What a mistake it is for any one to say that Opportunity comes but once. Every morning with the break of day Opportunity comes forth to join with any one ready to accept him. I fancy I hear him as he calls.

"They de me wrong who say I come no more. Where once I knock and fail to find you in: For every day I stand outside your door, and bid you wake to rise and fight and win.

What a wonderful thing it is to start off in the morning with an optimistic step, with your head up and your eye fixed on victory, with courage and cheer emanating from your system with every step and action.

Yesterday is gone with its successes

and disappointments; let us forget it, unless by its experience we are better qualified to meet the business of the day. It was Napoleon who said, when given report of victory won by one of his generals; "Good; what did he do the next day?"

I like to quote the following paragraph from an interview with Mr. Armour. "Enthusiasm is the dynamics of your personality. Without it, whatever abilities you may possess lie dormant. You may have knowledge, sound judgment, good reasoning faculties; but no one, not even yourself, will know it until you discover how to put your heart into thought and action."

A wonderful thing is this quality which we call enthusiasm. You can't go wrong in applying all the genuine enthusiasm you can stir up within you, for it is the power that moves the world. There is nothing comparable to it, in the things which it can accomplish. I can see enough pent up enthusiasm before me to put into operation any policy you may desire.

We can cut through the hardest rocks with a diamond drill, and melt steel rails with a flame. We can tunnel through mountains, and make our way through any physical obstruction. We can checkmate and divert the very laws of nature by our science. But there is no power in the world that can cut through another man's mental opposition, except persuasion; and persuasion is reason, plus enthusiasm, with the emphasis on enthusiasm.

Don't let it be said of you as was told of a lot of young chaps who attended a party; the sister telling of it the next morning said: "Yes, sister Maggie is a fortunate girl. She went to the party last night and played Blind Mans Bluff all the evening. The gentleman hunt around and find a girl, then they must either kiss her or give her a shilling. Yes, Maggie came home with thirty shillings and a war bond." I am sure none of you were there.

If you want to be a power in business or in your community, cultivate enthusiasm.

People will like you better for it, you will escape the dull routine of a mechanical existence, and you will make headway wherever you are. It cannot be otherwise, for this is the law of human life. Put your soul into your work, and not only will you find it pleasanter every hour of the day, but people will believe in you just as they believe in electricity when they get in touch with a dynamo. And remember this, there is no secret about this gift of enthusiasm. It is the sure reward of deep, honest thought, and hard persistent labor.

In addition to enthusiasm we must have tact. It is well to have talent, but the triumph of tact, or just plain common sense, over talent is seen everywhere. Talent, in this age, is no match for tact. We see the failure of talent everywhere. Tact will manipulate one talent so as to get more out of it than ten talents without it. Talent lies in bed until noon; tact gets up at six; talent is power, tact is skill; talent knows what to do, tact knows how to do it. Tact is not the sixth sense, but it is like the life of all the

\*Address by John A. Green, of American Sugar Refining Co., at annual banquet Grand Rapids Retail Grocers' Association.



five senses. It is the open eye, the quick ear, the judging in taste, the keen smell, and the lively touch. It is the surmounter of all difficulties, and the remover of all obstacles. It is the one thing that will bring results when all else fails.

Courtesy and tact are the two essentials of a successful man, they go hand in hand. Courtesy costs nothing, but it will be remembered when all we have said will be forgotten.

An embodiment of all these business virtues will develop a character that will stand out so prominently that it will attract the attention of those with whom we do business. In such a character we find that indefinable something that gives grace to life. It is the product of all the factors of experience. It is a constructive product. Possibility is the germ.

It is men of this sort that are working in an associated effort to better conditions in the grocery business. The members of the association believe the public want service, and they plan their business accordingly.

The present system of distribution is being attacked. The assertion is often made that the manufacturer—wholesaler—retailer—consumer method of distribution is wrong; that it is extravagant and wasteful; that it is the cause for the advance in prices. This is a great mistake. The present method of distribution has come down through centuries of evolution and nothing has appeared to take its place. The wholesaler assembles the product of the manufacturer and grower from all parts of the world, and the retailers draw from them in such quantities and kinds as the neighborhood requires.

The object of the association is educational. Through an exchange of ideas better and more economic methods of distribution are evolved.

People used to say that they paid the bill of the dead beat in the price they paid for their goods. By an exchange of credit information this method if it ever did exist, has gone into oblivion. The live grocer no longer has any losses from this source.

No system can function properly when centered on the lone individual, so it seeks to associate itself, and to work in conjunction with others in constructive effort for the welfare of all; and without transgressing the rights of the individual, it advocates the fullest co-operation between individuals in order that the greatest amount of good shall be acquired by all the parties interested.

It is a mistake to think that the consumer is never considered in the discussion of better business. The success of any retailer depends on the good will of the consuming public, and unless he studiously considers their interest, he may as well close up his place of business. Confidence is the only foundation on which he can build a successful business.

Then again, what other business is so saturated with sentiment as is the grocery business. To belittle or ignore this fact is the sheerest folly. Dry facts not quickened by sentiment, by a feeling, by an impulse of some sort, never drove a dollar into action. The one person to whom all the peo-

ple will turn, and in whom all will confide, is the man who sends to the table the food to nurture and bring up the children of the home. In sickness and in health, in adversity and prosperity, he is the one man in whom they place their confidence. What a privilege.

Let us ever keep in mind the dignity of our business. We can only be as big as we think we are. I consider the distribution of food the most important part of the business fabric of the Nation.

It is a satisfaction to know that through these great business gatherings we are doing our part in the great humanizing movement of the world, that movement which proclaims the universal brotherhood of man; and because of which the world grows better and the individual man feels sympathy for his fellow man and the wish to exercise it. I believe that the man who helps his brother along over the rough places and through the knotty business problems, all unconscious of his own doing, will himself reap a rich reward.

So, if by a careful study of our business problems we create conditions that benefit the entire business world, and set in motion influences—the outcome of which will not only benefit the merchant financially—but will make for better citizenship and help all to stand for honesty and integrity in business for civic virtue and civic righteousness, we shall have achieved more than our most ardent supporters could have anticipated and we shall not have labored in vain.

With our wonderful initiative, God born, executed by God's children, seeking with new life and forever working onward and upward, lifting the burden of the world, bringing sunshine into lives that only knew a sun was shining by the shadow of the past, in the name of the Master splendidly facing this opportunity, we shall do our part in bringing again over the face of the earth the smile of the living God. What a glorious future we have.

May we be endowed with wisdom, confidence, enthusiasm, energy, sympathy, courage, friendship and charity, and may the great God guide us in all our deliberations, so that whatever we do shall be for the best interest of all our great people; and that out of it all will come prosperity, stability and contentment.

Egyptians are not giving the world a good impression of their country, in their official meddling and fussing with the work of Howard Carter, who, as he dug in the desert sands, has done much to build up that tourist traffic which brings a great deal of money to the Nile Valley. The love of small men set in high places for the petty devices that make outsiders miserable is illustrated in the sniping tactics Egypt's public works department is using toward one who has done heroic service admired of all the world in bringing to light the ancient glory of Egyptian history. The countrymen of Tut should recognize Howard Carter as their benefactor and not treat him as though he were an interloper and a thief in the night.

## The Merchant-Mind Coming Into Life

Somewhere right now there is a young grocery clerk who has a job in a store located in some medium-sized Michigan town. He waits on customers. He takes his turn opening up mornings. He helps trim the windows. He writes price tickets and signs. He gets up some of the advertisements, when he can get a crack at them. He reads good books and writes a little on the side.

Down at the store he gets to know a whole community.

The items of merchandise as they move over the counter tell of birth, death, vanity, extravagance, thrift and downright poverty.

He is learning to have an affection for merchandise that will last him as long as he lives. Hundreds of human meanings begin to attach themselves to things that of themselves are just commercial goods. A new language and a new set of images are filling his imagination.

It is the merchant-mind coming into life. The mind that sees goods not merely as something at so much per package or so much per pound or so much per dozen.

But the mind that feels all the significance in the human use of the vast variety of articles that come from the factories of modern civilization. He cannot get away from the compulsion to tell people.

Along with these comes the fascination of seeing the buying habits of his townspeople revealed. Slipshod buyers, careful buyers, stingy buyers, wasteful buyers, price-hunters, quality-aristocrats.

He is living right in the middle of the great American novel every day of his life.

He is preparing himself for a career as a merchant, so that when he comes to hang his own sign over the door he will know goods and what constitutes service. He will also have become such a student of human nature that he will know men and women and be able to cater to their whims and caprices, as well as their sober senses.

When this young man—and he is only one of a type we find in every good sized town—is ready to break into the ranks of active merchants, we hope to be able to furnish him his stock and serve him so well and faithfully that he may find it comparatively easy to accomplish his battle for supremacy.

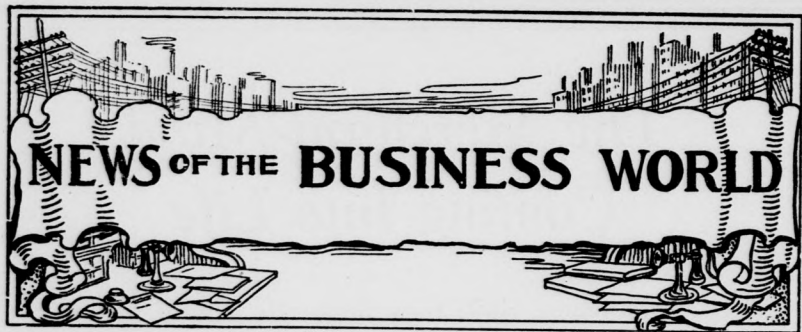
## WORDEN GROCER COMPANY

Grand Rapids

Kalamazoo—Lansing—Battle Creek

The Prompt Shippers.





### MOVEMENT OF MERCHANTS.

Detroit—A. W. DeClercq has opened a meat market at 6311 14th street.

Detroit—H. W. Baum, furniture dealer at 3545 Grand River avenue has retired.

Manton—H. R. Casey succeeds D. L. Thompson in the grocery and meat business.

Detroit—Mrowczynski's meat market, 5544 Chene street, has been sold to A. Sutkowski.

Detroit—Findley & Co., tailors at 1266 Griswold street, have discontinued business.

Fennville—The Hutchinson Hardware & Implement Co. has changed its name to the Fennville Hardware & Implement Co.

Detroit—The Howard Flint Ink Co. has increased its capital stock from \$37,500 to \$75,000.

Detroit—Jos. Bandza has sold his meat market and grocery store to Jonas Smalinskis.

Detroit—D. Hiller, dry goods dealer at 4701 Michigan avenue discontinued business on Feb. 23.

Detroit—Helen E. Placock bought the bakery at 8121 Linwood avenue from Lewis E. Humphrey.

Hamtramck—Jos. X. Robert, grocer on Trowbridge street, has filed a petition in bankruptcy. Liabilities, \$2,598.36; assets, \$469.57.

Detroit—Max Rich bought the market of I. Oppenheim, 4508 Milford avenue, a short time ago.

Detroit—Jake Koss has sold his tailoring establishment at 2661 Baker street to Harry Unatin.

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

Detroit—William Somers, 8780 Linwood avenue, bought the meat market of Bert E. Mooney on Feb. 14.

Detroit—Horace W. Zalsman has sold the Monica Pharmacy, 7048 Plymouth road, to Earl J. Reeves.

Detroit—Mrs. M. Ferguson has opened a millinery store and beauty parlor at 5655 Grand River avenue.

Detroit—The fish market conducted by O'Neill & Hoffner at 2205 Woodward avenue has been sold recently.

Fulton—Floyd Bridenstein succeeds C. D. Weeks in the garage and automobile supplies and parts business.

Detroit—Freeman Brothers have purchased the business of Isidore Phillips, grocer at 10854 Mack avenue.

Detroit—Louis Michael, grocer at 10361 Shoemaker avenue, sold his stock to Attilio Brunette Feb. 25.

Detroit—The C. P. Steinheiser Co., 3049 Gratiot avenue, has increased its capital stock from \$35,000 to \$300,000.

Detroit—The grocery at 5827 Hastings is being run by Israel Waxler,

he having bought it from Ida Share.

Detroit—Frank Kanician bought the confectionery at 1316 Hastings street from Ala Hemid and Jim Ala recently.

Detroit—Richard Hocking, shoe merchant at 10815 Mack, will retire from business as soon as his stock is sold.

Detroit—W. S. Kutcher and A. J. Ploszai have bought the Temple Garage, 23-31 Temple avenue, from George Mohler.

Hartford—Hartford Gleaners' Co-Operative Elevator Co. has decreased its capital stock from \$60,000 to \$30,000.

Jonesville—George Baker has sold his tire, battery and auto accessories stock to L. C. Spencer, who has taken possession.

Detroit—Marian Lepkowski, butcher at 2234 Mt. Elliott avenue, has transferred the title to his business to his wife, Aniela.

Detroit—Victor Jachimowicz has taken over the meat market at 5505 Mt. Elliott avenue from Boleslaw Dzielinski.

Detroit—A. L. Thompson and T. J. Ormand have bought the Detroit Packing Box Co. from J. Mankin and E. J. Humrich.

Otisville—J. L. Hillman, for the past six years connected with the Hertz Hotel, Saginaw, has opened Hotel Hillman here.

Detroit—Simon Shifman bought the men's furnishings business at 3467 Hastings street from the estate of Aaron Shifman.

Detroit—The Detroit Investment Co., 801 Guaranty Trust building, has increased its capital stock from \$250,000 to \$500,000.

Bronson—Max Engler, who conducts the bakery here, suffered a fracture of his lower right arm when it was hit by an icicle.

Detroit—Joseph Rosen has sold his interest in the Michigan Herring Supply Co., 2493 Hastings street, to his partner, Rubin Miller.

Oakwood—Fred Kaiser bought out his partner, Wm. C. Lamdre, in the Oakwood Grocery and meat co., 10824 Fort street, recently.

Detroit—Margaret I. McGinn and Elizabeth J. Stewart have bought the Hayes Grocery, 3039 Vicksburg avenue, from H. G. Hayes.

Detroit—Alex Muszkiewicz has bought the share of his partner, Stephen Osowski, in the meat market at 1486 East Canfield avenue.

Detroit—George A. Paptis bought the grocery business at 9668 Petoskey avenue from James A. Pappas and N. A. Stykos a short time ago.

Detroit—Mrs. Elizabeth Bushey, proprietor of a confectionery and cigar

store at 1576 St. Joseph street, was killed by bandits on Feb. 21.

Detroit—J. C. Vermeesch, proprietor of the Mack avenue curtain shop, has moved his place of business from 9930 to 9951 Mack avenue.

Detroit—Celia Broudy's delicatessen, 8806 Oakland avenue, has been taken over by Fannie Horwitz. The change took place Feb. 20.

Jackson—The Farmers and Workmen's Savings Bank of Jackson, has been incorporated with an authorized capital stock of \$100,000.

Detroit—Nettie Benjamin, milliner at 3119 Hastings street, filed a petition in bankruptcy recently with liabilities of \$7,016.72 and assets of \$860.

Detroit—Charles F. Gray is the new man behind the counter of the confectionery at 467 Abbott street, having purchased it from C. H. Stephens.

Detroit—Constantine Bellas, fruit dealer, has consolidated his two fruit stands at 321 and 328 Lafayette boulevard, into one at the latter address.

Detroit—A new dairy store will be opened at 660 West Warren avenue by Solomon Goldfeder as the Onsted Dairy Co., incorporated for \$1,000.

Detroit—The assets of the Reeber Furniture Co., 7739 Mack avenue, bankrupt, will be sold at auction Feb. 21. The chattels are valued at \$1775.01.

Detroit—The Moss Furniture Co., 8810 Twelfth street, which has been closed for alterations, will re-open March 1 under the same management.

Detroit—W. Bird Williams, druggist, 7747 Wilson avenue, filed a petition in bankruptcy recently with liabilities of \$5,415 and assets of \$2,250.

Detroit—Morris Sachs has sold his interest in the firm of Grossman & Sachs, clothiers at 823 Michigan avenue, to his partner, Max Grossman.

Detroit—Pulver Pease is the new proprietor of the Hupert Market, 7739 Linwood avenue, having purchased it from C. C. Hupert and others recently.

Detroit—F. J. Haddell is the new baker operating in the bakery at 10350 Twelfth street. He bought the business from R. I. Petrie and James Summers.

Detroit—Koblin Brothers, outlet store has opened in the building vacated by E. J. Hickey Co. The firm deals in surplus stock and bankrupt stocks.

Detroit—Jordan & Jacobs is the name under which the grocery at 7814 Ferndale will be known, since Manetis Jordan sold a half interest to Fred Jacobs.

Harrison—The Commercial hotel, owned by Hughes Bros., was totally destroyed by fire, together with all of its contents. No insurance was carried.

Detroit—Joseph Sandweiss has retired from the firm of Walok & Sandweiss, grocers at 8747 Oakland avenue. David Wolak will conduct the business.

Detroit—E. G. and A. J. Riegler have bought the accessory business of R. D. Fontaine, 10801 Mack, and will conduct as the Reigler Tire & Battery Service.

Berrien Springs—H. K. Graham & Son have sold their hardware stock and store fixtures to H. C. Angell, re-

cently of South Haven, who has taken possession.

Kalamazoo—W. S. Isenhardt, cigar and tobacco dealer at 901 East Main street, died Feb. 25, at New Borgess hospital of pneumonia. He was 72 years of age.

Detroit—The Majestic Trunk and Bag Co. has merged its business with that of the Majestic Credit Co., 1308 Cass. The firm handles clothing and leather goods.

Lansing—L. Ray Chase has sold his stock of jewelry, silverware, etc., to S. V. Gaver, who will continue the business at the same location, 110 West Washtenaw street.

Kalamazoo—DeBoer & Sons Lumber Co., has been incorporated with an authorized capital stock of \$30,000, \$25,000 of which has been subscribed and paid in cash.

Milford—Ansley A. Arms, pioneer resident and dealer in clothing and men's furnishings, died at his home, Feb. 25, as the result of pneumonia. He was 74 years old.

Detroit—The cigar store at 305 Lafayette boulevard run by Morris Botridson was discontinued recently to make way for a new building to be erected on the site.

Detroit—The assets of the Pursell-Grapentien Motor Car Co., Stephens distributors, 3745 Cass, bankrupt, were sold at auction on Feb. 18. The goods was valued at \$3,943.

Detroit—An involuntary petition in bankruptcy has been filed against John H. Carmody, men's furnisher, 4546 Grand River avenue, by creditors whose claims total \$655.19.

Marquette—Lempes Bros. & Koutsimanos, recently of Chicago, succeed George Kampeas in the restaurant and cigar business at the corner of Front street and Baraga avenue.

St. Johns—Osgood & Son, furniture and undertaking, have erected a modern funeral chapel of brick at 204 West Cass street. It has a seating capacity of more than a hundred.

Detroit—Albert J. Prance is the new owner of the grocery at 8226 Lawton avenue. He bought the stock and fixtures at an execution sale recently. P. J. O'Mara was the former owner.

Detroit—Robert S. Gardner has sold his meat business to Jack W. Mackey.

Highland Park—Bora Jonski has taken over the Victor confectionery, 26 Victor avenue from N. L. Evans and wife.

Ludington—The grocery stock and store fixtures of the Mason County Fruit & Produce Exchange, South James street, has been purchased by L. B. Lyons, manager of the store for the past four years. He will continue the business under the style of the Farmers' Store.

Gobles—Arvin W. Myers, of the drug and grocery firm of Myers Bros., has the sympathy of the trade in the death of his wife, who passed away Feb. 12, after a long illness with heart trouble. The deceased was 69 years old, having lived in or near Gobles all her life. She was married to Mr. Myers in 1875 and leaves, besides her husband, three children and ten grandchildren. She was highly regarded by all who knew her.



### Essential Features of the Grocery Staples.

**Sugar**—Local jobbers hold cane granulated at 9.70c and beet granulated at 9.60c.

**Tea**—The market during the week has felt to some extent the effect of the dock laborers' strike in London. There is some idea that this, if continued, may interfere with shipments of Ceylon and India tea to this country. There are always operators ready to capitalize a situation like this and there have been in this case, although no actual changes in price have occurred yet. Prices on Ceylons, Indias and Javas are still strong, with a fair demand. Prices on other teas show no change for the week and the demand is moderate.

**Coffee**—The market has continued in its upward course during the past week. News coming from Brazil, both as to Rio and Santos grades, is strong and in consequence the market in this country for all of these grades, green and in a large way, has advanced probably a full cent during the week. No. 7 Rio coffee is now held at 15@15½c per pound, green and in a large way, which is a very high price. Mild coffees in sympathy have also advanced probably a full cent during the past week. The jobbing market on roasted coffee has a sympathetic feeling and prices are gradually being advanced all along the line.

**Canned Fruits**—When a general favorite like pineapple does not sell as freely as usual for this season something is wrong with the market. Retail sales are restricted in this pack and it is admitted that it is not going over the counter as it should. For some reason the consumer does not care to pay, say, 40c a tin for pineapple, but takes peas and other canned foods at relatively the same prices. Similarly, California fruits are quiet in the wholesale market. Incidentally, both pineapple and California fruits of the new pack are not going as well as expected on an s. a. p. basis. The whole fruit line is quiet, although there is not a large unsold surplus at primary sources or in the large jobbing markets.

**Canned Vegetables**—Efforts to start the local trade to take future Southern or California tomato packs have not been successful. Some large houses say they have not bought a case and others admit that they have done but very little contracting. The local distributing trade regards opening prices as too high, or at least as too uncertain to command immediate attention. Quotations are based in the South on a \$15 a ton basis for raw material, and traders here think that if canners are able to sell a large volume of futures they will encourage a large planting and ultimately a large production. So far their bearish tactics have not lowered prices. Spot tomatoes are quiet. Canners are trying to work up twos to a straight \$1 basis at the factory and threes at \$1.50, but it is still possible to buy at a 5c discount. The demand for either size is not heavy. Gallons are at a standstill at \$4.75@5 factory, according to the packers. California lines are affected by some weak local holders who let their 2½s go at sacrifice prices. Future Maine fancy

Crosby and Golden Bantam corn is now offered generally by the large packers, the former at \$1.40@1.45 and the latter at \$1.70@1.75 for No. 2 cans. There is some buying, as is natural, in order to give operators the brands upon which they have been accustomed to work. Standard Southern and Middle Western new packs are also offered, generally on the basis of 95c factory. Current packs were unchanged last week. Fancy ruled firm, while standards were steady, with a more or less routine demand for both grades. Spot peas of all descriptions are working higher as stocks on the open market are withdrawn or are absorbed. Goods for immediate delivery command a premium, as they are needed for immediate delivery. Futures are as firm as ever, with a narrowing of offerings as packers sell up their anticipated packs.

**Canned Fish**—Maine sardines are selling in a very small way at high prices. Salmon is also quite dull. The market on red and pink Alaska is in the seller's favor, with a prospect of further advances on the coast within two weeks. Fancy salmon is scarce and firm. Other canned fish is steady to firm and in quiet demand. One of the strongest things is tuna.

**Dried Fruits**—Spot prunes are steady in tone and in fair demand for large fruit, but medium sizes are inclined to drag. One cause of the advance in large is to increase the differential between the two offerings so as to cause a substitution of medium for large sizes in consuming channels. Apricots are firm at listed prices. Coast buying is not heavy while the spot movement is handicapped by the scarcity of choice, fancy and extra fancy in Royals, but more particularly in Blenheims. Pears are one of the scarcest of dried fruits and are hard to find on the Coast or in Eastern jobbing centers. Raisins are steady. The primary markets are improving, but as there is plenty of stock in sight for nearby needs dealers are not buying ahead in any large blocks. As independent packs are being reduced there is less price cutting in box and package lines, which causes a better feeling in the whole market. Currants are slowly improving on the spot. There is less pressure to sell, while the situation in Greece is even firmer than in New York.

**Salt Fish**—The demand for mackerel has been rather quiet, although there is a fair undertone to the situation and a general expectation of a fairly active demand during Lent. No changes have occurred in any grade of mackerel during the week.

**Beans and Peas**—The market for all grades of white beans has been dull during the week, but the undertone is steady to firm. Marrows are a little firmer, but with no general advance. Pea beans are very dull at unchanged prices. White kidneys are also somewhat stronger at about 25c advance. California limas are about steady and only in small demand. Green and Scotch peas quiet and unchanged.

**Syrup and Molasses**—Molasses is wanted. All grades seem to be sharing in the demand, but the best demand is, of course, for the finest grades

stocks of which are low. The demand for sugar syrup is very quiet for the week, but prices are steady and the market is in a healthy condition. Compound syrup in fair demand at steady prices, although stocks are comparatively large.

**Cheese**—The market is very quiet, with a very light consumptive demand at a decline of about ½c per pound over last week. Stocks in storage are reported to be considerably in excess of what they were last year and the demand is very light.

**Provisions**—The provision market is steady at unchanged prices. Stocks are reported to be large and the trade very quiet. Canned meats, dried beef and barreled pork are steady at unchanged prices. Pure lard is weak, with a light demand at about ½c decline. Lard substitutes are unchanged and quiet.

### Review of the Produce Market.

**Apples**—Standard winter varieties such as Spys, Baldwin, Jonathan, Russetts, etc., fetch \$1 per bu. Box apples from the Coast command \$3.

**Bagas**—Canadian \$2 per 100 lb. sack.

**Bananas**—9@9½c per lb.

**Butter**—The market is steady at a decline of about 2c per pound over a week ago. The make of butter is about normal and there is considerable butter arriving from foreign countries. Stocks at the moment are ample. The consumptive demand is fair. The average quality arriving is good. Under-grade creameries are extremely scarce and selling very close to the top. The future price depends considerably on the receipts of butter from foreign countries, which are likely to continue. Local jobbers hold extra fresh at 47c in 60 lb. tubs; fancy in 30 lb. tubs, 49c; prints, 49c. They pay 20c for packing stock.

**Cabbage**—\$3.50 per 100 lbs.

**Carrots**—\$1.75 per bu.

**Cauliflower**—California, \$2.25 per doz. head.

**Celery**—75c@\$1 per bunch for Florida, crates of 4 to 6 doz., \$3.25.

**Cocoanuts**—\$6.25 per sack of 100.

**Cranberries**—Late Howes from Cape Cod command \$9 per bbl. and \$4.50 per ½ bbl.

**Cucumbers**—Hot house \$4.25 per doz.

**Eggs**—The market on fresh has been fluctuating considerably the past week, with a sharp decline of 7c from the buying point a week ago. The future price on eggs depends considerably on weather conditions. Local jobbers are paying 27c to-day for strictly fresh. Chicago dealers are paying 25c to-day.

**Egg Plant**—\$3.50 per doz.

**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 — \$1.20 per doz. bunches for Chalotts.

Honey—25c for comb; 25c for strained.

**Lettuce**—In good demand on the following basis:

California Iceberg, per crate ---- \$3.75

Leaf, per pound ----- 16c

**Lemons**—The market is now on the following basis:

300 Sunkist ----- \$5.50

300 Red Ball ----- 5.00

360 Red Ball ----- 4.50

**Onions**—Spanish, \$2.50 per crate; home grown, \$3 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.

Potatoes—55@60c per bu.

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

Heavy fowls ----- 23c

Heavy springs ----- 23c

Light fowls ----- 18c

Geese ----- 15c

Ducks ----- 18c

Radishes—\$1 per doz. bunches for hot house.

Spinach—\$2.25 per bu.

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

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

Turnips—\$1.50 per bu.

### Are Not Speaking the Truth.

Detroit, Feb. 26—In the late war I volunteered my services and was on active duty from the first of June, 1917, until the last of November, 1919, two years of which time I served overseas with the First Division, sailing from this country the first part of August, 1917.

As a kaiser's war veteran I have deeply resented the activities of the group of Legionaires who, for a small personal benefit, either in money or notoriety, seem willing to jeopardize the welfare of the entire country. I do not believe that even a majority of the American Legion desires the payment of a bonus which would necessarily carry with it a tag labeled "paid in full." Even granting that the leaders of the Legion speak the truth when they say that "a tremendous majority in the Legion support the bonus bill," it is obviously untrue that the Legion represents "a tremendous majority" of the veterans of the war, as a comparison of the membership to the total number of men in the service during the war will show. And when the leaders in this organization brazenly state that they represent the opinion of 4,000,000 men they must know they are not speaking the truth.

Wilbur M. Phelps.

Detroit—George E. Sherman, metal window screens, weather strips, building accessories, etc., 1422 Washington boulevard, has merged his business into a stock company under the style of the G. E. Sherman Co., with an authorized capital stock of \$100,000, of which amount \$70,000 has been subscribed, \$15,000 paid in in cash and \$5,000 in property.

Detroit—The Wavenlock Perfume and Supply Co. has changed its name to the Wavenlock Co. This concern manufactures Wavenlock toilet articles.



## TEN DOLLAR TOM.

## How a Jackson Merchant Makes and Keeps Friends.

This is not the tale of a big, imposing store, but the story of a small store with a big business. The clothing business was not a new venture with us when we started in our own new building over a year ago. We had previously been in business on a side street for five years, and later rented a store in the heart of the business district.

The rents on Main street were boosted sky-high, and we decided to build a home of our own. We were fortunate in securing a lot just a few feet off from Main on a side street, directly next to a very popular theater, where we built our two story building. We occupy the ground floor with clothing, hats, furnishings and a small amount of dry goods. We rented the second floor to a shoe store and later expect to rent the basement to an enterprising young fellow for a grocery store.

In marking our goods we always figure that small profits and many of them are better than big profits and few sales. Consequently, we sell at a close margin of profit. We fill the windows with merchandise and mark the price of each article plainly.

The name "Ten-dollar Tom" originated several years ago, when we made a specialty of ten-dollar suits. We sold hundreds of them, for at that time clothing was cheaper. We still sell ten-dollar suits; but we carry them as an accommodation to our customers who want them, for there is little or no profit in them for us.

We usually have one of the ten-dollar suits in our window. People will stop, admire and invariably say to each other, "Why that suit is eighteen or twenty dollars at So-and-so's. It's only ten dollars here; how can they sell it for that?" Of course we can't sell it and make a profit, but it causes people to stop and wonder; it draws their attention to other merchandise in the window; it brings them inside. And once inside, we make it a strong point so to interest them in ourselves and our goods that they remain good customers forever after!

There is always a keynote of success in every business. Ours is very simple, but it is the most powerful one on earth! It is friendship. We try to make a friend of every customer who enters our store. The extended hand, pleasant smile and cheery word greet him as he steps inside.

Grim faces relax, iron jaws spread in a surprised grin, bent shoulders straighten, and very often some poor old derelict will say, "God bless you, my boy; didn't think anyone would bother to shake hands with me!"

We give him the cheery word of help and encouragement, not for business reasons alone, for somehow or other it is our nature to do these things. It is just like this: kindness pays, and pays big; and the more happiness you give away, the more you have. The first thing we know this poor down-and-out chap comes in

and says, "You gave me the courage and grit to go to work and start over again; I've a good job; and I want a new suit of clothes." And we have made a new friend and a customer for life.

It surely is wonderful what friendship will do for a fellow in business, for one friend has a friend, and our friend's friend has a friend, and that friend may have forty-seven relatives who wear and buy clothing. Among the female relatives of all of these men are cousins and aunts who have husbands, brothers and sons. And so on ad infinitum! It sometimes happens that we are out of a certain kind of article that a customer wants. Does he depart empty-handed? Not he! He takes what we have, rather than buy elsewhere. Salesmanship plus friendship!

We keep an alphabetical list of our out-of-town customers and the names of their towns. When a new out-of-town customer comes in, we learn where he lives, then consult our list of customers from the same town. The conversation runs something like this:

"Oh, you're from Jonesville; do you know Sam Jenkins, a carpenter, over there?"

"Sure thing! He's my next door neighbor!"

"Do you know Ed Green, a big, tall guy with red hair?"

"I'll say I do! He drilled a well for me last spring."

And so on down the whole list. He knows them all and is impressed by the fact that they are our customers. He concludes that if his friends trade here, it is just the place for him.

Last summer it happened that one of Tom's houses was empty, and he was desirous of securing a tenant. This is the advertisement Tom inserted in the daily papers:

Wanted—Family of twelve children to rent house, 158 Stewart avenue. Four bedrooms, 3 children to a room. Parents can sleep in attic. Rent this home for \$50. Come on, Kids, you're welcome!

This advertisement attracted much comment; and needless to say, the house was speedily rented to a family with four sturdy boys, and boys grow up quickly—and buy clothes.

Recently we started a new wrinkle. When one of our customers marries, we drop him a few words of congratulation and advise him that we have a wedding gift for him if he will call at the store and get it. Mr. Bridegroom calls, and we hand him his choice of a nifty necktie, shirt or suspenders. Does he make a purchase? He usually does!

We always tell our customers that we are willing and ready to exchange anything not satisfactory. We never say, "If the factory will make it right, we will make it right with you." We say, "Bring it back if it is not right. We will stand the loss regardless of what the factory does."

Of course, it happens occasionally that someone takes advantage of this policy and wears an article out, then comes back for a new one, free of charge. If he seems unreasonable, we simply hand him a new article with a smile and "Come again." No arguments, no quarreling, no time wasted.

If he is not entirely devoid of brains, he sees that he, himself, is the goat; and he departs feeling too cheap ever to repeat the performance.

An instance of this kind occurred a few months ago. A man came in with a pair of stag trousers that he had bought from Tom for \$6. Tom glanced them over and said quietly:

"Very well, sir; pick out a new pair." The man picked out the trousers; and as he wanted a cuff on them, Tom told him to take them across the street to the tailor and have a cuff put on. The man left, and in about twenty minutes he returned with the pants; and pulling out his purse, he laid \$6 on the counter. He said:

"Mr. Grant, I want to pay you for these pants. By golly, when I was going to the tailor shop, it struck me pretty forcibly you were one square fellow to give me a new pair of pants; and I felt as cheap as dirt, for the fact of the matter is I burnt those pants with a cigarette. I'll keep them for every day, and have the new ones for best. There's no use talking; I just couldn't be crooked with a man that was so square to me!"

Another case similar to this one occurred recently. A lady came in one morning and bought two shirts for her husband at \$1.50 apiece. In the afternoon, about 5 o'clock, the husband came in, threw the shirts on the counter and exclaimed:

"My wife bought these shirts here this morning. I don't need shirts no more than a frog needs a side pocket. I want the money back, for I'm well stocked up, and can't afford to buy anything even if I did need it." Tom said:

"That's all right, sir. Here's your money."

He laid the \$3 on the counter between them; and Tom looked at the man; the man looked at the money. Then Tom began to talk; On what? His favorite subject—friendship! Then about the new goods just coming in. The fellow grew interested. Tom slipped an overcoat on him; the mirror reflected his image very flatteringly; and before Mr. Man left, the \$3 on the counter had increased to \$35.

The daily newspapers are our staunch allies, for we advertise with them and also watch them very closely for news of deaths, births and marriages. The farmers are constant readers of the rural newspapers, and a great number of farmers are our customers. To illustrate the power of friendship among the farmers, a man came in, bought a pair of suspenders and enquired:

"Do you know Charley Green, of Grass Lake?"

"Yes; said Tom, "he was in to-day and bought a suit."

"Is that so?" said the man. "My name is Frey, and I expected to meet Green here in Jackson."

Just then in comes Green, and a great handshaking takes place. "By the way," said Frey, "there's a big delegation of Masons here from our part of the country. We will be in later with some friends." About two hours later Green and Frey appeared with five or six Masons, and a get acquainted meeting was held. Before

they left, Tom had sold them about \$75 worth of goods, and has held their regular trade ever since. Friendship again.

One day a lady bought a necktie for her husband. During the friendly talk that followed she said that she came to town every Thursday to take an osteopath treatment. She remarked that she would like to leave her bathrobe at Tom's store, as it was a nuisance to have to bring it every time she came to town. Tom told her she was welcome to leave it in the store wardrobe, and for several weeks she came regularly to get it, returning it to its hook after her treatment.

One day she came in, and this time she was not alone. Her husband, her two grown-up sons and a brother from Dakota were with her. She said she had brought them all in to be fitted out. "I told 'em there was a clothing man in Jackson that was the friendliest, durndest nicest feller I ever met, and I want 'em to buy their suits here," she remarked. The upshot of it was that we sold four suits and three overcoats, hats, caps, underwear and overalls to the amount of about \$285. These men are now steady customers of ours. All because we allowed the lady to park her bathrobe with us!

Many are the weird characters that come to Tom's store. About a year ago Mr. R—, a man of perhaps 55 years of age, entered. He wore ordinary street clothes, but on his head was a lady's bright green felt hat. It was wide of brim, with a plain black ribbon band. He appeared to be normal in every way, and told of recently coming to the city to live with his daughter. He came in daily, seemed to have plenty of money and was a good spender; and not once did his conversation take an eccentric or queer turn. When asked why he wore such a conspicuous hat, he replied that he simply wished to see if a person could do an out-of-the-ordinary stunt and get by with it.

One day when Tom was selling Mr. R— a new spring top-coat, two officers came in, one a Jackson man, the other an officer from the State Hospital for the Insane at Kalamazoo. He snapped a pair of handcuffs on Mr. R—, much to Tom's surprise. The officer said that he had escaped from the asylum about two weeks before, and no trace of him could be found until it was learned that a man wearing a green hat in Jackson answered his description. Then for the first time Mr. R—exposed his failing. Striking a dramatic attitude, he said:

"Tom, my friend, are you going to stand by and allow these miserable curs to drag the King of England off to prison?"

However, the fact that Tom had been kind and friendly to Mr. R— bore its fruit, for a few weeks later he received an order for clothing, socks, underwear, etc., from the old gentleman in Kalamazoo. Since that we received other orders for goods and also orders for merchandise for three or four of the other inmates of the asylum.

Once in a great while Tom gets stung. We do very little credit business, but sometimes the wrong fellow



gets the credit. A case of this kind happened a couple of years ago. This young chap was known to Tom and was considered good pay; so when he bought a suit and overcoat and paid \$5 down with the agreement to pay \$5 every week thereafter, Tom thought he meant business. He paid the initial payment, and that was the end. Wild horses couldn't drag another cent out of him. He always said, "I'll be in next week," but he never came. The last time Tom saw him he said he was out of work and just simply could not pay.

"Come on with me," said Tom. "I think I can land you a job." They both went to Tom's store, and Tom wrote the following letter of recommendation to the manager of the American Express Company:

The bearer, Sam Smith, is a personal friend of mine. He is a young man of good character and bears an excellent reputation, is strictly honest and upright in all his dealings. Any favors that you can extend to him in the way of a position will be deemed a personal favor to myself.

Tom Grant.

The fellow got the position, and strange to say that recommendation was the turning point in his life. Just a week ago he came in to do some trading and said, "Tom, I have a confession to make to you. The day you got me my position was a red-letter day for me. When I read that recommendation, I said to myself, 'If Tom Grant thinks I'm such a h—l of a fellow, I'm going to show him that I am.' I don't owe a man a dollar, and I've made up my mind that it pays to pay. I'm going to try to be the man that you said I was." Just another happy result of Tom's unlimited faith in his fellow man.

Some time ago we were having a big sale. The store was full of customers when in comes an old farmer named White. He is a giant, about six feet four in his socks and broad accordingly. He is one of these dyed-in-the-wool pessimists, always growling, "The world is rotten, the people all grafters." He came towering in, and in a voice that resounded through the place like a fog horn remarked, "Another one of these damned fake sales! All humbug! Just a good excuse to get rid of a lot of old junk."

Tom, stepping to the old grizzly, shook hands and said, "Hello, Mr. White. Beautiful day, isn't it? We're mighty glad to see you." White kept mumbling away, and all the time Tom kept up a steady stream of small talk, at the same time gently shoving the old man to the rear of the store, when he finally sat down.

Tom handed him a cigar, saying, "Make yourself comfortable, Mr. White; I'll wait on you later." The old man glared in amazement, took the cigar—and held his tongue. When Tom was at liberty, he handed him a pretty necktie and a pair of suspenders and said, "Mr. White, won't you please accept this little souvenir of our sale? I know you are a good friend of mine; and I want you to have this little token of ours as an appreciation." The ugly old eyes fairly popped out of the old man's head, he was so sur-

prised, and he even had the grace to look sheepish! Need I say that today he is one of our most loyal customers and brings in many of his neighbors to trade with us? He nearly always introduces his friends with the same formula:

"Meet Ten-Dollar Tom, a damned straight feller!"

About twenty miles from Jackson is a little village of about five hundred people. One day the minister of the Methodist church there came in to get a new hat. Tom noticed the minister's eyes fixed longingly on the new overcoats that had just arrived. The old coat he was wearing was shiny and threadbare. It was a crime to see any man wearing such a garment, least of all a minister of God.

About three days afterward a package was delivered to the minister. No name was signed to the card attached, which simply said, "Mr. G—, please accept the enclosed garment in the same spirit in which it is sent, just a friendly gift from a good friend." It was a brand new \$25 overcoat. Although this man was a total stranger to Tom, he sent the gift where he knew it was sorely needed and would be greatly appreciated. Somehow, some way, the man must have guessed who the sender was, for although it was never mentioned to anyone by any of Tom's friends, the minister came in one day and said:

"Mr. Grant, I have wondered and wondered, and I finally decided that no one but you could have done this thing." Of course, Tom had to own up.

This little act of kindness was not lost either, for Mr. G— has never neglected an opportunity of sending us trade and speaking a good word in our behalf. Nearly every day little incidents of this kind occur. Tom's motto is to do things "just a little different," and he surely has a wonderful knack of turning little every-day occurrences into harvest-bearing results. He plays a song of friendship and happiness on the keys of his cash register. Mrs. Thomas Grant.

#### Grandma Week.

Every store is looking, constantly, for a new slant on customer appeal. "Grandma Week," at the Windhorst Dry Goods Co., Cincinnati, was one. It was planned around a classification of grandmothers into three types, and merchandise suited to each type was offered. For the real old-fashioned grandmas, for instance, there were such articles as fleece-lined stockings, flannel petticoats, dolman capes, shawls, etc. These goods went fast, and it is the opinion of the manager of the store that the old-fashioned grandmother is by no means extinct. The second class of grandmothers is the largest and to these elderly women the appeal was made by garments of a conservative type which combined correct style with simplicity and comfort. The third class, of modern tastes, was as usual interested in the general stock of the store, and no special preparation was made for her. But it was noted that these grandmothers were attracted by the idea of a special day for grandma, and came in large numbers.

## A Peculiar Condition

We have just returned from the New York market and we are glad to report conditions at the present time.

There has been a period of pessimism lately due to unsavory revelations at Washington and to the political situation in England. These conditions combined with heavy winter weather have caused a let up in the volume of business in certain localities. We believe this to be temporary as the report shows that the weekly car loadings are larger each week this year than last year. Weekly gains in general business in America were not only held but extended during the past week and news from abroad denotes improvement.

In the Cotton Textile trade demand is limited on account of the cautiousness of buyers in all lines as they are operating cautiously and restricting purchases to immediate requirements. The situation is very favorable and in many respects the industry is on a sounder basis than last year because the Jobbers and Retailers stocks are very low. Sales are hampered by light stocks and poor selections. Statistics show that the stocks of manufactured goods held by the Mills are decidedly subnormal as are the supplies of raw cotton. All of this tends to confirm the thought that the Cotton Textile trade is very sound as to fundamental conditions.

For some time speculators realizing the impending shortage of cotton bought raw cotton heavily and caused a tremendous rise in price. Recently other speculators who have been cognizant of the feeling of pessimism have sold cotton short causing a drop in price. There are now two sets of speculators in cotton, one being those who believe that cotton will not last until the new crop and the others who believe that it will. The first think that cotton will rise, while the others say it will go back to 25c. Statistics can be produced showing that either set is right as it all depends on the cotton consumption in America and the exports to foreign countries in the next few months.

Our conclusion is that conditions are sound and we expect to have in stock at all times a reasonable quantity of good selections in every line, as we believe that the business that carries a fair stock in all lines and especially good selections will do a fine volume of business in 1924 and make money.

To the contrary we believe that if you neglect keeping up your stock, business will go to your competitor who does. It is up to you to have a good stock and use every effort to make good sales and rapid turn-over.

GRAND RAPIDS DRY GOODS CO.

IN 1924 DEPEND ON US

## BEECH-NUT PEANUT BUTTER



Sales of Beech-Nut Peanut Butter always respond to your selling and advertising efforts. Preferred by discriminating people everywhere.

Counter and window displays will stimulate the turnover on this nationally advertised product. Write for our attractive display material.

BEECH-NUT PACKING COMPANY

"Foods and Confections of Finest Flavor"

CANAJOHARIE

NEW YORK



### MAINTENANCE OF PRICE.

In one form or another the matter of price maintenance keeps popping up. One day last week the Federal Trade Commission had the matter once more before it on an application by a woolen manufacturing concern seeking a modification of one of the usual "cease and desist" orders. What was sought was a definition of how far the manufacturers could go in trying to find out which of their customers were not maintaining prices. Their right to choose their customers has hitherto been established. The Commission took the matter discussed under advisement. On the same subject came a complaint to the public at large from a well-known firm of silk manufacturers. It wishes the prices maintained in the sale of its fabrics, claiming that a contrary course tends to lower the estimation of its wares by the ultimate consumers. This particular house had an experience in the matter which was aired some years ago in the courts and which lends some point to its complaint. Some of its fabrics were included in a general lot of silks offered for sale at retail at very low prices. To the casual reader of the announcement of the sale it looked as though all the fabrics were from the house in question, whose goods are in high repute. The high-class fabrics were used merely as a bait, a very small quantity being offered, but it looked as though they had been really cut in price generally. In such a case an appeal to the courts put a stop to the practice. Instances of the kind, however, show that there is really more than one side to this question of price maintenance.

### THE COTTON MARKET.

Fluctuations in cotton quotations during the past week were numerous and often very pronounced. Talk of impending scarcity of supplies was offset by statements of curtailment by domestic mills. Once more also the accuracy of Government reports of production is being called in question, it being asserted that a few hundred thousand bales are counted twice in making up estimates. But, as whatever is now done has always been done, a correction now made would not seem to have any very important bearing. A revision to be complete for purposes of comparison would have to be applied to crops of former years as well as to that of last year. In obedience to objections from parties interested it is announced that the Department of Agriculture will no longer make public estimates of "intention to plant." Such estimates will, however, duly make their appearance from private sources, just as estimates of the size and condition of the crop are made. The goods market keeps reflecting to some extent the shiftings in the price of the raw material. An upward turn in the market tends to keep prices of fabrics firm, while a slump brings out offerings, mostly from second hands, at lower figures. The volume of trading is, however, rarely large and the sales are for near-by delivery. No one is inclined to take chances far ahead. Noteworthy during the week were the openings of gingham for Fall at what are regard-

ed as low prices. There has been a further slacking up on underwear business, and hosiery is also somewhat dull.

### CANNED FOODS MARKET.

The week's outstanding development is the settlement of the swell controversy by the adoption of a flat allowance, thus paving the way to a uniform system of settlement in making contracts for 1924 packs. The adjustment of differences between canners and distributors was made just as the trade enters the future market with offerings of practically all important items either at fixed prices or s. a. p. While it is too early to have much effect on the scope of trading in 1924 packs, the whole trade is more optimistic as to the volume of contract sales. In other respects the canned food market has been featureless. Spot sales have not been as heavy this winter as usual, due to the open winter, and as jobbers have not made extensive inroads into their stocks they are replacing in a conservative way. The whole trade is more or less on a hand-to-mouth basis, with the situation complicated by a demand for items which it is almost impossible to supply either by reason of extreme shortage or that buyers will not pay the asking prices. The lines in more abundant supply, like salmon or fruits, for instance, are not readily salable.

One of the most significant developments in the field of merchandise distribution in recent years is the tendency on the part of retailers, jobbers, wholesalers, and manufacturers to recognize their common interests rather than to regard one another as natural enemies, as they formerly did. An important agency in bringing about better relations between different groups of distributors in any given line is the trade association. The domestic distribution department of the Chamber of Commerce of the United States has just published the results of a study which it has made of the specific things that trade associations are doing in promoting better understanding between various classes of distributors. Information obtained from 76 associations indicated that 66 of them, or 87 per cent. were active in promoting better relations within their respective lines of trade; that 57, or 75 per cent. were active in promoting mutually understood business ethics, and that 38, or 50 per cent. either maintained central bureaus for collecting, dissecting, and acting on complaints of unfair practices, or at least were carrying on some phase of this work.

With this issue of the Tradesman two more papers read at the thirtieth annual convention of the Michigan Retail Hardware Association are given place in our columns. This concludes the presentation of the proceedings—barring the discussions—of one of the most remarkable hardware conventions ever held in this country.

Why do the soldiers of the kaiser's war take away their otherwise imperishable glory by lobbying for a bonus?

All men cannot be the best, but every man can be his best.

### BONDS FOR PROBATE JUDGES.

It is possible that Michigan law-makers have overlooked a very important matter in prescribing the duties and fixing the responsibilities of public officers in not providing for the bonding of judges of probate, so that any false motion on the part of these officers may be remedied by appeal to bondsmen.

The Tradesman has recently had its attention called to a most flagrant lapse on the part of one judge of probate, who after allowing a \$5,000 claim against an estate, failed to make notation of his action in his files and then proceeded to distribute the estate without reference to this claim. His excuse was that he entirely overlooked his previous action in allowing the claim, but the suddenness with which he closed the estate gives added impetus to the thought that people who do business with probate courts should have adequate protection against such lapses of memory. The action of the probate judge forced the party holding the claim to resort to the chancery court for relief, which will probably come in due time—at the expense of the owner of the claim.

This instance—which the Tradesman is assured is by no means an exceptional case—indicates very clearly that it is the duty of the Legislature to provide for bonding judges of probate, so that when one of them is afflicted with loss of memory or is careless, the person who has to do business with the court can proceed against the bondsmen of the judge and secure relief.

### VOLUME INCREASING.

Whatever else may be told of business conditions, it cannot be said that enquiries are lacking for merchandise on the part of those dealing directly with the public. Buyers from out-of-town stores continue to be numerous, and they are not drawn to this city because of its reputation as a health resort. It is complained that they are doing a great deal of shopping around and are more than ordinarily concerned in trying to find bargains or goods to sell at a price. But with the instability of values in a number of lines this is not so much to be wondered at. Even as it is, however, the aggregate of sales is constantly increasing, though the individual transactions are often for such small quantities as to indicate a trying-out process on the part of the buyers. The sensitiveness of the consuming public toward price advances is the cause of this attitude, and this makes it necessary for retailers to keep closer tab on what will prove attractive. In staple goods of one kind or another, where rises in price are more easily discerned, it is harder to put over advances than in the case of novelties, where personal preference is the controlling factor. While the position of the retailer has its effect on the buying policy of the jobber, the claim is made, so far as dry goods wholesalers are concerned, that the latter are holding larger stocks than ordinarily.

### WOOLS AND WOOLENS.

Wool markets continue to show strength, although transactions in this country are not many. Holders are

firm in view of the excellent prices shown at the recent auction sales abroad. As the shearing season approaches there is a little more disposition to buy wool on the sheep's back, although the views of buyers and sheep owners are still far apart on the question of values. How large the demand from the mills will be is yet to be determined. It will be governed largely by the call for Fall fabrics, which is still undefined. Prices for fancy worsteds for men's wear made during the week are considered low in view of all the circumstances, and they indicate a desire on the part of mills to encourage larger production and sale. Some women's wear fabrics have been opened. While a good business is expected sooner or later on these goods there may be a little delay because of the possibilities of a strike among the workers in the garment trades. So far as prices are concerned, it is believed that pretty much the same policy will be shown toward the women's wear fabrics as is the case with regard to men's wear and that advances will be comparatively small. Because of the relatively larger sales of women's garments than of men's clothing there is a better prospect of selling the fabrics for the former and there will be a greater drive for pushing them.

While the staff of the airship Shenandoah maintains full confidence of the suitability for a circumpolar flight as well as their own ability to make the voyage successfully, the country at large will be inclined to view with unqualified approval the decision by President Coolidge to put upon the Congress the responsibility of ordering the attempt. Aerial navigation with lighter-than-air vessels has made amazing progress in the last few years; but is none the less in the experimental stage, and man's command of the elements, upon which depends the safety of the airship and its crew, is still far from complete. Moreover, the results to be gained by a successful flight in the air across the North Pole are so intangible that a wide difference of opinion exists regarding the value of the achievement and the price that may have to be paid. At all events, the President's prudent, restraining action opens the subject to discussion and puts upon the representatives of the people the duty of deciding.

As Great Britain takes the Russian Bear by the forelock France will merely watch and wait. Ramsay MacDonald admits the Bolsheviks into the family, hoping to smooth out differences in the front parlor. French officialdom is inclined to believe that Moscow will prove recalcitrant now it has all it really wanted—de jure recognition. It is not forgotten that Tchitcherin seemed to get the best of the arguments at Genoa, The Hague and elsewhere. France would like to have some sort of assurance regarding debts, claims and treaties before laying aside her shield of non-recognition. However, if MacDonald's method succeeds there will be no reason why the French government cannot take advantage of it.



**Income Tax Facts.**

In making of an income tax return for the year 1923, taxpayers of every class, business and professional men, salaried persons, wage earners and farmers should present to themselves for consideration the following questions:

Did you receive any interest on bank deposits?

Have you any property from which you receive rent?

Did you receive any income in the form of dividends or interest from stocks or bonds?

Did you receive any bonuses during the year?

Did you make any profit on the sale of stocks, bonds, etc.

Did you act as broker in any transaction for which you received a commission?

Are you interested in any partnership or other firm from which you receive income?

Have you any income from royalties or patents?

Have you any minor children who are working?

Have you control of the earnings of such children? If so, the amount must be included in the parent's return of income.

Has your wife any income from any source whatever? If so, it must be included in your return, or reported in a separate return of income.

Did you receive any directors' fees or trustees' fees in the course of the year?

Did you hold any office in a benefit society from which you received income?

Answers to these questions are necessary in the filing of a correct income tax return.

If single (or married and not living with wife) and the net income was \$1,000 or more or the gross income \$5,000 or more, or if married and living with wife and the couple's net income was \$2,000, or the gross income was \$5,000 or more, a return is required. The fact that the income may not be taxed by reason of the personal exemptions—\$1,000 for single persons, \$2,500 for married persons whose net income was \$5,000 or less and \$2,000 for married persons whose net income was in excess of \$5,000, plus the \$400 credit for each dependent—does not alter this requirement.

The filing period ends at midnight of March 15, 1924. Forms for filing returns may be obtained at the office of Collector of Internal Revenue. Persons whose net income was \$5,000 or less and was derived chiefly from salary or wages should ask for Form 1040A. Those whose net income was in excess of \$5,000, or, regardless of the amount, was derived from business, profession or farming should ask for Form 1040.

**The Compartment Mausoleum vs. the Private Mausoleum.**

As the private mausoleum is a step in advance of ground burial, so the community mausoleum is an improvement upon the private mausoleum and the compartment mausoleum is a still more modern development of the mausoleum system.

Whereas comparisons are consider-

ed odious in many cases, nevertheless, it is a matter of education to compare our improvements of to-day with the lack we suffered in the days gone by.

Many prefer and appreciate mausoleum interment rather than to have the remains of their loved departed buried in the earth, subject to the elemental and undesirable things incident thereto.

Some of the more wealthy build private mausoleums. Unfortunately, these small buildings are rather forbidding places. Usually they are not sufficiently lighted, and, it is obvious, it would not pay to install a heating plant therein. Therefore, in the final analysis they comprise damp, cold, dark and cheerless tombs. Moreover, we are given to understand upon reliable information, a private mausoleum costs more to build than it would cost to provide for the same number of interments in one of the modern compartment mausoleums.

The compartment mausoleum is one which provides private family sections and private rooms for those who prefer the seclusion afforded thereby. In this respect it is in advance of the ordinary community mausoleum, which only provides a certain number of tiers of crypts. The compartment mausoleum also has many individual crypts, together with the provision for privacy mentioned above.

Moreover, the compartment mausoleum after the type of Graceland Memorial at Grand Rapids, is a well lighted and heated building, strong, durable and cheerful, so that no thought of the tomb is injected into the consciousness of those who enter its portals. One enters into a mellow, solemn atmosphere of happiness, in a wonderful and beautiful temple erected to the memory of those loved ones who have passed on.

**Chronic Kicker Living With His Radio.**

Mears, Feb. 20—Some winter, since Jan. 1! Wow! We are ten feet under snow and a blizzard raging. If it don't snow and blow here, it blows and snows. I am taking it soft. Customers come in on foot, so they don't

buy much and, thank the Lord, the traveling men don't bother me. 'Tis heaven on earth. All I have to do is to mail checks and hope the trains can't deliver them, then spend the evenings and nights hearing what the remainder of the world is doing, over the radio. Last night when I got tired I tuned in to see how many stations I could get. I got twenty-two clear and loud. The last one I am not sure of; but if not mistaken it was Belfast, Ireland, station B-U-L-L, broadcasting the election returns from Cork, stating the city had gone democratic. I am not sure of this be-

cause of the late hour and because I am some dreamer.

As usual, I am writing nothing. I simply want you to know I am still living still, so keep the Tradesman coming. I have lots of time to read it carefully now. Hope you don't think I had a bottle to go with the aforesaid Cork. If you can find any sense to this letter, let me know, as after reading it I am blanked if I can find any. Chronic Kicker.

If you work for a man for heaven's sake work for him.

## The Mill Mutuals

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Lansing, Michigan

Representing Your Home Company,

## The Michigan Millers Mutual Fire Insurance Co.

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**We are Saving Our Policy Holders 30% of Their Tariff Rates on General Mercantile Business**

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LANSING, MICH.





### This Is the Day of Man Improvement.

This is the day of man improvement brought about by the awakening to the great possibilities of the human mind. You can make your life better or bitter, according to the thoughts you choose or abuse, and you are what you are in business according to your thinking. You are not going to change for the better until you change your thinking for the better. And when I say this is the day of man improvement I say it is due to the awakening to the possibilities of the human mind in business, and when I say mind I don't mean the brain. The newly born infant has its brain, but it hasn't its mind. Our insane asylums unfortunately may be filled with a number of brainy people who have lost their minds. The brain is the tool of the mind, and as you use your brain in business you are developing your mind for business. That is why we are teaching our mind to mind our business and mind mastery is not mind mystery.

You have to hammer yourself into shape before you are hammered all out of shape trying to achieve something for which you are not fitted. We don't want any confusion. I want to talk simply. I don't want to be like the minister who got rattled. He was going to call on Brother Crow to pray and he said: "Brother Pray, please crow for us."

The merchant, the salesman, the individual, who can listen patiently, nod smilingly, while the customer or the complainant is talking to you—you are going to win every time, as against the fellow who reveals on his countenance disagreement or antagonism. The dealer who will listen and agree with the party while they are talking, and that is what we notice invariably with the diplomat, and you know there are diplomats and diplomats. You have to get rid of the diplomut in the retail business.

It is a strong point in business. Because you cannot antagonize and influence at the same time—oil and water do not mix, and if we want to influence, my friends, we cannot antagonize. We cannot antagonize with a yes so freely or easily as with a no. Stunts are better than grunts anyway. Success is the result of right thinking in salesmanship, in buying, in selling. Misfortunes are the result of wrong thinking or rather the absence of conscious thinking in business. We are mentally lazy, friends, we are in a rut mentally. We are thinking pretty much the same old way, the same old things, every day, because we haven't realized that "I have to criticize my-

self, I have to correct myself to protect myself, I must analyze myself."

This fruit dealer in this song, "Yes, We Have No Bananas," was psychologically correct. He was unconsciously yet correctly practicing the law of psychology when he suggested the various fruits or vegetables, because by saying yes he did not jar or antagonize or discourage the individual. It makes a positive impression at the start regardless of what you want to say or are going to say later, but you say yes, because it is positive. It is not non-constructive. It encourages and brings out the smile instead of the frown.

You know you are never really dressed for business until you put on a smile and if you are not wearing a smile when you come down to your business, you are not properly or completely dressed. We had better remember that. Yes carries a smile. No is a non-constructive. It is a walkout word, and if we could only develop the walkouts into call-backs—you pay money for advertising, and clerk hire and rent—I wonder if you have ever analyzed the walkouts.

In Los Angeles a couple of weeks ago one of the most successful merchants there showed me his weekly chart of calls, sales, walk-outs, the batting average of each salesman and how he stood. Every week they analyze that. I want to digress for a moment in reference to my chat to you of yesterday about your store meetings and you can take these little thoughts and use them as very valuable texts. This store uses this as a text practically every week.

A shoe merchant in New York state had occasion to compliment a young man for making a thirty-two or thirty-six dollar sale in a short time, and he said, "That is good work, nice twenty minutes' work."

"Twenty minutes—don't forget I gave that woman an hour and a quarter of my time yesterday."

Without that proper dismissal there would not have been a come-back for that walk-out. One of the highest grade stores on Euclid avenue in Cleveland, told me that "We have the greatest percentage of walk-outs of any store in the city because we do not importune, but we have a far greater percentage of call backs because we dismiss each and every looker so as not to make them feel that they took up our time."

You can turn your back, a salesman can simply remain seated on the stool with a shoe in his hand and the customer walk out or you can treat that customer as a guest when they leave your store. So we are developing the

walk-outs through that very tactfulness of Yes and a smile.

If we will analyze our selling and you can convey this message back to your co-workers if you will analyze your selling, whether it is negative or positive, constructive or non-constructive, you're going to sell more shoes.

The diplomat, the tactful individual, never argues or disagrees with you at the start. They are tactful because they are thoughtful. They invariably say, "Yes, but." They don't say, "No, you are wrong," or, "That isn't so," or, "I can't agree with you," because you challenge the other party's intelligence and if you are tactful instead of sort of hitting them in the nose; this way you get your arm around the neck with that, "Yes, but," and woozle them right over to you.

Yes, what sort of a part it plays in the matter of adjustments and complaints because that is a vital issue in retailing the Lord knows, in the shoe business. A very prominent shoe merchant in New York City told me recently that they listen, they do not fly up, they listen with a smile to the complaint of the customer, let them exhaust themselves and he says the system that pays him best is when the customer gets all through, he says, "Yes, now what would you like us to do?" Well, they don't expect anything like that.

Why, why what—what—do you expect to do, what do you think you could do? They can't say, "I want this, or I want that." They say, "Why whatever you want?" And the woman is satisfied with one-quarter or one-half of what she came in for because you did not antagonize her. That is why you could influence.

These things are just as necessary as buying merchandise, just as necessary as knowing all about the cost of our business. I know of a case of a policeman who came in with his boy in a clothing department. This policeman, of course, was depending largely on his brass buttons and uniform, was going to make a complaint about the overcoat, complaining about the coat of the boy and when he got all through the buyer said, "What would you wish? Which do you prefer? Another coat or your money back?"

"You don't mean to say that you would give the boy his money back or a new coat?"

"Anything you want."

"By golly, you are all right. Come on, boy, we'll keep this coat."

There you have boosters instead of knockers; "A soft answer turneth away wrath."

John Wanamaker in talking to his co-workers said: "Your conduct at the counter should not be affected by the adverse conduct of the customer, whether the customer is right or wrong." That is concealing our dislikes or displeasures. Like the lawyer displeased with the judge's decision, started to leave the court room and the Judge said, "Are you trying to express your contempt for the court?"

"No, your Honor, I'm trying to conceal it."

When we can conceal our dislikes or displeasures in business we are going to make more sales because we

are going to make more friends and we are going to make more friends when we learn the great asset of the smile and the soft answer under all conditions. But don't "No" yourself out of business, and we do "No" ourselves, because we haven't learned the great power of asserting to ourselves that I am going to be positive instead of negative in my conversation. People "No" themselves into dull business because they do not "Yes" themselves into optimistic, constructive thoughts. They don't understand that we have such a thing in business as the ascendant mental attitude that forces your mind to eventually produce what you expect by eliminating from your mind any negative, non-constructive, discouraging thoughts that hold you back or hold you down.

That is why I say there is a wave of education sweeping over the business world to-day and when I say "A wave of education," I mean along the lines of the mental side of business. We have to put "Yes" into our voice, we must put sunshine into our face. We must sweeten our resolutions, my friends, with the sugar of intelligence.

Thought rules the world. Thought rules every customer and every co-worker in your store. It is a tremendous power. We recognize horsepower and electric power and water-power because we see it at work. Yet the unseen heat, the unseen cold manifest themselves in their action. Radio, sound waves to-day are telling you some of the powers of the unseen things. But my friends don't wear crepe on your face. When you drive a hearse through your soul, you announce the funeral of your success. And I say your face ought to be a showcase of your very best mental merchandise. Then you are going to get more money out of harmony.

Samuel Davis.

## Herold-Bertsch Shoes



### Scout!

Light weight—roomy, comfortable—low priced. Can be worn under arctic.

No. 804  
black) or  
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## THE NEEDS OF THE DAY.

### Closer Service Relations Between Town and Country.\*

Town and country differences, antagonisms and controversies have upon so many occasions become the signals for heated discussions that in times such as these it may be quite as well to emphasize and discuss town and country inter-dependencies. In spite of all arguments to the contrary, towns continue to depend heavily upon a country constituency round about their borders and farmers continue to open the farmstead gates which swing open to roads upon which they travel to towns or cities in search of needed goods and services. The situation at present is full of problems, but it is just as full of hope and opportunity.

The Six-fold Service Relation of Town and Country: Just what kinds of services are involved in this relationship of town and country. All classifications are more or less arbitrary and unsatisfactory, but for the sake of being definite and of coming to the point of discussion promptly, it is proposed that any town and country community in order to even approach its highest possibilities, may well give attention to at least six service relations.

1. The Economic Service includes merchandising, marketing and financing. The merchant, by selling his wares to the farmer, contributes directly to the latter's standard of living. Marketing is the reverse side of the relationship; it is the local assembling of the farmer's product for world consumption. Financing works both ways; the farmer buying and selling in town and the merchant buying and selling from the farmer. Both transactions require financing.

2. The Educational Service holds the key to the future with reference to social attitudes affecting town and country relations. This service is represented locally by schools, libraries and lyceums of various sorts for lectures, music, drama or art.

3. The Religious Service is concerned with those forces in rural life which have to do with ideals and motives. Its local representative is the church and its various organizations of benevolence and religious education. It has at its command, music, drama, beautiful imagery, commanding architecture, reverent rituals, rich literature, and inspiring personalities.

4. The Social Service has to do with sociability, contentment and happiness, and quite as much with social welfare represented by progress of health, charity, or corrective work.

5. The Communication Service has within its grasp powerful means for unifying or dividing community life. They are such as the telephone, telegraph, and the radio, the mail service, the newspapers and magazines, and transportation in all its forms, for the roads themselves become means of communication.

6. The Organization Service. No service relations can be effective or permanent until they are appropriated, incorporated and incarnated within the life of local groups of people. This organization service then may be some sort of a co-operative endeavor. It may be a community organization plan which is nothing more than the local harmonizing and harnessing of all interest groups and service institutions. These become matters of prime importance, demanding more than a haphazard or casual attention on the part

of this town and country community.

Rural Groups are Changing, Making Necessary Readjustments in Direction of the Town: In one Wisconsin county, 121 open country neighborhood groups were found. They were in all stages of development, some little more than a memory from an older generation and some just appearing on the horizon of consciousness. Others were at nearly every stage between these extremes. Many factors have been at work in this neighborhood history such as family leadership, religious or educational purpose, nationality, topography, or economic purpose. Conditions of change have been especially pronounced in late years. Among others, they are shifting population, improvements in transportation and communication, and the necessary adjustments in rural social institutions. One story may illustrate the influence of these changes. William Grady, student last year in the School of Agriculture, when at home on his father's farm is nearer in time to the village of Oregon five miles distant than was his grandfather to the Fisher Valley neighborhood center one and a half miles away. The scale of group activity in rural life has been greatly expanded and this fact must be taken into account in any plan of community organization, whether it be in educational or religious matters or in business relationships of merchandising or banking.

The condition of change in these open-country neighborhood groups can be summarized with two statements, first, that such groups are becoming fewer in number but larger in size, and second, that such groups as are in rather close proximity to a town or village tend to give way first.

These changes can now be related to the six services. Of these 121 groups in question only 60 can be said to be actively concerned with one or more of these six services. Of this number forty are looking after two of the interests listed, but there are only five which perform four of the services and none any more. In the same county there are twenty-nine town and village centers and twenty-three of these perform at least five of the listed services for the surrounding country. The conclusion ought to be rather obvious, namely that for purposes of rural organization the village or city center must be included in any plan which involves the farmer group.

Evidence is not lacking to indicate that the farmer wishes his own organization to count, wants his interests recognized, and even demands that he be given every advantage which organization can bring. On the other hand, he is not slow to admit that his welfare is linked with that of the town. In answer to the question of whether they preferred their social institutions located in town or country, 787 farm families in three counties reported in personal interviews as follows: Church, town 46 per cent., country 28 per cent.; consolidated school, town 19 per cent., country 52 per cent.; high school, town 59 per cent., country 18 per cent.; social club, town 30 per cent., country 29 per cent.; store, town 68 per cent., country 14 per cent. The 100 per

cent. in each case is made up in "no preference" or "no opinion" classification. There was an exceedingly significant correlation between the higher percentage of town preferences and the ages of those interviewed. The younger people have with few exceptions voted for the town location. The inference should again be plain—the hour of opportunity for the town has struck.

Some Town and Country Service Connections Which Need Strengthening: All of the services involved in this community relationship of town and country cannot be discussed here, but three may be singled out as examples of the town's opportunity for larger service. You are interested in the merchandising service. Of these 787 families who answered the question of why they traded in this or that town, 48 per cent. said because it was "nearest." The presumption is in favor of the nearest town if service and price are in line. When asked which store they liked best in this town and why, 12 per cent. put it on the basis of prices, 12 per cent. on service and 10 per cent. because they could get everything they needed. You ask about your bugbear, the mail order house. Well, of the families already referred to, 38 per cent. did some mail order business during the year 1922. They averaged about \$59 per family. In question of kinds of goods purchased, clothing came first, hardware and repairs second and groceries third. You can meet this competition more easily than you may imagine, but it can be done only when the principle of what you call "service" is applied. The farmer is no longer a slave to your particular store or town; he can travel right through your town to another ten or more miles away. Your business cannot succeed under the old time slogan of "strictly private" where the merchant was not answerable to any one but to himself. Yours is a public service. You have responsibility in the setting of standards of living or of farming efficiency by the merchandise you display in your windows and by the selling arguments you put to your country customers.

The time has come also when you may be required to invest good money in this buying constituency out around your town. It may take the form of advertising, not your own business now, but the agricultural business of your community. It may take the form of investments in marketing enterprises so that the benefits of greater efficiency may accrue to the producer. It may take the form of sharing your business experience in helping the farmer business man merchandise his way out of the present economic disparities. The farmer through these years has let his business flow through your hands. In a study of 455 towns made by Successful Farming, of Iowa, towns under 2,000 population averaging 1,033 received 72 per cent. of their trade from farmers; towns over 2,000 averaging 4,474 received 63 per cent. of trade from this source. The farmer has not shared fully in the benefits which have come to you because of your clustered business establishments, your grouped residences and

your closely knitted business organizations. It is time to regard every farm in your service area as a potential factory of greater value than any "shoe string factory" you might wish to bribe from another town by gift of site or capital stock. In Walworth county, Wisconsin, according to latest figures gathered by cost route men, farms are producing on the average of 100,000 pounds of milk per year. This is no mean output of absolutely new capital goods.

Finally in the merchandising service, the larger community and its permanence is the touch stone for business success. So-called "sharp practices" are always on short time programs. You can probably sell a farmer paint for his barn which the Government chemist analyzes as containing most everything but the ingredients necessary to good paint. The farmer can put this paint on his barn, as farmers have done for this is a true story, but when it starts to peel off and streak up and down, your future business is gone and the buying power and stability of your community has been cut down in direct proportion to your short time gain.

A second service connection to be mentioned is that of the social service. This may appear on first thought to be far removed from the merchandising service. If, however, the community point of view is accepted and the changes taking place in rural social life are recognized, then the necessity of taking responsibility for leadership in leisure time activity cannot well be avoided by a town and its business men. If you would be specific, it can be suggested that the town must soon offer some wholesome and attractive substitute for the saloon and the dance hall run on a purely commercial profit-making basis. In another Wisconsin county, a recent survey shows that of twenty-two communities twenty had commercial dance halls, nine had pool rooms, but only eleven had any public or semi-public building and many of those were in no wise adapted for community social or recreational affairs. The town is more and more the center for this leisure time activity. There have been those who have thought that all this realm of life was a matter of only personal or private concern, but experience has long since shown that they are matters for organized effort.

The third service which should call for some attention on the part of the town is that of religion; call it morale as was done in the army, if you choose. Most states will soon have to face a country life policy with reference to religious organization. In this field also, the larger community unit must come in for its share of recognition. The principle of sufficient volume of business, so essential in economic organization, must be observed here if efficiency and productiveness are to result. This is going to require some initiative on the part of the town as the community center. An example of one town with five churches having 790 pews with never more than 220 people sitting in them and that not more than once a week, is a problem

(Continued on Page Nineteen)

\*Address delivered before Michigan Retail Hardware Association by J. H. Kolb, U. S. Department of Agriculture.





### Tale of a Town and a Stock Promotion.

I saw one day where the Fairchild Picture Corporation had got a charter and was ready to go ahead to establish a moving picture studio in Stodesville. A little later a Mrs. Menger who lives in my part of town came into the store and said she wanted my advice about an investment. She is a widow with a couple of children and just about enough money to get by on if careful; she told me she had just sold a piece of property for two thousand dollars and was thinking about investing the money in the new motion picture studio that was going to make Fairchild Super Films.

I asked her how she had come to get interested in the motion picture business, and she answered that a gentleman named Mr. Bolivar Tips had seen in the paper where she had sold this property and had called on her. She knew it must be all right because Mr. Tips had a letter from the Stodesville Chamber of Commerce. She said Mr. Tips had also called on several lady school teachers in the neighborhood who had a little money saved up.

This interview gave me kind of a jolt when I remembered Bolivar Tips had told our committee he might sell a little stock, but only in order to secure moral support; I couldn't see where the moral support of this Mrs. Menger and the lady school teachers was going to help much. I advised her to hang on to her money a little while and I would make some enquiries how things stood.

It happened that I was starting for New York the next day on my regular fall buying trip, and I figured I would look into the motion picture business as soon as I got back. On my New York trips I always stop over a day in my old home town in Indiana where my brother still lives. It happened I was there on the day their Utopian Club meets.

Travel is a great educator, and certainly it proved to be so on this occasion, for I'll be doggoned if there wasn't a fellow at that Utopian meeting up there in Indiana trying to work

the boys to endorse a motion picture plant.

Listening to him, I couldn't help thinking there must be a correspondence school somewhere training fellows for motion picture promotion work.

When I took the train that night to continue my trip to New York I was considerably disturbed. In the first place it made me mad to hear any other town praised instead of Stodesville, and then my confidence in Bolivar Tips was a little shaken.

I finished up my business in New York during the first couple of days and then I thought I would go around and do a little secret service work. First of all, I looked up Cyrus Huff, the author. It was a little hard to find him, because when I went to the apartment house where the telephone book said he lived I could only see his wife, and she said Mr. Huff did all his work down town in his office and she wouldn't tell me where that was because he couldn't be disturbed by callers. She wouldn't relax on this stand until I had the bright idea of saying I was a friend of Mr. Bolivar Tips and it was on his account I wanted to see her husband.

"Oh," she said at this, "if you're from Bolivar Tips, I'm sure my husband will be glad to see you," and she gave me Huff's address.

This was on the top floor of one of the old office buildings close to Union Square and directly a voice told me to come in. Cyrus Huff did not look much like a writer of red-blooded fiction, being about the skinniest person anyone ever saw, with a bald head and wearing big round glasses.

He was friendly enough though after I introduced myself, and when I told him I had come from a friend of his named Bolivar Tips he got interested right away. "I'm certainly glad to hear from Bolivar," he said. "Was he wearing a long brown fur overcoat when you last saw him?"

I said our climate in Stodesville was too delightful ever to need a fur coat, but maybe Mr. Tips kept it in his room at the hotel.

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"Don't call it his fur overcoat," remarked Cyrus Huff, sadlike; "if he still has it, which is doubtful, call it my fur overcoat. I loaned it to him a year ago last January. I've been writing him letters whenever I could find out where he was, telling him he could forget the money I loaned him at the same time, but that my wife insists on my getting the overcoat back."

I remembered that Tips had only showed us the envelope with Cyrus Huff's name on it, and not what was inside. "He's starting a picture studio in Strodesville that is going to put our city on the map," I said, "and we sort of understood that you were going to come out there and write the stories for him."

At this Huff laughed again and said Bolivar Tips didn't need anyone to write stories for him if he could think up things like that. Then he told me his only connection with Tips had been a year or so before when Tips had done a little press agent work for him, ending up with the loan of some money and the overcoat. He had heard since that Tips had worked a few months for one of the big motion picture companies in California.

This wasn't very encouraging news for me, who was partly responsible for the present moving picture movement in Strodesville. I shook hands with Cyrus Huff who followed me to the elevator and whispered, "It isn't exactly the overcoat, you know. It's the wife. She warned me not to lend it to him!"

I went up to the address that I remembered seeing on the letter Bolivar Tips had showed us from Fairchild. It was on one of the side streets off the Broadway electric light district, an old brown stone house with a sign on the front, "Rooms and Board." The landlady let me in, and when I enquired if Mr. Fairchild lived there she told me to go to the third floor landing and knock at the door numbered 34. A tall young man in a bathrobe and a cigarette hanging from his upper lip answered my knock. I asked him if he was Mr. Fairchild the actor and he said "Yes." He didn't look much like the Fairchild pictures I had seen on the screen but the room was sort of dark and then of course I knew that actors fix themselves up a lot when they do their parts. I told him I had come from Bolvar Tips.

"Yes, yes," he answered, "did Tips send any money?"

When I told him I had not brought any money he seemed terribly dejected and sat down on the bed holding his head in his hands. After a while he roused up.

"Look here," he said, "if you're working with Tips on that picture proposition out there in that hick town, maybe you can tell me what the prospects are. I can't wait forever."

"Then Strodesville isn't the first city Tips has been working in?" I asked.

"Thunderation no!" Fairchild answered. "Here for three months I have been writing the kind of letters he told me to. I wrote in succession that I would love to live and work in Pueblo, and Tulsa, and San Antone and Bartlesville, but he didn't connect up with any of them. If he don't get

going in Strodesville or whatever its name is, I'm through with him."

"All right," I said, "suppose you give me a letter saying that. I'll be back there in a couple of days and give it to him. Make it strong."

He picked up an old envelope from the bureau and wrote on the back:

"Tips: Other people are getting away with it. Why can't you? I'm sick of waiting. Roy Fairchild."

On the way back to my hotel I read this over two or three times, and somehow the name Roy didn't seem to fit. I thought maybe his writing was at fault, but when I turned the envelope over his name was plainly typed on the front. Mr. Roy Fairchild, New York City. The rest of the day I spent calling at several of the motion picture offices whose signs I saw on uptown office buildings, and that night I took the train back to Strodesville.

When I got home the prospects of making a motion picture center of our city seemed bright enough to have aroused even Fairchild himself if he could have been there to see it. The Utopians had got behind the proposition and were making a whirlwind campaign, getting pieces in the papers every day which alluded to them as members of the Leading Luncheon Club of Strodesville. It was through the Utopians' influence that the Chamber of Commerce allowed Bolivar Tips to hang a big sign across the front of its building to advertise his stock selling, and also the Utopians who prevailed on the street car management to let him string banners on the trolley cross wires, square pieces of cloth that looked like motion picture films with a separate word on each one so that the pedestrian going up Parflet street would read:

Motion Pictures Mean Wealth—Buy  
Stock—Now.

Then there was that big wooden

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thermometer in front of the post office that showed every day just how much stock had been subscribed, and the day I got home it had run up to \$78,000. Bolivar Tips, along with Herb Almy and Russell Hart, the realtor, had resolved themselves into a stock-selling committee, and a meeting was to be held the next evening to consider the advisability of doubling the capital stock.

I hadn't bought any stock, but the newspaper notice said that all who were interested in Strodesville's future would be welcome.

The meeting was held in the K. P. hall, and I'll say it was a mixed crowd. A good many were small investors, railroad employes, mechanics, and women school teachers who had bought a hundred or two dollars worth of stock and expected to be millionaires in a few months, but also there were a lot of hard-headed business men present who were ordinarily able to look out for themselves pretty competently. It was, in fact, old Nathan K. Bass, president of the Bass Iron Works, and an ex-president of the Chamber of Commerce who acted as chairman, a feature in itself to inspire confidence.

Nathan K. opened proceedings with a statement that he did not ordinarily become excited over the propositions that were continually being put up to communities by outside promoters, but here was one that had been thoroughly investigated by a committee of the Utopian Club, had been O. K'd by the Chamber of Commerce, and there was not one thing about it that could be criticized. For himself, he had already subscribed to a thousand dollars worth of stock and stood ready to take more. He sat down to thundering applause, a thing Mr. Bass quite likes.

Bolivar Tips followed Nathan K. Bass as speaker, and I will say the boy did himself proud. He painted a picture of Strodesville as it might be in a year or two when it had become the world's leading picture producing center, with celebrities all the time walking up and down our streets, their pockets bulging with money to spend with merchants.

Thinking this would be a pretty good time to horn in, I stood up and said I might want to take a little stock but I wanted to ask a question or two about it first. I think Tips scented trouble, because he said sharply that I had been on the Utopian committee and ought to know all about it. I said, yes, I ought to, but I sort of disremembered who was going to write the stories for Mr. Fairchild and I wanted to get straight on that.

"You know I made no promise about that," said Tips haughtily, "but I have every reason to believe the scenarios will be written here in Strodesville by my old friend Cyrus Huff."

"In that case," I said severely, "you ought to be ashamed of yourself. You know Mr. Huff is a delicate man who can't travel without his fur overcoat, and you've got that!"

I suppose the crowd thought I had gone crazy, but Tips caught my meaning quick enough. He tried to bluster it down.

"It doesn't matter," he shouted,

"who writes the stories for a genius like Fairchild. People will go to see his work anyhow. If you don't want to buy stock in the Fairchild studios, you needn't. No one asks you."

"I know that," I answered, "but maybe I do want to buy stock. The main thing is to find out who your star really is. I've got a note in my pocket from a fellow in New York who says you are his manager, but he signs himself Roy Fairchild. And they told me in those motion picture offices that Ráy Fairchild is in Alaska for a year!"

From then on I don't exactly remember what happened to the meeting, only there was a big uproar with a lot of mad business men and crying lady school teachers. Bolivar Tips slipped off in the darkness and got out of town the same night. There was some talk afterward about trying to locate him and bring him back, but it turned out that he hadn't got any money because that was being held in escrow by a stockholders' committee until all the stock should be sold. Besides, all his sales talk was true. He did have an actor named Fairchild. He had been a friend of Cyrus Huff. And certainly Strodesville has got scenery and climate!

J. R. Sprague.

#### Our Best Customer.

In discussing our trade with Europe it is worth noting that exports to Great Britain increased considerably more last year than did exports to the Continent. The increase over the year before, according to figures published to-day by the Department of Commerce, was 3 per cent., compared with one-half of 1 per cent. for Europe as a whole. Forty-two per cent. of our total exports to Europe last year went to Great Britain, which continues to be our best customer. Great Britain last year bought more automobiles, copper, zinc, petroleum, and lumber from us than the year before, but decreased its purchases of pork, leather, grains, flour, sugar, tobacco, and cotton.

Our imports from Great Britain last year increased 14 per cent. Much of this increase was due to larger shipments of raw materials re-exported from British ports. Thus there were large gains in imports of rubber, wool, tea, hides, and skins. The most important commodity competing with domestic products to show a big increase was cotton cloth. The heavy receipts of raw materials were a sign of better industrial conditions in this country, as compared with the previous year.

#### Corporations Wound Up.

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

Finnish Co-operative Trading Co., Ironwood.  
Detroit Development Co., Detroit.  
Oakland Oil & Gas Co., Pontiac.  
McRob Envelope & Paper Specialties Co., Detroit.  
Haehnle Products Co., Jackson.  
East Michigan Farmers Elevator Co., Omer.  
Christian Electric Manufacturing Co., Detroit.  
Michigan Dew Berry Growers Association, Riverside.  
Barcrest Co., Detroit.

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**Michigan Bankers Makes a Ten Strike.**

The Michigan Bankers and Merchants Mutual Insurance Co., of Fremont, has taken over the Michigan Mercantile Fire Insurance Co. and the Michigan Retailers Fire Insurance Co., which companies were started some years ago by C. H. Hare. The negotiations were concluded last Wednesday.



D. D. Alton, President.

day, the directors having voted to make the transfer on that date. All of the records of both companies were shipped to Fremont by express on Thursday. The action will have to be ratified by the policy holders later. The Fremont company has re-insured the business of the other companies and thus become responsible for the obligations they have assumed. Policies in both of the Hare companies will be re-issued in the Fremont Company as fast as they expire. W. N. Senf, Secretary of the Fremont company, has been elected Secretary and Manager of the Hare companies, whose corporate existence will be maintained so long as there is a single Hare policy in force.

The Tradesman has never regarded the Hare companies as legitimate insurance organizations, because they

business endeavor and who had had no previous experience in the fire insurance of all losses so long as possible by one subterfuge after another. He was not a good loser and immediately on receiving notice of a loss jumped to the conclusion that it was fraudulent and based on incendiarism. This enabled him to hold the payment in abeyance until he could assemble enough money to meet the obligation. Last fall he gave a note for \$750 in partial payment of a loss at Wyman. When the note came due in January, the company had \$6 cash on hand. To Hare's credit it should be stated that he borrowed the money on his personal note and took up the obligation. The Tradesman refused to accept any business from either company and did all it could, legitimately, to discourage its friends from accepting any policies in either organization.

Now the situation is reversed and the policy holders are assured that their interests will be conserved; that their insurance is valid; that in the event of fire, their losses will be adjusted promptly and settled immediately by men who have made a success of the fire insurance business.

**Insurance Rates.**

Based upon the degree of efficiency of waterworks or other fire extinguishing agency, and of the fire department, its men and equipment, each city or village is given a certain basis rate of insurance. Whether that basis rate be favorable or not depends on the municipality and its attitude on fire protection and also the intelligence and integrity of the men in whom is reposed the rate making power.

Beyond this, each individual insurer is largely responsible personally for the rate he pays. Every fire hazard he harbors and tolerates within his

building and every exposure from without adds to this basis rate. He is solely responsible for fire hazards within his building, and he can at least protect himself against exposure hazards.

If the individual is complacently satisfied with unclean conditions within his building, with defective electric wiring, poorly installed heating plants, defective chimneys, poor shingle roofs and other well-known hazards and with entire lack of even the simplest kind of protection, he must pay for his neglect by increased rates.

It may be argued that the individual is not responsible for his surroundings and exposures. In part this is true, but he can at least use his influence to have vacant, old dilapidated fire traps near him condemned, thus adding to the safety, attractiveness and health of the community. With the help of the fire department he can get the careless neighbor to clean up his back yard and alleys and so remove fire breeders and fire spreaders. In all cases he can protect himself against exposures by installing wired glass windows in metal sash and frame, fire

shutters and fire doors and fire resisting roof coverings in place of the dangerous wooden shingles. All such improvements are reflected in a more favorable rate of insurance. Every man can equip his place of business with simple "first-aid" fire extinguishing equipment, such as approved fire extinguishers, water barrels and pails and interior standpipes with hose connections. Where large values are involved he can install the automatic sprinkler system, the best known protectoin of both life and property. The concession in rates for such approved system will in a few years pay for the installation.

Rates must always be sufficient to pay for all fire losses and for the legitimate expenses of conducting the insurance business.

As a clerk interested in the welfare of the business, you ought to do all you can to interest your friends and acquaintances in patronizing that store.

An ounce of your own ingenuity is worth a ton of imitation.

**Howe, Snow & Bertles**

(INCORPORATED)

**Investment Securities**

GRAND RAPIDS

New York

Chicago

Detroit

**The Michigan Retail Dry Goods Association**

advises its members to place their  
fire insurance with the

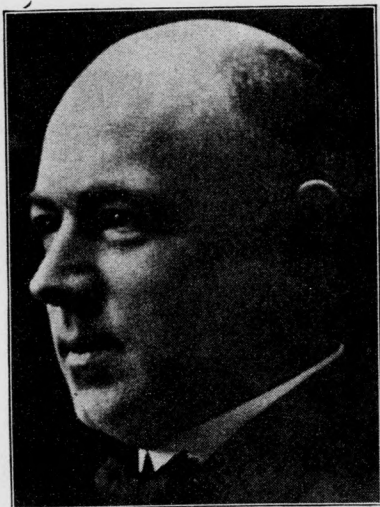
**GRAND RAPIDS MERCHANTS MUTUAL FIRE  
INSURANCE COMPANY**

and save 30% on their premiums.

Other merchants equally welcome.

319-20 Houseman Bldg.

Grand Rapids, Mich.



W. N. Senf, Secretary.

insurance business. In starting the companies, he exacted a contract with his directors providing for a commission of 40 per cent. for himself on all the receipts of both companies. He never carried a cash balance of any considerable amount and delayed the pay- were launched by a man who had never achieved success in any line of

We are in the market to  
purchase an entire issue  
of public utility, industrial  
or real estate first mort-  
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**A.E. Kusterer & Co.**

Investment Bankers, Brokers

MICHIGAN TRUST BLDG.

GRAND RAPIDS, MICHIGAN

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**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.



## ADVERTISING AND SELLING.

### Twin Functions Available in the Hardware Business.\*

Efficient distribution is the key to National prosperity to-day. Business will be better when we—the distributors—make it better; and it will continue to prosper, "every day in every way growing better and better," in exact ratio to the force and direction of our sales pressure.

All business may be divided into two parts: production and distribution. Production has already been brought to a higher state of efficiency in our country than ever before in the history of the world; but production depends upon distribution. Production without distribution is waste.

And our methods of distribution can be improved enormously. A few years ago, an international congress of merchants was held in this country, and there it was brought out, by a comparison of actual records, that it costs nearly twice as much to sell at retail in the United States as it does in Great Britain.

The reason for this, undoubtedly, rests partly upon the higher pressure of our sales methods over here; but higher pressure should produce relatively greater volume, unless there is a flaw in the process somewhere which develops waste or increased resistance.

The entire process of distribution may be compared to a pipeline running into the tank of production. Into this imaginary tank, everything manufactured in the United States is poured by the producers; and everything must flow through the pipeline of distribution in order to reach the ultimate consumer.

This pipeline has in it several lengths and joints. First there may be the great wholesale concern, and then comes a joint, of transportation, to carry the merchandise along to the next length in the pipeline, which may be the local jobber. Another joint of transportation connects on to the next, the last, and the longest length in the pipeline of distribution—the dealer, through whose length in the line, the merchandise flows directly into the hands and into the homes of ultimate consumers of the product.

The ultimate consumer is the only customer who really consumes merchandise. Wholesalers, jobbers, even dealers, do not consume but merely handle merchandise for a profit; and so no real sale has been made until the merchandise has flowed out at the extreme end of the pipeline of distribution, and has come into the hands of those who will actually use it up, or break it up, or wear it out, or in some way render necessary the reproduction of that merchandise.

Obviously, it doesn't do business any good merely to produce, say, a thousand and kegs of nails, if the manufacturer keeps them in his factory. Nor is business much better off even if that manufacturer is able to move his kegs of nails along the pipeline of distribution into the warehouse of some wholesaler or jobber, or even onto the sales floor of a dealer. Not until those

kegs have been rolled out beside an actual job of construction, had their heads knocked in, and the nails themselves taken out of the keg and driven into the woodwork on the job, has a real sale of that merchandise been consummated.

Now that we have this mental picture of the pipeline of distribution, and realize how necessary it is that no part or length of it shall be clogged in any way; let us revert for a moment to our former consideration of high-pressure sales methods, and let us conceive of this sales-pressure as directed along this pipeline of distribution, to produce a volume of sales.

First, though, let us lay down the law governing the relation of volume to pressure. Many of you are familiar with it as Ohm's law, in electricity. Ohm's law states that amperes equal volts divided by ohms, or—to put the same meaning into words of common use, that volume equals pressure divided by resistance.

To illustrate the application of this law, let us take something simpler than electricity. Not even Edison knows what electricity really is. No one knows. We know a little about what it will do, but we don't know what it is. So let us apply the law that volume equals pressure divided by resistance to something with which all are familiar—the household water supply.

When you go into your bath room and turn on the cold water tap, wide open, you get a certain volume of water flowing out of the tap into the bath, don't you? But suppose you turn the tap half shut. That, you know by experience, reduces by one-half the volume of water flowing out of the tap into the bath. Now just what have you done by half closing that tap? Certainly you haven't altered the pressure, because that is supplied at the main water plant; but you have doubled the resistance which must be overcome by that pressure, and that is why your volume of water has been cut in half—because volume always equals pressure divided by resistance!

That law applies to electricity; it applies to water power; and it applies no less to the volume of sales which you and I may hope to attain in our individual businesses during this year of 1924!

Sales-volume equals sales-pressure divided by sales-resistance. That is the law applied to business. The volume of sales you will enjoy in your salesroom this year will be precisely equal to the sales pressure that you can bring to bear against the sales-resistance you will have to overcome.

All sales-pressure may be divided into two types—mass selling and individual selling. Mass selling is better known as advertising. Individual selling is the kind your salespeople do across your showcases and on your sales-floors—face to face with customers.

If your sales-pressure is greater this year than it was last, and the resistance is not so great; then your sales volume will be enlarged accordingly. But if, because the resistance is not so great, you reduce your sales-pressure

even no more than the resistance has been reduced, then your volume of sales will remain stationary. It rests with you, not with conditions, because you may make yourself the master of conditions.

You may take advantage of sales-pressure other than that which you yourself create, if you desire to do so, because the manufacturers whose products you sell are constantly creating sales-pressure by means of their National advertising campaigns; but still it rests entirely with you to turn that pressure into your individual length in the pipeline of distribution so that it will help you to overcome your sales resistance, and so increase your sales-volume.

The pressure of National advertising consists one-tenth in what is called "consumer demand" created by it; and nine-tenths in what is known as "consumer acceptance." Many a dealer fails to take advantage of National sales pressure because he does not appreciate that significant fact.

He is familiar with "consumer demand," because occasional customers walk into his place of business and ask for articles which they have seen advertised in this or that National periodical; but "consumer acceptance" is not so well understood.

Let me illustrate what it is and how it works by means of a little anecdote lifted from life: A manufacturer of saws found that his business was falling off badly in a certain town. To find out just why his principal outlet in that town was not functioning as formerly, he paid a personal visit to the dealer in question, and said: "You are not selling as many saws as you used to, are you?" The dealer answered: "I'm selling more than ever before." And he took that manufacturer around and showed him his stock of saws as evidence. "But," the manufacturer objected, "These are not my saws. You used to sell a lot of my product—why did you switch to this other make?" "I'll tell you!" said the dealer. "These saws, as you see, are nationally advertised saws, and that makes it easier for me to sell them." "Oh!" exclaimed the manufacturer, who was one of the almost-extinct species that "doesn't believe in advertising." So they've sold you on that bunk, have they? Now, frankly, you know darn well that you have to do the selling of these saws just the same as you do of mine. We all depend on you." The dealer smiled, but he was used to that kind of conversation, and it didn't stop his argument. "It is a fact that I have to do the selling, or rather my salesmen do," he said, "But the most valuable thing my salesmen have is time. Now when someone comes in to buy a saw, and my salesman shows him one of yours, he has to do a whole lot of talking to convince the customer of the quality of your saw, because the customer probably never heard of it before; but when my salesman can bring out this widely-known saw, spring the blade, and put it in the customer's hands, he can make his sale in four words: 'That's a Simmond's Saw!' 'Oh, yes,' says the customer, with respect: 'That's a mighty good saw. How much is it?' And the

sale is completed. By actual timing tests on my sales-floor, it takes four times as long to sell one of your unadvertised saws as it does to sell the advertised kind—that is why I am selling more saws than ever before, and that is why they are not your saws!"

Tying up to national advertising actually increases sales-pressure and allows a larger volume of sales to pass through a given point in the pipeline of distribution. It increases turnover, and that's the biggest word in every dealer's vocabulary, isn't it?

Turning from National advertising to the advertising done by the dealer for himself in his own local newspapers, there is usually an enormous opportunity to increase sales-pressure by putting the right kind of copy into space that costs just as much whether it is used for "just a card" or for real sales-creating suggestions.

I believe it to be true that anyone who can sell goods personally can learn to write selling copy if only he will start from the same angle as in personal selling, and take enough time to do the job properly.

Few dealers take enough time to prepare copy. Isn't it true that this is just about the way the average dealer's local advertising problems work themselves out?

At about twenty to twelve on the day the copy is to appear in the evening paper, the solicitor pops into the store and finds Mr. Dealer up to his neck in checking bills of merchandise, or something of that sort.

"Copy ready for the Evening Whirl?" he says cheerily. The dealer looks up with a start: "Gee, no!" he exclaims. "Why, I haven't had a minute to myself all morning. Tell you what—can you come back in about half an hour, and I'll try to have something ready for you!"

The solicitor agrees, of course, and perhaps goes on down to the bank—to see if their copy is ready, since that would be the only logical reason a newspaper solicitor could have for going into a bank!

In the meantime, the dealer goes to the end of the wrapping counter, tears off a chunk of wrapping paper, gets out the old Eversharp and is ready to write his advertisement.

"Let's see," he muses, tapping his teeth with the top of his pencil, "What will we tell 'em to-day?" And, after waiting awhile for the brilliant inspiration that never comes when wanted, probably he remembers that Spring is on the way, and decides to announce that he carries a complete line of garden hose, tools, etc.—"Everything for the garden!"—you know the sort of stuff.

The solicitor returns and the copy is handed over. He looks at it, and, being a diplomat, his face conveys the thought that this is just about the best piece of copy he ever had a chance to gladden his eyes with a sight of. "Bully copy, Mr. Dealer!" he says, "But don't you think we ought to have a cut in it somewhere, to brighten it up—make it stand out?"

The dealer grunts, probably, having heard that line before, but the solicitor has heard that grunt before, too, so he isn't discouraged. "When I was

\*Address to the Michigan Retail Hardware Association by Charles Henry Mackintosh.



looking through our cut service this morning," he enthuses brightly, "I saw a bully cut for this advertisement. It had a coil of hose and some spades and rakes and things crossed behind the coil—the very thing to make your advertisement stand out!"

"How big is it?" demands the dealer, having bought a three column cut site unseen before now. "Well," says the solicitor, "there are two sizes—one three column and one single column. Now that three column cut—" The merchant shakes his head vigorously, and the solicitor deftly switches—"would be bigger than you need; but the single column one would go fine with this copy in about—let me see—say two tens, twenty inches."

"Well, all right," consents the dealer "but do it in less if you can!" And so the advertisement goes to press in two tens.

Supposing the rate on that paper is only 50 cents an inch, there are ten hard-earned dollars which might about as well have been flung down the nearest drain, for all the creative sales building effect they are likely to produce!

How should that copy have been written to get results? Well, how do we sell goods, anyhow? The answer is the same in all cases—we don't sell goods.

Did you ever stop to figure that out for your salespeople? We don't sell goods, we sell what the customer will do with the goods, because that is what makes the sale.

Take an example from your own experience. Maybe you bought a new overcoat last Fall? No, you didn't really buy an overcoat. What you bought was warmth, comfort, protection from the weather, style, fit, and durability. To get those things, you had to take an overcoat.

Consider it from the standpoint of your wife—most of you have a married look—no one can sell your wife a suit or coat. What they must sell is style. If they can sell your wife the style in a garment, why then, of course, she has to get in that garment in order to be in style.

The same basic truth covers all forms of salesmanship. It applies to the professions: what dentist can sell you a four-hour session with his gold-drilling machine? He must sell you a mouthful of working Hmolars, of course. What optometrist can sell you a pair of glasses? You don't want to disfigure your manly face with glasses; but if you have been finding it hard to read the fine type of your newspapers—or of your Bible—why then you are an easy prospect for renewed eyesight.

Apply the rule to something right in the hardware line: Take wheelbarrows, for example. You may wonder why I select the wheelbarrow when there are so many more interesting things in the line; but I'll tell you that I have had the very highest possible opinion of the wheelbarrow, ever since a good Irish friend of mine once asked me: "Did yez iver shoth to think phwat a wonderful influence the whalebarrer hes hed on civilizashun?" I never had. "Well," sez he, "If it hadn't bin for the whalebarrer, till me,

how would the Oirish iver have learned to walk on thir hind legs?" Even a wheelbarrow cannot be sold as such; one must sell the ready transfer of material from one place to another, or perhaps the "elevation of a race" but certainly not simply a wheelbarrow!

The secret of success in selling is simply to put oneself in the prospect's place and figure out what the article to be sold will do to make him happier or better off, and how. Then there is the sales argument all ready made. It works as well with the written as with the spoken word; and if you will use it in your advertising, you will be repaid many times over for the time it takes.

Let's not forget, though, that advertising doesn't sell goods for dealers. Let me repeat that revolutionary—from an advertising man—statement: Advertising doesn't sell goods for dealers.

The most it can hope to accomplish, is to bring customers into the salesroom all ready to buy. It is up to the salespeople to complete the sale.

The retail salesperson is the most important point in the entire process of distribution, upon which production also depends.

Do you recall the illustration of the tank of production with the pipeline of distribution leading out from it? Well, right at the end of the last length in the line—the length made up of dealers—there is a tap, and about 80 per cent. of all the merchandise sold in this country has to flow through that tap in order to reach the ultimate consumer, who is the only person who really uses merchandise.

At the present time, according to nation-wide investigations which were conducted under my personal supervision, that tap is less than half open. In other words, less than half the sales that might be made to people who come into retail stores, either as the result of advertising or to satisfy a known need.

Recall Ohm's law—volume equals pressure divided by resistance! Remember the application of that law to the half-shut tap in the bath tub. Apply the law to the pipeline of distribution, and it becomes evident that one-half of all the sales-pressure we develop at such expense must be lost to us in overcoming the resistance of that half-opened tap at the end of the line!

And so the problem narrows down to this: We must turn on that tap!

There are too many "clerks" on our salesfloors to-day; and a salesfloor is no place for a "clerk." None but salesmen should find a place there. And just what is the distinction between a clerk and a salesman? Simply that the one creates sales while the other only accepts orders.

The average clerk reminds me of a butcher I used to know. One day I asked him just how he happened to select his particular trade when he might have gone into something cleaner and less messy, such as hardware. He thought about it awhile and then: "Well," he answered, "I never really stoped to figure it out before, but I guess it must have been because even as a boy I was always fond of animals!"

Perhaps the average clerk selected

his life work along much the same line of reasoning. He didn't like the idea of being penned up on a high stool all day, working on a set of books. He wanted to be where he would meet plenty of people and have a chance to move around, and talk to them. And so he chose "clerking," because he was "fond of people" just as the butcher was fond of animals—and he has been handling them just about as hardly ever since!

Let us consider an actual case; here comes a business man into the hardware salesroom to buy a hammer to handle odd jobs around his home. After waiting awhile, perhaps, eventually he attracts the attention of one of these "clerks" who murmurs "Sumpin' for you?" "I want a hammer." "What kind of a hammer?" or "How much do you want to pay?" says this average "clerk." The business man has no fixed ideas on that, of course, so he replies, "Well, what have you?" And the clerk collects hammers and spreads them out on top of the show case. "Here is a good hammer for a dollar," he says, picking up the first one his fingers fall upon. "And here is one that is good for 78 cents." No attempt to explain the reason for the difference. The business man picks up one on his own account. "How much is this?" "That's 35 cents. It is a good hammer," responds the "clerk." And the customer takes it.

"Thank you—nothing more this morning?" The customer agrees and walks out with his hammer in his hand.

Now, what would a salesman have done with that case? In the first place he wouldn't have waited until the customer came right up to him before he moved. He would have jumped forward, to show that he was ready and willing to be of service.

Then he wouldn't say "Sumpin' for you?" because he knows that customers usually want something when they come into salesrooms, and that the first thing they say usually relates to what they want. So, avoiding the unnecessary, the salesman improves the opportunity to put the deal on a friendly basis, by smiling in a friendly way and greeting his customer with a cheery "Good morning?"

"Good morning," repeats the customer, probably with a reflection of the salesman's smile, and then, "I want a hammer."

Does that salesman ask "what sort?" or collect half a dozen and spread them over the show case? He does not. He knows his type, and so he picks a good dollar hammer, brings it back, balances it in his hand as though he were driving a nail with it, and passes it to the customer who promptly does the same.

"Feel the balance of that hammer!" says the salesman enthusiastically. "And that head is of wrought steel—it won't chip like a cast head. The handle is selected second growth hickory, that is what gives it that firm, springy balance."

"It is a good hammer," begins the customer, and, because he knows what is coming next, the salesman anticipates it. "Yes, sir, I see you know the feel of a real tool—this is a specialty of ours at one dollar. We believe it is one of our best values and make a leader of it."

The customer accepts it of course; but does that end the sale? Not for a salesman—it is just the opening gun. A man who buys a hammer for odd jobs around the home is almost certain to need an assortment of nails and perhaps a saw, and maybe a screw driver or a chisel or a hand hatchet—and then while he is puttering around in the basement—probably he will need a stag-handled corkscrew!

It costs just about as much in overhead—store rent and light and help hire—to sell a dollar hammer as it does to sell half a dozen other related articles along with the hammer; but the bigger the sale, the smaller the percentage of overhead; and the bigger the turnover of stock and capital, too!

Why, it is nothing short of criminal the way the average customer is allowed to walk out of hardware salesrooms without things he really needs and ought to have, and would insist upon having if only someone told him about them!

Most men don't know what they want when they go into stores. Oh, yes, they have one thing in mind, perhaps, but there are all sorts of other things they have been intending to buy sometime, about which they have forgotten. Remind them—it builds turnover and cuts the cost of making sales.

If the members of this Association, after they get back home from this convention, will simply call their salespeople together and remind them once more and in a new way, about the possibilities for making companion sales: if they will suggest also, as a basis upon which to build the power of creative selling, the simple slogan with which I shall conclude, then, I believe, the costs of this trip will be repaid many times over during 1924.

And here is the sales-creating slogan, which ought to be printed and placed just where the salesmen will see it as they stand behind their show-cases waiting for or on customers: Put yourself in your customer's place. And imagine that the customer is you. On the other side of the counter!

## The Old Reliable

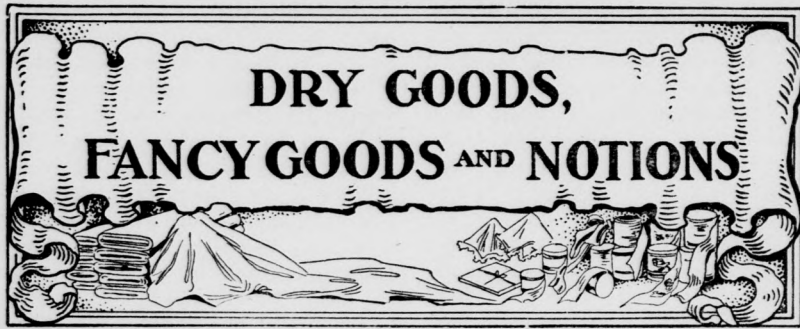
Over 25,000 Patients  
in West Michigan

## 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.





**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.

#### Ideal Clothing Co. To Retire From Business.

Grand Rapids, Feb. 22—We beg leave to advise you that the Ideal Clothing Co., of this city, has executed and delivered to A. D. Crimmins, vice-president and cashier of the Grand Rapids National Bank, of this city, as trustee, a trust chattel mortgage covering all of the property of the corporation, consisting principally of machinery, tools, factory equipment, factory and office furniture, safes, machines and office supplies, cloths, thread, buttons and other supplies, overalls and other clothing, manufactured and in process of manufacture, all notes and accounts receivable and other evidences of indebtedness and all other property used by mortgagor in and about its overall manufacturing business.

The mortgage was given to secure the payment of the claims of all of the creditors. The trustee has taken possession of the business, default having been made by the mortgagor in the payment of the indebtedness secured. The trustee has already received one bona fide offer of \$7,500 for all of the assets of the company. If this offer is accepted, only about 25 per cent. will be realized for the creditors. It may be necessary to offer the assets at public sale.

It is advisable to dispose of the assets as soon as possible. Any suggestions, which you may care to give which may prove advantageous to everyone interested, will be gladly received. We will be pleased to give you any further information when desired. Jewell, Raymond & Face, Attorneys for Trustee.

The list of creditors and the amount owing each is as follows:

|                                  |           |
|----------------------------------|-----------|
| American Thread Co.              | \$ 514.34 |
| American L. Leaf Mfg. Co.        | 81.84     |
| Breen & Halladay                 | 273.51    |
| Burlington Blanket Co.           | 22.42     |
| Central Michigan Paper Co.       | 72.79     |
| Crowley Bros.                    | 421.81    |
| Dean & Shirk                     | 225.31    |
| Dean Thread Co.                  | 188.25    |
| Everlastick Co.                  | 83.20     |
| Foster, Stevens & Co.            | 42.52     |
| Franklin Manufacturing Co.       | 546.87    |
| Jno. A. Ford                     | .50       |
| G. R. Electrotape Co.            | 1.57      |
| G. R. Dry Goods Co.              | 31.08     |
| G. R. Mult. Type Co.             | 4.89      |
| Hetrick Manufacturing Co.        | 199.98    |
| Int. Nat. Time Recording Co.     | 210.82    |
| Kessler-Nobles-Mayo Co.          | 12.75     |
| Lane Cotton Mills                | 1,437.83  |
| Michigan Tradesman               | 3.00      |
| Marshall Fiedle Co.              | 791.87    |
| Patent Button Co.                | 260.00    |
| Quimby-Kane Paper Co.            | 51.64     |
| Chas. Rubens Co.                 | 19.70     |
| J. L. Stifel & Sons              | 5,559.40  |
| Paul Steketee & Sons             | 202.53    |
| Scovill Manufacturing Co.        | 496.70    |
| Saul Bros.                       | 33.75     |
| Tisch-Hine Co.                   | 5.75      |
| Union Special Machine Co.        | 6.07      |
| General.                         |           |
| Harvey for rent                  | \$ 505.00 |
| G. R. National Bank              | 8,900.00  |
| C. F. H. Mills                   | 1,914.00  |
| R. L. Mills                      | 309.04    |
| Chas. F. H. Mills, back salary   | 540.10    |
| A. D. Carrel, back salary        | 17.97     |
| Hopkins & MacIntire              | 8.25      |
| F. A. Williams                   | 300.00    |
| R. L. Mills, trade account       | 1,631.99  |
| Chas. F. H. Mills, trade account | 1,631.99  |

A. D. Carrel, trade account ---- 618.07

\$28,179.10

Jan. 1 the company showed assets as follows:

|                     |           |
|---------------------|-----------|
| Cash on hand        | \$ 75.00  |
| Accounts receivable | 6,573.17  |
| Inventory           | 6,348.07  |
| Machinery and tools | 10,701.97 |

The loss from operating during 1923 is set down at \$7,891.43.

#### The Hats and Dresses Match.

One of the features of the styles in children's Summer clothing that is now being displayed in the showrooms of the children's wear manufacturers is the use of the same material and trimming for hats as for dresses. Hats to match dresses are particularly effective in voiles and other lightweight materials. One popular model is of light tan voile trimmed with rows of cream-colored Valenciennes lace. The hat to match is a modified tam of voile, with lace edging. This is a practical as well as good-looking combination, according to a bulletin sent out by the United Women's Wear League of America, as both the hat and the dress may be laundered whenever desired. Self-trimmed taffetas in the lighter shades are seen in the "dressier" frocks for Spring wear by children, the trimming taking the form of pleatings.

#### See a Double Season.

Because of the lateness of Easter this year the possibility of a double season, resulting in a period of increased wholesale activity shortly before that event, is being talked of in the garment trade. It is pointed out that retailers, with the weather favorable, expect to open their Spring ready-to-wear season in a thoroughly effective manner in the near future and the consumer response is expected to be good. All of the garments sold, according to this version, will probably be worn immediately, this necessitating other purchases for Easter. Some manufacturers look for a slump after Easter, which will be followed by another period of renewed demand.

#### No Boom Signs Evident.

With the second month of the year approaching its end, wholesalers see nothing on the horizon that indicates a condition approaching a boom. In textile and apparel lines the Spring business has tended to develop on about the same basis, as far as volume is concerned, as that of the last half of 1923. The primary markets are beginning to give their attention to the Fall and, as far as that season is concerned, the trend is toward conservatism. In the opinion of leading local manufacturers the whole year will probably be one in which volume will run about the same as last year, unless circumstances not anticipated now make their influence felt.

#### Style Tendencies a Factor.

One of the most important developments in the cotton goods business in recent years has been the increasing value of style as a sales factor. Not only have lines of these fabrics that come properly under the head of style merchandise been given more attention in recent seasons than ever before, but to an even greater extent this has been apparent in goods heretofore listed in the semi-staple class. Great strides have been made in the styling of gingham in recent years, and the lines offered or about to be offered for Fall are the best styled that have ever been put before the trade. Similar strides have been made in the styling of percales and the new lines of these goods are a far cry from the percales of a few seasons back. That buyers appreciate the change is apparent from recent sales, which have improved materially. One disturbing factor of the style influence, however, is the way sales of bleached goods have been cut into by the introduction of well-styled cloths converted for lingerie purposes.

#### Fall Hat Prices May Advance.

Manufacturers of men's felt hats, in covering their hatters' fur requirements for next Fall, are under some handicaps. Prices on both the French and Australian skins are somewhat higher than they were a year ago, the quantity available is not large, owing to increased buying of these grades by the garment trade for trimming, and, finally, the hatters' reserves are the lowest they have been in several years. The talk in the trade is that, because of strong prices for raw material and high labor and manufacturing costs, prices on Fall hats will be higher. Whether the advance will be made at the coming showings, however, also depends on the manufacturers' judgment of the consumers' response to higher prices.

#### More Hosiery Cuts Coming.

Rumors are current in the knit goods market that there are some further reductions due in artificial silk hosiery. When the general reductions were made two or three weeks ago, according to the special news letter of the National Association of Hosiery and Underwear Manufacturers, one or two of the more prominent commission houses did not make new prices. When these prices are named, however, it is understood that they will be below

the levels established by the other cuts. In the cotton hosiery end of the market there have been some reductions here and there, but they are more in the nature of a return to levels common before recent advances took place than an actual cutting of prices.

#### Linen Dresses Lead Demand.

Linen are the big sellers in the lines of wash dresses for the new season. Some of the leading wholesalers are having difficulty in filling the orders of retailers for the linen dresses. A representative of one concern, in commenting on this, said yesterday he could not make deliveries until March 15 or later. The high colors are favored, he continued, and the better grade merchandise is selling well. Voiles are in demand, although not to the full extent, as they sell in more volume with the approach of warmer weather. Broadcloths are being featured in the higher price ranges. Gingham are finding a staple demand.

#### Lightweight Shoes in Vogue.

The vogue for men's shoes of the featherweight variety, which first manifested itself in footwear for sports purposes, is now spreading to shoes for street and afternoon wear. They are of lighter construction throughout than the type of shoe that has been in vogue for so long, but the chief saving in weight is in the soles. These have been reduced from ten-iron thickness to six-iron. The new shoes are made very plain, and one of their features is the incorporation of the broad toe that has been so conspicuous in footwear on the brogue order.

Religious controversy that stirs up arguments over Biblical points arouses curiosity and makes even the apathetic eager to read for themselves. The figures just given out here by the American Bible Society show plainly that, whatever other effects the current controversy may be having, it is at least helping the distribution of Bibles, of which 2,395,000 in 100 tongues were issued last year, or double the number placed in 1922. The secretary of the society finds the present demand greater than at any time in the last twenty-five years. Neither side can complain of this tendency to go back to original sources, and both should be encouraged that the public interest is so great in the book both sides revere.

## Ready To Wear Goods

### Timely Suggestions for Early Sales

Large Assortment "Ladies Muslin Wear," Gowns, Skirts, Princess Slips, Step-ins, Ladies' and Children's Bloomers.  
 "Slipova" Play Suits, Creepers, Rompers.  
 Dress and Romper Combination Camp Suits, Khaki Knickers.  
 "Big Yank" Men's Work Shirts.  
 Boys' Work Shirts and Blouses.

#### SPECIAL—

|                                |              |
|--------------------------------|--------------|
| Men's Cheviot Work Shirt       | Doz. \$7.87½ |
| Men's Blue or Grey Work Shirt  | Doz. 8.50    |
| Heavy, Grey or Blue Work Shirt | Doz. 8.25    |

Call on us when in our city, or write for samples

**PAUL STEKETEE & SONS**  
 WHOLESALE DRY GOODS  
 GRAND RAPIDS, MICHIGAN



## THE NEEDS OF THE DAY.

(Continued from Page Eleven)

which must challenge even the business interests of the town. In this same town if the records are correct, there has been a gain of five church members in an equal number of years. You cannot build a permanent town and country community with this service left out of your calendar.

Some Principles and Implications for the Organization of This Town and Country Community: Three principles may need consideration in this program of community, town and country relations. First, the medium for such organization is confidence. The turning point is always motive; this implies the great social and emotional basis which has been stressed. Second, the stimulation of a community consciousness can come through recognition of common problems, but also through a recognition of the special or group interests, namely that of farmer and of townsman separately. Co-operation is built upon equalities. The farmer can organize about his interests and the townsman about his; then come together as a union of equals, ready to fight common battles. Third, confidence and fellow-feeling are conditioned pretty largely on understanding. This principle is being recognized and urged by such organizations as Farm Bureau Federation, the Grange, the Sidney Anderson Congressional Committee on Agricultural Enquiry, and the bureaus of State and National Chambers of Commerce. This result must come about by a sane but constant education on the part of each group regarding the work, the service, the difficulties and the importance of the other group.

The terminal for this whole discussion will be the pointing up of the implications which have been scattered along through. First, for the townsman, it means that his town must become a specialized service station for the larger community. Each town may well specialize with reference to the services it can render most efficiently. Round about each town are what may be called concentric zones of service or organization influence. It might be described as drainage basins around each town center. In the zones nearest this center the services are entirely discharged or it might be said that the drainage is complete in the direction of the town. In areas further out, secondary systems leading to other towns or to small open-country centers are set up and the social and economic water sheds appear on an ever-widening scale. This means, of course, that a town and its community cannot live unto itself but must work out interrelations with other towns and their service drainage areas.

Second, for the farmer the implication means the assumption of a keener responsibility for the larger community rather than holding to a family or a neighborhood economy. The farmer is in dire need of this larger community organization where his own interests may be safeguarded, and at the same time united with those of his town or city in order to effect an efficiency commensurate with greatly expanded needs of his day.

## Still Solving the Problem of the Universe.

Detroit, Feb. 26—It is announced that the Michigan Agricultural College will establish new courses including English, economics, sociology, political science, mathematics, drawing and designing. Under these added features I am wondering what is going to become of the clean cut, red blooded farmer boy or girl who primarily goes to the M. A. C. to receive instruction as to better methods of farming. Will he or she ever go back to the farm, and if not, why an agricultural college, when we already possess a State university?

Brigadier General Butler, temporarily director of public safety in Philadelphia—Philadelphia, mind you—made a speech in Chattanooga the other night on the subject of the enforcement of the Volstead act, extolling his own success in Philadelphia in cleaning up that city and incidentally remarking that "Any marine will tell you that it is a sign of weakness, foolishness, absurdity to say that our laws cannot be enforced. They can be enforced and will be enforced. Let it be understood that those citizens who do not like our laws should leave the country." Gen. Butler, himself of Southern nativity, might have been visibly embarrassed if someone had mentioned "low bridge" during his remarks or called his attention to the fundamental law on "equal rights." Would he not depopulate the entire South by applying his intimation of deportation for law breakers? And besides to what clime are these native born mutineers and buccaneers to be deported?

The Berrien County Ministerial association does not seem to like Senator Couzens' expressed opinion as to what he personally thinks of certain features of the Volstead act, though the Senator has told them emphatically that while he claims the right to hold a personal opinion on the subject, the Michigan people have emphatically expressed themselves on the question of prohibition and he proposes to represent them when it comes to performing his official duties.

Seemingly a fair enough statement for fair minded folks.

As a private citizen the Senator seems to possess the "courage of his convictions," but he realizes that he was not sent to Washington to represent himself, but his constituency.

Cut and dried, boss directed sentiment seems to prevail in legislative circles, but Senator Couzens' occasional outbursts refresh me exceedingly and I hope he will continue to keep Michigan on the map. It has been a long time since anyone, without reference to congressional directories, could positively state the names of our congressional representatives.

President Angell, of Yale, seems to be very much in favor of turning out sound minded citizens who will eventually get beyond the sporting pages of the newspapers, rather than have the universities of the Nation used as training schools for circuses and the movies. He has declared himself against the undue prominence of athletics in the university and he advances arguments, based on actual experience of institutions of learning.

He discloses the fact that while it is commonly said that the universities must get into the thick of the battle for athletic supremacy, for the reason that young men will not affiliate with colleges which are habitually on the wrong side of the score in their games, and that the successful ones attract the students, is not borne out by actual statistics.

On that point Dr. Angell brings to bear figures which go to show that Yale has progressed quite as rapidly

when its athletic achievements were mediocre as it did when they were constant winners, and that Harvard's experience was not dissimilar. There is no reason to suppose that what has been said of these two famous institutions of learning is not also true of other colleges. But even if it should be shown that some universities have grown most rapidly when their teams have been winning, it does not follow that such growth has been desirable. Young men who allow the record of a college's athletic achievements to influence them in the selection of an institution in which to complete their education are not likely, when they have received their degrees, to add greatly to the glory of their alma mater, by their after evidences of accomplishment; and certainly testimonials to be found in sporting columns are not particularly appealing advertising to the fond parent whose wallet is approaching depletion to secure for his offspring a better education than the one he has enjoyed and which has made it possible for the boy to have an easier transit through life than he has had.

I have never heard the soundness of Dr. Angell's logic seriously questioned and he will add luster to his career by continuing his analysis of such vital subjects as ethics in education.

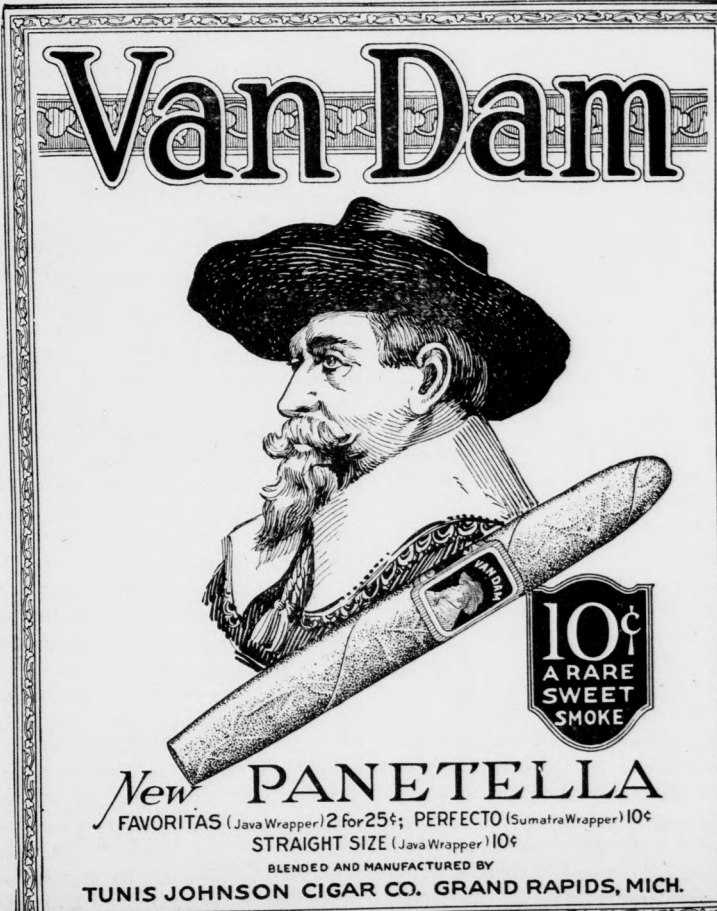
Frank S. Verbeck.

Styles in dogs are as much subject to change as fashions in clothes, although this year's Madison Square Garden (New York) show indicates that the shepherd or German police dog is still holding his own in popularity. The shepherd replaced the Airedale, still liked, as are all the one-time favorites, such as the Boston bulls, the bull terriers, the wire and smooth-haired foxes and the collies, which held sway just ahead of the Airedales. Two new breeds are the Manchester and the Kerry blue terriers, both possessing the alert intelligence of the whole terrier family and their good manners as well. The Airedale was an ideal dog from many

standpoints, but these new representatives of the ever-popular blood have advantages over their courageous cousin. The crowds that throng the dog show every year and their keen interest not only in classes but also in individual pets, which exhibit their personalities perfectly under the strain of the exhibition, prove that man's love for his faithful friend does not lessen, even if city life does make their companionship more difficult.

Mussolini has sense enough to know that at election time he must have something more than a sure-fire party. The Fascisti will elect him and any other man he indicates; but among those elected he wants seasoned leaders, especially leaders of the old regime. Former Premier and Foreign Minister Orlando is one of those that he has persuaded to run on the Fascist ticket. In Parliament he will add considerably to Fascist strength. There is also another point. Fascism has never been so strong in South Italy and in Sicily as in the North. In the South even the Fascist party itself has been rent by dissensions. Orlando will help bring the South to Fascism. This will go far toward obviating a danger that Mussolini has faced since the beginning of the movement, the growth of sectionalism.

All businesses worth while—and that is enduring—is based on superior service. In primitive business, one man raised corn, another hunted pelts, and they exchanged their products. The basis was "You work for me, I'll work for you." That basis has never altered. Every sale or every purchase, every business alliance should be based on service only. If this is faulty, or if it is superlative, men will find it out. And the verdict will fix your place."



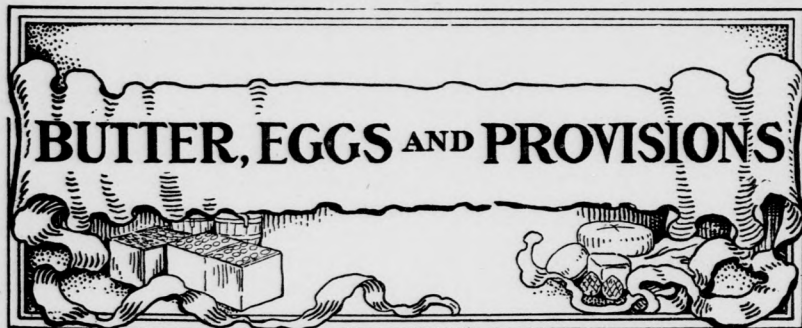
**Van Dam**

10¢  
A RARE  
SWEET  
SMOKE

**New PANETELLA**

FAVORITAS (Java Wrapper) 2 for 25¢; PERFECTO (Sumatra Wrapper) 10¢  
STRAIGHT SIZE (Java Wrapper) 10¢  
BLENDED AND MANUFACTURED BY  
**TUNIS JOHNSON CIGAR CO. GRAND RAPIDS, MICH.**





#### Turning Egg Losses Into Profits.

The important part which the humble egg plays in the business of the retailer of foodstuffs, and the losses which accrue from breakage, improper handling, and other causes, makes pertinent the suggestions advanced by the Retail Grocers Advocate recently as to ways and means whereby some of these losses may be forestalled and some at least may be turned into profits.

Here's what the Advocate has to say relative to the matter:

Average gross profit on eggs is about twenty-five per cent. Principal inroads made upon this profit are breakage, which can largely be curtailed through efficient store methods.

Possible gross profit on eggs for retail grocers runs from 20 per cent. to 30 per cent., according to the market price, while 25 per cent. is a fair average. The principal inroads made upon this profit are breakage, neglecting to grade and neglecting an economical method of packing and delivering the eggs. Most of what really amounts to a loss in the handling of eggs can be curtailed by efficient store methods.

There are not enough grocers who place the importance on eggs that they should. Too many regard eggs simply as staples that they must handle because there is a steady demand for them—not because they believe there is any real money to be made on eggs. Many grocers put up with a trifling profit on eggs, and suffer excessive losses through breakage and inefficient store methods, because they mistakenly figure that "the egg business doesn't amount to much anyway."

As a matter of fact, few, if any, goods the grocer handles affect his entire business more than eggs. Let him acquire a reputation for selling poor eggs or for giving poor service on egg deliveries and his trade will begin to desert him at once.

If, on the other hand, he becomes known for the high quality of the eggs he sells, and for satisfactory delivery service, without breakage, his business booms. New customers come to him. His old customers stick to him, and do all their grocery buying at his store.

Statistics compiled by United States Government investigators show that grocers throughout the country lose about \$25,000,000 every year through egg breakage and yet there are grocers who, when asked, usually say that they have little or no breakage to contend with. If this is so then they have adopted a proper method of handling eggs.

A recent house-to-house canvass of more than 2,500 housewives in a large city, brought out these amazing facts:

That 76 per cent. of those receiving eggs in cartons reported breakage and that 84 per cent. of those receiving eggs in bags reported breakage.

Actual cash loss in the broken eggs themselves runs into money. In delivering only 5,000 dozen eggs in paper bags the average breakage loss is \$34. These figures are based on one broken egg in every 3 dozen 25c eggs—2 7/16 per cent., though reliable statistics show breakage loss of from 7 per cent. to 10 per cent. And carton delivery statistics show 5 per cent. to 7 per cent. breakage.

No matter how carefully the eggs and containers are handled, breakage occurs constantly when either bags or cartons are used for delivery purposes. Neither of these containers is designed to give the eggs any real protection. Even if the eggs are safely placed in the container the trip in the wagon is likely to prove costly. Cans of vegetables, for instance, have a way of dropping upon egg packages and if the wagon back too sharply to a curb or crosses the car tracks too hurriedly some smashing is bound to occur.

Some form of carrier is needed that will give eggs protection in delivery—a carrier that can be filled rapidly without danger of breakage and that will present the eggs in an attractive manner to the customer.

Loss due to selling eggs without grading them as to size is considerable. A grocer retailing five cases of eggs each week, or 7,800 dozen eggs per year, loses roughly \$5 per week or \$260 yearly if he sells them at a fixed price per dozen, ungraded as to size and color. He is literally throwing money away.

Candling should be regarded as an absolute necessity by every grocer. It is required by good business everywhere, for no grocer can afford to risk complaints on the quality of eggs he sells. The contents of every case of eggs may be divided into two classes—the smaller or standard size egg and the large or select egg. Investigation shows that the select constitutes two-thirds of the case. Only one-third are of standard size. It is the standard size egg on which the retail price per dozen is based. There is no more reason for the grocer to sell large and small eggs at the same price, than for him to charge the same for large and small oranges. The very regularity in size of graded eggs is an advantage in itself. It carries a suggestion of higher quality. It should be borne in mind too that three or four small eggs do not make the rest of the broken dozen look larger. On the contrary the small eggs shrink still more by comparison.

The grocer is entitled to and should

## "What I, as a Salesman, Can Do for National Canned Foods Week"

I CAN inform every consumer that National Canned Foods Week [March 1-8] is backed by the National Canners Association and every other prominent organization connected with the sale or production of canned foods; that it is going to arouse new interest in the consumption of these foods.

**JUDSON GROCERY CO.**  
GRAND RAPIDS MICHIGAN

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

Receivers and Shippers of All

**Seasonable  
Fruits and Vegetables**

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

**Lipton's Coffee**

Ask for Yellow Vacuum Can  
Always Fresh

Distributed by

**LEWELLYN & CO.**  
WHOLESALE GROCERS

GRAND RAPIDS

MICHIGAN



receive at least 5@10c more per dozen for the select size eggs than for the standard size.

As eggs run two-thirds large and one-third small this would mean that for every dozen he sells at 25c for example, he should sell 2 dozen at 30c, and this added 5c per dozen on the 20 dozen large eggs means a clear gain of \$1 on each case. That it runs into money in a year's time is self-evident. If the grocer sells only 4 cases a week, or 6,000 dozen a year, he is ahead \$4 a week or \$208 a year.

The grocer who not only grades his eggs but sells the select under a brand name of his own, is still more up-to-date. The brand name increases the saleability of his eggs and justifies a price increase of from 5c to 10c per dozen over his standard size unbranded eggs. The matter of branding is important. Eggs are not like coffee or breakfast food, where the roasting and blending or a particular process of manufacture governs the quality. An egg is a natural product and like meat it is perishable. The quality of eggs when delivered to the customer depends on the care with which they are handled by the seller. The retailer is held responsible under the law. This makes it necessary for him to grade the eggs himself and for his own protection to put them out under his own brand name—a brand which can be obtained at his store only and not at any of his competitor's stores. In this way, a good grade of eggs can truly be made a trade-puller.

In selecting egg handling equipment the grocer should investigate all different methods bearing in mind these four important points—convenience and safety in filling—safety in delivering—service to the customer—and low net cost.

#### High Cost of Delivery Service

The common cost of retail deliveries is about 1.5 per cent. of net sales, according to the domestic distribution department of the Chamber of Commerce of the United States. For some establishments they have reached a maximum of 3 per cent. The cost of delivering parcels is thus seen to be a considerable item in the retailer's expenses. The matter in the opinion of this department of the chamber, deserves more attention than it has yet received, and for stimulating interest in the problem the department has issued a bulletin entitled "Economies in Central Delivery Systems." It urges that in every city in which merchants conduct their own deliveries an investigation should be made to determine whether a more economical method may not be adopted.

Three plans of central delivery are discussed. These are co-operative deliveries, privately owned central deliveries, and the use of the parcel post. The co-operative method has already proved successful. It is difficult to secure efficient management for it, and merchants are distrustful of one another, fearing that their competitors will get more advantage from the system than themselves. The methods of centralized delivery that have worked best are privately owned. Here the manager is working for himself, and individual initiative has more

chance for free play. The parcel post delivery system has been utilized to a limited extent in a number of cities, but restrictions as to the size and weight of parcels make it not altogether practicable. It is pointed out that every town has one or more truckmen or trucking companies, which might be used as the nucleus for a central delivery system. Conditions differ so greatly in different communities that no hard and fast rules can be laid down, but for each one there is a best method, and the high cost of delivery by individual establishments should justify more study being given to the question.

#### Women Tell Why They Buy.

A few months back the extension division of one of the large state universities queried, by means of a questionnaire, a large number of women, residents of both farm and city, with a view to ascertaining the relative power of the various influences which cause them to buy.

The questions with their replies were carefully separated as between the two groups of women, making it possible in analyzing the results to determine just the rank which each of the several buying influences was entitled to in the case of farm and town women. The results are worth consideration by retailers who may find therein that which will indicate that too little emphasis has been placed upon one factor and too much upon another.

The replies coming from the women residing on the farms, when analyzed and tabulated, showed the result to be as follows:

1. Shopping from store to store.
  2. Recommendations of friends.
  3. Window displays.
  4. Newspaper advertisements.
  5. Recommendations of merchants.
  6. Mail-order catalogs.
  7. Samples.
  8. Circulars through the mail.
  9. Demonstrations.
  10. National magazine advertisements.
  11. Billboards.
  12. Street car signs.
- City Women Respond Thus
1. Window displays.
  2. Newspaper advertising.
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  5. Recommendations of merchants.
  6. Samples.
  7. National magazine advertisements.
  8. Demonstrations.
  9. Circulars through the mail.
  10. Mail-order catalogs.
  11. Bill boards.
  12. Street car signs.

The survey is enlightening. It reveals both the strength and the weakness of the average merchant in the average community. Study of it will give interesting counsel to any retailer from which he may derive ideas for bettering his store and his service, improving advertising and "stepping up" his salesmanship power.

The man who waits for business to come to him and does not advertise while he waits, has a long wait ahead of him and not much at the end of it.

#### Beating Them To It.

A Californian grocer named George W. Caldwell, is trying an experiment that I recommended to the readers of this paper several months ago. With Mr. Caldwell, however, it is no longer an experiment; it is a success.

The scheme is to sell goods both ways—in the service way, using credit, telephones and delivery, and in the cash and carry way. I think I said that this might possibly be done in the same store, but that it could be much better done with two stores, preferably adjoining.

The point is that by keeping the cash and carry trade for yourself you, of course, prevent somebody else from getting it.

Mr. Caldwell runs two stores, one a typical service store, the other a typical cash and carry store. He does about \$300,000 a year in both places, but the service store does more than half. I should think this would give Mr. Caldwell the greatest possible satisfaction. If the stand he uses as a cash and carry store is as good as that for him, doubtless some competitor would have seen its possibilities too, if Mr. Caldwell hadn't used it, and would have taken over \$100,000 of business from him. In other words, if he hadn't done what he did, his business would be about \$175,000 instead of \$300,000.

The most profitable game in the world is beating people to things.

Elton J. Buckley.

Rising out of the commonplace is possible to every man who will do it.

*Fieglers*

## Chocolates

Package Goods of  
Paramount Quality  
and  
Artistic Design

## "Health's Best Way, Eat Fresh Fruits and Vegetables Every Day"

California Sunkist Oranges  
Florida "Oke" Grapefruit  
Imperial Iceburg Lettuce  
Fancy "Yellow Kid" Bananas

Four inexpensive fresh foods that are delicious, nutritious, wholesome and full of vitamins.

**The Vinkemulder Company**  
GRAND RAPIDS, MICHIGAN

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





**Michigan Retail Hardware Association.**  
 President—A. J. Rankin, Shelby.  
 Vice President—Scott Kendrick, Flint.  
 Secretary—A. J. Scott, Marine City.  
 Treasurer—William Moore, Detroit.

### Good Buying a Pre-Requisite To Good Selling.

Written for the Tradesman.

A prime requisite to successful selling is successful buying. This is as much a fact in the hardware business as in any other line of trade.

Moreover, a prime requisite of successful buying is accurate knowledge. The hardware dealer should know his goods, should know what he has in stock, and should know what his customers are likely to require.

The annual inventory is exceedingly useful in the buying department, if the hardware dealer will take its lessons to heart. He will find in the annual inventory what lines he has overbought for the sake of a "better price." The inventory will also indicate the slow-selling lines and the quick-selling lines.

It is only by studying the lessons of experience, and by keeping closely in touch with his stock and his sales, that the hardware dealer can secure that intimate knowledge of his goods and his customers that particularly equips a merchant to buy successfully.

Hardware buyers are unconsciously handicapped by an old tradition. It is the time-honored tradition that a hardware stock is perfectly safe because hardware cannot depreciate or deteriorate, and is unaffected by style changes.

That was true enough in the days when the hardware stock consisted largely of nails, glass, locks, hinges and everyday working tools. But the hardware stock in these times is a decidedly different proposition. New farming implements, new mechanical devices, kitchen utensils and household goods, art goods, hammered brass, cut glass, alarm clocks—the modern hardware store carries lines as widely varied as those of any other store, and as susceptible to depreciation and to changed public demand.

Under such circumstances, the first requisite in buying for the hardware store is careful and judicious selection. Selection is more vital even than price. The article with a small margin, bought so carefully that it finds a sure sale, brings the merchant a better profit than the article allowing a wide margin of profit but which, because it was bought heedlessly, stays on the shelf.

Quality and quantity are both important factors. Quantity buying has tripped up many a supposedly shrewd hardware dealer. Quality, on the other hand is even more important.

The hardware dealer's problem is to know, and to buy not the best article, or the cheapest, but the one which his public will buy from him. He must know the demand of his customers for regular lines. He must also be able, a still more difficult problem, to approximate their capacity for absorbing specialties. He must also neither overestimate nor underestimate his own ability to persuade his customers to buy the goods he stocks.

Price is often a pitfall. The lure of a big margin of profit has frequently led to the purchase by the dealer of goods in larger quantities than his trade can easily absorb. Overloading is dangerous. It ties up capital that should be turned over frequently. Quick turnovers with apparently small profits often represent better business than slow sales with supposedly generous profit-margins. It is from the goods he sells that the merchant must draw all his profits. The goods that stay on the shelves not merely bring him nothing, but reduce his profits.

Price is, of course, vital. Goods should allow a decent margin. Here, again, to the hardware dealer, knowledge is power. In this case what he requires is knowledge of the markets. It will pay any dealer to closely watch not merely the actual price fluctuations but world conditions that may, perhaps months hence, bring higher or lower prices.

One hardware dealer I know keeps a card index of the more important prices, posting them every day.

"I really believe," he told me, "there are hardware dealers, even in times like these, who try to carry all the price changes in their heads. I've always made it a practice to relieve my mind of that sort of burden by jotting a change down where it would be convenient to find it when I wanted it, and never in the way at other times. Formerly I used an indexed book, but that proved cumbersome so I resorted to the card index.

"The cards are arranged in alphabetical order, each card being devoted to a particular article or line. Thus, it is a matter of just a moment to enter each price change as it comes to my notice. If there's an advance, say, in turpentine, I take out the turpentine card under 'T' enter the change with the date, and replace the card. Of course, I have all the latest catalogs filed away; but this system helps me to keep tab on all other quotations. It is more convenient than the book system, for when a card is filled I can start a new card for the same article and throw the old one away.

"I find that I save quite a bit by keeping closely in touch with the markets and following the trend of prices.

### THE TOLEDO PLATE & WINDOW GLASS COMPANY

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To Fit Your Business

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### Keep the Cold, Soot and Dust Out

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

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

Made and Installed Only by

AMERICAN METAL WEATHER STRIP CO.

144 Division Ave., North

Citiz. Telephone 51-916

Grand Rapids, Mich.



In this the trade papers are a big help."

Another helpful accessory in caring the needs of the hardware buyer is the want book.

Various systems are used by different dealers for keeping track of the "wants". The book system is the original, but here again loose leaf and card systems are also useful. One store has little pads printed in red, yellow and blue. If an article asked for is out of stock and has not been in stock before, the salesman notes the item on a red slip and sends it to the cashier's office. If an article usually carried is out of stock, a blue slip is used. If an article in stock is seen to be getting pretty low, so that immediate re-ordering is advisable, the name and particulars of the article are entered on a yellow slip, with a notation of the quantity in stock. Every time a call is made for an article out of stock, or almost out of stock, a slip is filled out and turned over to the cashier's office. At regular intervals the dealer himself goes over the slips. They afford some idea as to the demand for lines not stocked, the call for goods that have gone out of stock and the demand for lines that are running low.

For ordinary purposes the want book properly kept, is ample. It is a good scheme to provide four or five books, hung in different parts of the store, so that the salespeople will be able to enter the want immediately it comes to their notice without having to go to some other part of the store or to trust, even temporarily, to memory with the chance of forgetting the item entirely.

With his market quotations handy, his list of wants, and his knowledge of the status of the stock, the hardware dealer is well equipped to buy when the traveller comes. One man makes it a practice, on receipt of the notice of a traveller's pending visit, to get his material together and make out his list. Thus he knows what he needs, and how much he needs, and is not left to guess work, or apt to be swept off his feet by argument, jolly-ing or the lure of a quantity price.

Of course more elaborate stock-keeping systems are in use in many large stores, and have their value; but for ordinary purposes the problem can be handled with the very simple machinery I have indicated.

Knowledge is assuredly the corner stone of successful buying—knowledge of your customers, of your stock, of the demand for specific lines, of the prices at which you should be able to buy, and of your own ability to put across new lines in case you decide to take them up. Victor Lauriston.

#### Silverware Buying Irregular.

Although reports from the Maiden Lane district of New York indicate some irregularity in the business done of late, in that certain concerns have fared better than others, they further show that the orders taken are, on the whole, fairly satisfactory. Sales are in some instances smaller than they were at this time last year, but this is charged against the lateness of Easter this year and the consequent shortening of the April matrimonial season.

It is confidently expected, however, that this shortage will be made up during June, when a larger than usual crop of brides and grooms is looked for. Cautious buying by retailers in other lines is reflected in silverware trading, and this, too, has been somewhat of a factor in keeping sales down so far this year.

#### Are Placing Good Toy Orders.

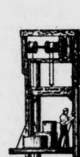
Toy orders so far placed are substantially ahead of last year at this time. Manufacturers exhibiting at the National Toy Fair in New York say they have been booking good business since the fair opened, and the indications are that the remaining weeks of the event will see the totals still further enlarged. In dolls almost the entire interest of buyers has centered in the mamma variety. Competition in the doll line is described as keener than for years past, owing to the increased number of manufacturers. Wheel goods are selling well, the demand for this merchandise showing marked gains because of increased consumer popularity. Little talk is heard of German competition at the moment, the percentage of the German goods to the total sold being small.



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TONGS**

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TOOLS**

**H. T. BALDWIN**  
1028 Fairmount St., S. E.  
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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.**

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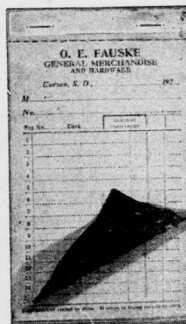
STORE BANK OFFICE  
FIXTURES and FURNITURE

## Sand Lime Brick

Nothing as Durable  
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Makes Structures Beautiful  
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We furnish you with sketches, prices and operating cost for the asking.

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SIX SNAPPY COLORS and WHITE

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THE NEEDS OF  
THE HOUR

**Kalamazoo**  
Vegetable Parchment Co.  
**Kalamazoo, 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





### News and Gossip About Michigan Hotels.

Detroit, Feb. 26—At the forthcoming district meeting of the Michigan State Hotel Association, to be held at the Whitcomb Hotel, St. Joseph, on Saturday, March 8, one of the subjects to be taken up and discussed will be that of mutual fire insurance for hotels.

The hotel men of Michigan, in common with everyone else who buys insurance, are the victims of an insurance trust with very vicious tendencies, fostered by the State.

Years ago the State Legislature was imposed upon and the most outrageous insurance regulations were adopted. It was claimed afterward that this bill was enacted through oversight, but the fact is the insurance purchasing public of the State are being gouged every time they pay an insurance premium, and no one seems to have taken interest enough in the matter to have attempted to secure the repeal of the law.

Hotel operators have been hit particularly hard, and as several states have taken up the question of mutual insurance with decided benefits to insurers, the Michigan Association has decided to look into the matter.

Farmers' mutual insurance companies have been a pronounced success in Michigan for over thirty years and in many other states for a much longer period. The millers, lumbermen, hardware and other mercantile interests have their own companies in successful operation, with decided benefits in the shape of lower premiums, sometimes equivalent to a saving of 50 per cent.

At the Lansing meeting, A. C. Martin, of the Hotel Steel, at St. Johns, brought up the subject, but the program was so full that the subject could not be discussed at length.

In Massachusetts the Hotel Mutual Insurance Co. is already in existence and the New York State Hotel Association appointed a committee to investigate same, resulting in the following report, which will be of interest to Michigan operators:

1. That the records of many state insurance departments show that many mutual insurance companies have been formed by various industries and with highly successful results.

2. That because of the large number of hotels in operation, in our opinion, a lucrative field is presented for the successful operation of mutual insurance companies.

3. While it is a fact that our (New York) Association, as such, cannot legally organize and conduct a mutual insurance company, nevertheless we realize that a large number of the members, as individuals, are willing to write their risks with mutual companies, therefore your committee recommends the formation of such a company and that the individual members give it all possible support, upon the condition, however, that our Association is relieved from all obligation in connection therewith.

4. Irrespective of the direct advantages of a mutual company in reference to dividends, we believe that such a company could be a strong fac-

tor in causing the reduction of the basic rate for such insurance.

As before stated, every hotel man is interested in this subject and it ought to be the means of drawing out an interesting discussion.

The St. Joseph meeting is one of four distinct gatherings, the first of which was held at Lansing, in December. All hotel men in Southwest Michigan, whether members of the State association or not, will be the complimentary guests of Landlord Townsend, of the Whitcomb, the only requirement being that they send in their names so that Mr. Townsend can make suitable reservation of accommodations. The meeting is purposely called for Saturday in the belief that most hotel men can absent themselves from home on that day.

By the way, the most recent report of the Secretary shows that the State roster will contain the names of fully 90 per cent. of representative hotels of Michigan, and efforts will not cease until it becomes 100. In union there is strength.

Detroit's latest offering in the hotel line is the New Lexington, which will be opened for business in a short time. J. William Porter, a former assistant manager of the Hotel Statler and Secretary of the Michigan Greeters, will be landlord. Mr. Porter possesses all the qualifications necessary for the operation of a large establishment, besides an extensive acquaintance, and his colleagues in the hotel game predict that he will make a success of this undertaking.

The new hotel is located at 2970 West Grand Boulevard, near the General Motors office building, and contains 104 rooms.

Landlord Montgomery, of Battle Creek, announces that the next State convention of the U. C. T. will be held at the Post Tavern, June 5 to 7.

Greenville has two spanking good hotels and it is a genuine pleasure to stop at either of them.

The Phelps House is operated by Messrs Burns and Baker, is conducted on the European plan, with a cafe where meals are offered at exceedingly low charges, and are certainly well prepared and served. An appetizing breakfast can be selected at an expenditure of half a dollar and other meals proportionally reasonable. Its rooms are modern, well furnished and attractive, and the establishment does a most satisfactory business, thanks to the service offered.

The Winter Inn, conducted by M. J. Welch, strictly on the American plan, has been thoroughly renovated, with running water in all rooms. Baths are in evidence in several rooms and the whole establishment gives one the impression of prosperity and hospitality.

In visiting Greenville the traveler has the advantage of knowing that he will make no mistake in his selection, for they are both attractive and good bargains.

Messrs. Lowry and Wachua recently acquired the Hotel Montcalm which I visited at Stanton and where I was served with a very satisfactory dinner. These people have 30 rooms, many with running water, and make a rate of \$3 per day on the American plan, specializing on holding their best

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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.

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Everything that a Modern Hotel should be.

Rooms \$2.00 and up.

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GRAND RAPIDS

150 Fireproof Rooms

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

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



Turkish Baths

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Stop at the

**Park-American Hotel**

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

## HOTEL WILLARD

Detroit's Largest Bachelor Hotel  
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Attractive Weekly Rates  
Cafeteria and Dining Room

Open 6 A. M. to 1 A. M.

SPECIAL DINNERS—75 Cents

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## The Durant Hotel

Flint's New Million and Half  
Dollar Hotel.

300 Rooms 300 Baths

Under the direction of the  
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GEORGE L. CROCKER, Manager

## Stop and see George, HOTEL MUSKEGON

Muskegon, Mich.

Rates \$1.50 and up.

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PETOSKEY, MICHIGAN

The best is none too good for a tired  
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Try the CUSHMAN on your next trip  
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FIRE PROOF

CENTRALLY LOCATED

Rates \$1.50 and up

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## Lansing's New Fire Proof HOTEL ROOSEVELT

Opposite North Side State Capitol  
on Seymour Avenue

250 Outside Rooms, Rates \$1.50 up,  
with Bath \$2.50 up,  
Cafeteria in Connection.



One half block East  
of the Union Station  
GRAND RAPIDS MICH

## Western Hotel

BIG RAPIDS, MICH.

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

A good place to stop.

American plan. Rates reason-  
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THE LEADING COMMERCIAL  
AND RESORT HOTEL OF  
SOUTHWEST MICHIGAN

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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

## CODY HOTEL

GRAND RAPIDS

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

CAFETERIA IN CONNECTION



rooms for their commercial trade. The Montcalm has had its vicissitudes and many landlords, but the town people seem to appreciate what is being done for them and I am inclined to the belief that the new proprietors will make a go of it.

The Waverly Hotel, at Lowell, recently changed owners, John J. Brezina disposing of the property in entirety to Peter R. Vry, formerly of Grand Rapids. This hotel has modern equipment and the charge, American plan, is \$2.75 per day. Breakfast and supper, 50 cents; dinner, 65 cents.

A short time ago Fred DeCou bought out the Dixie Inn, at Wayland, and now calls it the New Wayland. It is a new building and is certainly a gem. Mr. DeCou is doing a good business at \$3 per day, American plan. All meals 50 cents.

Whenever mine host, with a certain degree of confidence, tells me that he is running an American plan hotel I usually catechise him and in many cases I discover to a dead moral certainty that he is not.

Strictly speaking, an American plan hotel is one which supplies a room and three square meals a day for a certain stated price, and that means that during the entire occupancy of the room, a charge is made for all meals, served whether they are eaten or not.

The mistaken idea of an American plan establishment is when there is one charge for the room and a certain stated price for each and every meal, usually served on the club or table d'hôte plan.

There is every difference in the world between the two methods, although the latter might be called a "modified" American plan.

The hotel man who assumes to conduct on the first mentioned basis fools himself amazingly when he allows a guest to occupy a room and permits him to check out for any or all meals, although a possible exception might be made for a single meal when the desk is notified in advance.

American plan rates are based on a combination of profits of rooms and meals. The rooms are customarily rated at a lower price in order to encourage the sale of meals, the theory advanced being that where a hotel knows approximately how many meals will be required it can prepare them with less chance of loss. In other words, it can do so with less waste and more economically.

When the epidemic of European hotels started some years ago it was restricted to the larger cities where good cafes were in abundance, but as it spread to the smaller towns where the restaurants were of inferior quality, the traveler began to route himself for the larger cities, for the reason that while small town lodgings were satisfactory, the meals were not. Hence the drift away from the smaller hotels.

There is a tendency to drift back to the American plan, especially in the Eastern and Southern cities, and many of the leading hotels in these sections are making a charge for breakfast in connection with room sales. A certain sum is specified. If you eat less than the amount allotted, you lose the difference; if more, you pay the difference, and it has been discovered that in most cases the guest who tells you he never eats any breakfast, is the one who is very careful to encompass all, at least, that he has paid for.

In a hotel I visited the other day was a card posted on the door of each room:

"This hotel is run strictly on the American plan. No meals checked out. Guests will be charged for all meals from the time of arrival until their departure, together with the room. Please do not ask us to deviate from this rule."

Which is strictly American plan. The landlord has scaled down his room

rate, expecting to make up the difference on meal profits, and he is very foolish to sacrifice this advantage except in the case of checking out for an occasional meal when he knows his customers will be unable to be there at meal time.

Charles W. Norton, head of the executive staff of the Hotel Norton, Detroit, has taken a few weeks off and is doing Florida. He deserves a rest, for seldom do you visit that institution without catching a smile from that genial hotelier. (Hotelier, Charley, is a new name recently invented to cover that class of landlords who can afford to take a vacation.) He has, fortunately, a husky bunch of boys to run the place while he is absent and he should worry.

Conrad Gottleber is the presiding genius at the Hotel Jackson, at Jackson. He runs a good place and makes money but he is unselfish and has finally decided to share it with someone else. This accounts for the announcement of his marriage with Mrs. Marie Verburg, of Detroit, which occurred a few days ago. The bride is well known in Jackson, where she has been employed as a buyer for several years by one of the large department stores. Their wedding trip was taken to New York, Washington and other Eastern cities, where they were royally entertained by "Con's" hotel acquaintances, and next week they are going to Florida for a short visit. They will receive the congratulations from the membership of the Michigan State Hotel Association, of which "Con" is one.

The Hotel Clifton, at Battle Creek, is undergoing a thorough renovation, which shows that its manager, M. E. Magel, has an eye to the comfort of his guests. The Clifton now has numerous comfortable rooms with running water, a fair proportion of which are provided with baths, and has much more than a speaking acquaintance with commercial men and tourists. It is all right.

Someone has corrected my statement that Detroit had 3,000 hotel rooms or one for every 330 of its population. It is claimed that 10,000 rooms is much nearer the mark or a room for every 100 inhabitants. At this there is a dearth of hotels as compared with other cities in the State which I have previously spoken of. And there are many other get-rich-quickers who are envious to get into the game when all is income and no outgo. And yet doubts have even been expressed as to the sanity of Barnum.

No truer statement was ever made than that of President Coolidge in his famous New York address, a few days ago, when he said: "To reduce war taxes is to give every home a better chance."

And the hotel man, who supplies homes to the millions of men, women and families throughout the entire land ought to realize that his guests will have a "better chance" if the proposed legislation eventually becomes a fact.

It may be that before this reaches Tradesman readers this much discussed problem will have been disposed of, but unless it results in lower taxation—much lower—the effort will be barren.

High taxes and high everything else are what cause seemingly high charges for hotel accommodations, and yet there is no other legitimate business known where the profits are so comparatively small on the volume of business transacted.

I had the pleasure of an interview with C. C. Shants, the new manager of Hotel Tuller, Detroit, the other day. Mr. Shants has really a National acquaintance on account of his connection with the old Cadillac Hotel, which he operated for many years, and, as we all know successfully. Under his

supervision the Tuller is undergoing many changes and improvements, and as soon as his complete program is carried out, will be among the best. It is over 800 rooms and can comfortably house twice that number of people, especially since the new addition has been completed. Its various dining rooms already show the magic change due to the Shants touch and its business improves accordingly. The Tuller has adopted the policies of placing rate cards in its rooms, which always meet the approval of the traveling public.

In last week's Tradesman W. S. Bastar takes exception to a statement I recently made concerning the promotion of the Vincent Hotel enterprise, at Benton Harbor, which seems to have been spontaneous and not the result of any mercenary financing. I am glad to make the correction and to take note of the fact that this new hotel will be made possible purely through local enterprise.

Frank S. Verbeck.

#### Gabby Gleanings From Grand Rapids.

Grand Rapids, Feb. 26—Arthur W. Olds, head of the fixture and soda fountain department of Hazeltine & Perkins Drug Co., who has been ill for two weeks, is back at his desk again.

Arthur De Jongh, confectioner at Holland, has purchased a soda fountain of the Hazeltine & Perkins Drug Co.

Arthur D. Hudson, druggist at Kalamazoo, has purchased a new set of fixtures of the Hazeltine & Perkins Drug Co.

John A. Green, the venerable representative of the American Sugar Refining Co., was an honored visitor of Grand Rapids last Thursday. During the evening he delivered an address at the annual banquet of the Grand Rapids Retail Grocers Association. During the afternoon he called on Fred C. Beard, the Wealthy avenue grocer, who enjoys the unique distinction of being the only grocer in America who turns over his stock thirty-four times each year. Mr. Green was pleased to learn that Mr. Beard was born in England, which country also greeted Mr. Green when he made his first appearance in this world. Mr. Green is growing old gracefully, retaining the vigor of youth to a remarkable degree.

Charles A. Coye, who has been engaged in the tent and awning business here all his life, succeeding to the business established by his father more than sixty years ago, is seriously ill at his home on South College avenue. Mr. Coye has lived a blameless life, which gives ground for the belief of his friends that he may be able to overcome his present malady, which is due to some affection of the heart. Mr. Coye is only 64 years old and should live to round out another twenty years of energy and usefulness.

Herman C. Meyer, the Boyne Falls general merchant, is in the city this week for the purpose of attending the consistory and shrine activities. Mr. Meyer enjoys the unique distinction of being an ardent advocate of the consolidated school system, having worked incessantly to secure such an institution for the town where he has resided for the past twenty years.

Wm. Judson, President of the Judson Grocer Co., leaves March 3, accompanied by Mrs. Judson, for Jacksonville, Florida, where they will remain until March 20, returning to Grand Rapids on March 22.

Myron H. Hopkins, Manager of the O. & W. Thum Co., left last week for Babson Park, Florida, where he and his wife will remain about a month.

R. A. McWilliams, Grand Rapids druggist for many years, died recently. Mr. McWilliams was formerly from Newburgh, N. Y.

The newest feature in red-tape to

burden the druggist is a \$1,000 bond to be required of all soft drink places to insure against the handling of alcoholic liquors. This feature is being advocated by the powers that be in the city of Grand Rapids. While it would be an additional burden and expense to the average small merchant, the bootlegger would only laugh at such a requirement.

The Style Show which will be held here six days next week will be one of the most comprehensive exhibitions of the kind ever held in the country. All classes interested in the affair are bending every energy to make it so complete and dazzling that no one will regret the expenditure of 75 cents to see what Grand Rapids can do in that line. It will be held at the Armory.

#### President Christensen's Summary of His Intentions.

Saginaw, Feb. 26—Regarding the annual convention of the Retail Grocers and General Merchants' Association, to be held in Grand Rapids in April, I beg leave to state that we have prepared what we call a business man's program, carried on mainly by the merchants as speakers, and by discussions of problems facing the merchants of to-day.

There will be just enough new thought, constructive criticism and advice injected by a few qualified, outside speakers to make it interesting. Secretary Gezon has been hard at work for several weeks, enlisting the support of wholesalers and manufacturers in getting out a year book or an official program. Only such houses are invited to advertise as you may consistently support, because of their friendly attitude toward the independent wholesaler and retailer. The independent retailer or, rather some of them—is here to stay. We hope that you are among those who expect to remain in business, regardless of competitive stress. If you do expect to remain in this class, it will be because of correct methods and hard work. Not only the retail grocer and meat dealer is having a hard time in making a success of his business, but the swift progress that is being made in our time is making business more complex for everyone.

Join us at this convention in working out some of the complicated problems which are facing the merchant to-day.

Charles G. Christensen.

#### Suspend Judgment.

The Tradesman last week published a bulletin sent out by the Michigan Bankers Association to the effect that Charles F. Howard or some aliases of his had passed forged checks on the banks at Hudson, Waldron and Concord. Mr. Howard immediately called at the Tradesman office and emphatically denied the charges.

Pending a complete investigation by the Tradesman and the Michigan Bankers Association, the Tradesman asks that judgment be suspended in the matter for the present.

If put to the pinch, an ounce of loyalty is worth a pound of cleverness.

Self government means self support.

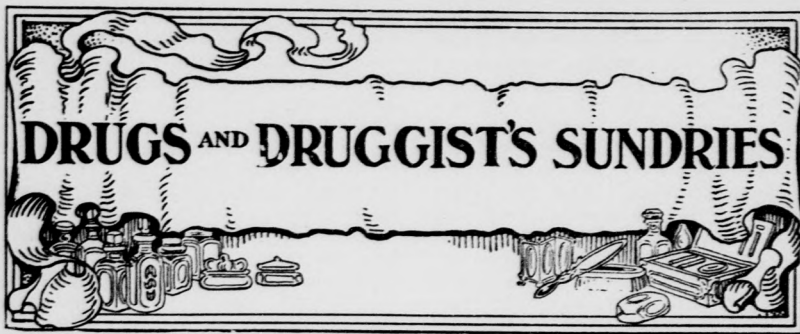
## LIVINGSTON HOTEL

**Largest Hotel  
Rooms in  
Grand Rapids**

*Centrally Located*

**GRAND RAPIDS, MICHIGAN**





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

#### Business Interruption Forms of Insurance for the Druggist.

Nearly every druggist, as a retail merchant, at some time or other is approached on the subject of Business Interruption Insurance.

Such forms of insurance written by fire insurance companies—"policies which begin where the standard fire policy leaves off"—are being widely applied to business to-day. We refer to such forms of insurance such as Use & Occupancy insurance (also known as Business Interruption Indemnity); Rent, Rental Value and Lease hold; Profit insurance; Explosion and such lines of allied fire insurance.

While these types of insurance coverage are written to afford protection in the reimbursement of loss, they apply to the druggist in an even more broad way. From a merchants point of view these forms of insurance represent business shock absorbers. Not only is their value to be found in the financial protection offered—their importance and usefulness is to be considered from the angle of distributing shocks. Every kind of insurance you can afford acts as organized distributors of losses. The shocks are taken up in the prevention of business interruption through acts of God (policy term) and then the cost distributed in partial and reduced payments over long periods instead of at some certain and perhaps inopportune time. The druggist cannot look at business insurance entirely from a protective standpoint but rather from its value in permitting systematized finances—the organization of "outgo" so that it will not at any one given and unexpected time exceed the "income" through cause of commercial accident.

The first form of insurance designed for business interruption purposes is Use and Occupancy. U. & O., as it is known, is known to the druggist by name yet its real function is not generally understood in full. Use and Occupancy insurance protects against loss you can sustain to net profits in the continuance of fixed expenses as notwithstanding an interruption of

your business by means of a fire, tornado, explosion, riot, civil commotion and also from sprinkler leakage. In other words, it protects you against the loss of your general maintenance expense which would have to continue should your business be interrupted by a fire. Such expenses as salaries and wages, expenses contracted for advertising, taxes, interest on indebtedness, insurance premiums, royalties and general business expenses have to be met when your business stops.

One thing which should be clearly understood and that is Use and Occupancy or Business Interruption Indemnity, as it is known, covers only for the actual loss sustained and in no case for more than the amount of the policy. It does not protect loss of profit on finished merchandise or the time that it would take to reproduce such merchandise. It does not cover any loss of business interruption due to the shutting down for example, of your local electric light plant. That would be considered a consequential interruption which as a matter of information can be insured through the arrangement of an endorsement to a Use and Occupancy policy and a small additional premium.

Your fire insurance policy protects you for the actual value of your store and its contents according to the way the policy is written. Use and Occupancy policies protect you against loss brought about by continued expenses of a fixed nature and which naturally would produce a loss in case of business interference when there was no income to balance it. It is just as it is now named—Business Interruption Insurance.

Use and Occupancy insurance, together with organized Fire insurance, creates a continuity of protection to the druggist and a protection against loss of business as well as loss of investment. In other words, Use & Occupancy insurance is more or less of a credit proposition. The amount of insurance, insurance companies will issue to a druggist is limited to the anticipated earning for the year to come. To this they add the estimated fixed charges and expenses which could not be discontinued in the event of interruption. There is also a form known as Contingent Use & Occupancy insurance but this has no particular attraction for the druggist as it is mainly for manufacturers who are dependent upon the output of other plants. The rates for Use & Occupancy insurance are promulgated and rated by the same schedule of rating which applies to ordinary Fire insurance and compares favorably to fire insurance rates.

Three other auxiliary fire lines about which the druggist is not too well informed are those of Rent insurance—Rental Value insurance—and Leasehold insurance. Each of these forms of insurance is different.

Rent insurance is a form of financial protection which pays or reimburses you for the loss of rent which would cease from a building when the building was destroyed by fire. A Rent policy is drawn up by the insurance company to protect against loss of income of rent resulting from your fire either when your building is vacant or occupied at the time of the fire, or it can be drawn up to repay for the loss of rent from just the portions which are occupied. Rent insurance protects you against loss of income from rent from the time your place becomes destroyed by fire until such a time when it is rebuilt. It is written in two forms. One is based on the entire annual income or rental value of the property and the other on the Rental income or Rental value for the estimated time necessary to rebuild a building and put it in a tenable condition.

Rental Value insurance is designed for the druggist who owns and occupies his own building. Rental Value insurance insures you in the amount of "Rental Value" your building is worth at a time of fire and as agreed upon in the policy. If your business or residence burns up it is necessary for you in the meanwhile to go elsewhere and pay rent. In the meanwhile your taxes, mortgage interest and other property expenses continue. It is against loss of this Rental Value that a Rental Value policy protects.

Leasehold insurance is again different. If you hold a lease written for a number of years, a lease which by reason of its long terms means you are enjoying a lower rental than if you were on a month to month agreement you have a "leasehold interest." And it can be insured. A leasehold insurance policy agrees to return to you the amount of rental difference you would have to pay between the present rent as enjoyed under lease and that which you would have to pay at another place in the event your lease was broken by fire making it necessary for you to seek other quarters. Or you may have a "profit" you are enjoying by reason of subleasing under your present lease. This you can be insured on the Leasehold form of policy. The druggist should remember that Leasehold Insurance only acts when a lease is terminated by fire or lightning or explosion and does not have any effect in case of the termination of a lease through legal recourse or condemnation by the Municipal Department. It is a form of insurance now widely accepted although its very nature leads insurance companies to choose only their policy holders most carefully. Quite a few druggists who have stores in buildings they own themselves or places which they have leased and then subleased in order to make an income have used Leasehold to good advantage in protecting their investment.

Profit insurance is something which is seldom written for a druggist. In order that you may have some idea of

what such a policy represents as a business interruption form of insurance it can be stated that it is more or less a manufacturing proposition. A Profit policy in the case of a manufacturing plant reimburses for the prospective profits that would result on the sale of finished stock over and above its cost of production including charges of every character. The ordinary Fire policy pays the loss of the entire cost of the stock in its finished condition. The Profit policy pays the difference between the entire cost and the expenses for which it had been sold but not delivered. In other words, the Profit policy reimburses for contracted profits but which was interrupted by fire.

Another form of Business Interruption insurance of interest to the druggist is that of Explosion insurance. An Explosion insurance policy covers against financial loss resulting from an explosion due to the cause of carelessness, lawlessness or from damage from an explosion occurring at a distance. It is important for the druggist to know that the policy does not cover explosions originating within steam pipes, boilers, fly wheels, or electrical machinery as those things are provided against with separate policies. The main hazards it protects against are explosions from gas, gasoline and chemicals, and miscellaneous incidental explosions. During the past year several gashouse explosions made themselves widely recorded. Damage to a druggist's store from such a condition would be covered by Explosion insurance.

Riot and Civil Commotion is the name of a form of insurance which protects the druggist against direct loss or damage caused by a riot or a riot attending a strike, an insurrection, civil commotion or explosion caused by these results. A sort of an Explosion policy is incorporated in a Riot and Civil Commotion policy. Such a policy is drawn to supplement the Standard Fire policy. Many druggists have carried this form of insurance temporarily when riots and strikes have taken place. Generally, the insurance when bought at that time is high priced due to the existing hazard. When bought as a regular protection to be carried along it can be secured at lower rates. In connection with such a policy, with an Explosion policy, the insurance companies now also write protection covering the legal liability of the owner of property, insuring him against loss which could result from claims made against him for damage to property of others caused by an explosion originating on his own property. One thing which has brought this form of insurance into demand is the many gasoline stations being installed about the country.

There are many forms of Property insurance for the druggist—but the particular coverages explained and described in this article come mainly under the classification of Business Interruption insurance and are presented as a matter of business information for reference and knowledge to the druggist who figures the interests of his business from all angles.

Clarence T. Huberd.



## First Aid Treatment For Burns.

Every mother should know the proper method of treating burns. When the skin is simply reddened, exclude air by a thin paste made with water and bicarbonate of soda (baking, not washing soda), starch or flour. Ordinary vaseline, or carbolated vaseline, olive or castor oil, and fresh lard or cream are all good. One of the substances mentioned should be spread over the burned part and on a cloth used to cover it. If using a thin paste made from soda, starch, flour or any

like substance, keep it moist, for if allowed to dry it irritates the burned surface. When blisters have formed, treatment may be the same, but if the blistering is extensive it will be best to show the injury to a doctor.

Scalds about the neck or chest, in children, are especially dangerous and should be treated by a physician.

Human memory is a fallible thing and good will dies quickly unless kept alive by repeated acts of friendship and service.



**Walker**  
MUSKEGON  
MICHIGAN

**Makes  
Good  
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## THE LATEST HIT



**AN IRRESISTIBLE 10c BAR**  
LET US INCLUDE A BOX OR TWO IN YOUR NEXT ORDER  
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## "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."

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

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Two Styles.**

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City \_\_\_\_\_

**HAZELTINE & PERKINS DRUG CO.**

MANISTEE

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GRAND RAPIDS

## WHOLESALE DRUG PRICE CURRENT

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

|                       |               |                         |               |                           |               |
|-----------------------|---------------|-------------------------|---------------|---------------------------|---------------|
| <b>Acids</b>          |               | <b>Lavendar Flow...</b> |               | <b>Cinchona</b>           |               |
| Boric (Powd.)         | 15 @ 25       | Lavendar Gar'n          | 85 @ 1 20     | Colchicum                 | @ 1 80        |
| Boric (Xtal)          | 15 @ 25       | Lemon                   | 1 50 @ 1 75   | Cubeb                     | @ 3 00        |
| Carbolic              | 47 @ 54       | Linseed Boiled bbl.     | @ 1 02        | Digitalis                 | @ 1 80        |
| Citric                | 62 @ 70       | Linseed bld, less 1     | 09 @ 1 22     | Gentian                   | @ 1 35        |
| Muriatic              | 3½ @ 8        | Linseed, raw, bbl.      | @ 1 00        | Ginger, D. S.             | @ 1 80        |
| Nitric                | 9 @ 15        | Linseed, ra. less 1     | 07 @ 1 20     | Guaiaac                   | @ 2 20        |
| Oxalic                | 20½ @ 30      | Mustard, artifl. oz.    | @ 60          | Guaiaac, Ammon.           | @ 2 00        |
| Sulphuric             | 3½ @ 8        | Neatsfoot               | 1 35 @ 1 50   | Iodine                    | @ 95          |
| Tartaric              | 40 @ 50       | Olive, pure             | 3 75 @ 4 50   | Iodine, Colorless         | @ 1 50        |
| <b>Ammonia</b>        |               | Olive, Malaga,          | 2 75 @ 3 00   | Iron, Clo.                | @ 1 35        |
| Water, 26 deg.        | 10 @ 18       | yellow                  | 2 75 @ 3 00   | Kino                      | @ 1 40        |
| Water, 18 deg.        | 8½ @ 13       | Olive, Malaga,          | 2 75 @ 3 00   | Myrrh                     | @ 2 50        |
| Water, 14 deg.        | 6½ @ 12       | green                   | 2 75 @ 3 00   | Nux Vomica                | @ 1 55        |
| Carbonate             | 20 @ 25       | Orange, Sweet           | 4 50 @ 4 75   | Opium                     | @ 3 50        |
| Chloride (Gran.)      | 10 @ 20       | Origanum, pure          | @ 2 50        | Opium, Camp.              | @ 85          |
| <b>Balsams</b>        |               | Origanum, com'l         | 1 00 @ 1 20   | Opium, Deodorz'd          | @ 3 50        |
| Copaiba               | 60 @ 1 00     | Pennyroyal              | 3 00 @ 3 25   | Rhubarb                   | @ 1 70        |
| Fir (Canada)          | 2 55 @ 2 80   | Peppermint              | 4 50 @ 4 75   | <b>Paints.</b>            |               |
| Fir (Oregon)          | 65 @ 1 00     | Rose, pure              | 10 50 @ 10 90 | Lead, red dry             | 14¼ @ 15¼     |
| Peru                  | 3 00 @ 3 25   | Rosemary Flows          | 1 25 @ 1 50   | Lead, white dry           | 14¼ @ 15¼     |
| Tolu                  | 3 00 @ 3 25   | Sandalwood, E.          | 1 25 @ 1 50   | Lead, white oil           | 14¼ @ 15¼     |
| <b>Barks</b>          |               | L                       | 10 00 @ 10 25 | Ochre, yellow bbl.        | @ 2           |
| Cassia (ordinary)     | 25 @ 30       | Sassafras, true         | 2 75 @ 3 00   | Ochre, yellow less 2½     | @ 6           |
| Cassia (Saigon)       | 50 @ 60       | Sassafras, arti'l       | 1 00 @ 1 25   | Red Venet'n Am.           | 3½ @ 7        |
| Sassafras (pw. 50c)   | @ 45          | Spearmint               | 4 00 @ 4 25   | Red Venet'n Eng.          | 4 @ 8         |
| Soap Cut (powd.)      | 30c           | Sperm                   | 1 80 @ 2 05   | Putty                     | 5 @ 8         |
| <b>Berries</b>        |               | Tansy                   | 6 00 @ 6 25   | Whiting, bbl.             | @ 4½          |
| Cubeb                 | @ 1 25        | Tar, USP                | 50 @ 65       | Whiting                   | 5½ @ 10       |
| Fish                  | 25 @ 30       | Turpentine, bbl.        | @ 1 14        | L. H. P. Prep.            | 2 80 @ 3 00   |
| Juniper               | 7 @ 15        | Turpentine, less 1      | 22 @ 1 35     | Rogers Prep.              | 2 80 @ 3 00   |
| Prickly Ash           | @ 30          | Wintergreen,            | 6 00 @ 6 25   | <b>Miscellaneous</b>      |               |
| <b>Extracts</b>       |               | leaf                    | 6 00 @ 6 25   | Acetanalid                | 47½ @ 58      |
| Licorice              | 60 @ 65       | Wintergreen, sweet      | 3 50 @ 3 75   | Alum                      | 08 @ 12       |
| Licorice powd.        | 70 @ 80       | Wintergreen, art.       | 80 @ 1 20     | Alum. powd. and           | 09 @ 15       |
| <b>Flowers</b>        |               | Wormseed                | 9 00 @ 9 25   | ground                    | 09 @ 15       |
| Arnica                | 25 @ 30       | Wormwood                | 9 00 @ 9 25   | Bismuth, Subni-           | 3 85 @ 4 00   |
| Chamomile (Ger.)      | 35 @ 40       | <b>Potassium</b>        |               | trate                     | 3 85 @ 4 00   |
| Chamomile Rom.        | 1 75          | Bicarbonate             | 35 @ 40       | Borax xtal or             | 07 @ 13       |
| <b>Gums</b>           |               | Bichromate              | 15 @ 25       | powdered                  | 07 @ 13       |
| Acacia, 1st           | 50 @ 55       | Bromide                 | 47 @ 60       | Cantharades, po.          | 2 00 @ 3 00   |
| Acacia, 2nd           | 45 @ 50       | Carbonate               | 30 @ 35       | Calomel                   | 1 76 @ 1 96   |
| Acacia, Sorts         | 22 @ 30       | Chlorate, gran'd        | 23 @ 30       | Capsicum, pow'd           | 48 @ 55       |
| Acacia, Powdered      | 35 @ 40       | Chlorate, powd.         | 16 @ 25       | Carmine                   | 6 00 @ 6 60   |
| Aloes (Barb Pow)      | 25 @ 35       | or Xtal                 | 16 @ 25       | Cassia Buds               | 25 @ 30       |
| Aloes (Cape Pow)      | 25 @ 35       | Cyanide                 | 30 @ 50       | Cloves                    | 50 @ 55       |
| Aloes (Soc. Pow.)     | 65 @ 70       | Iodide                  | 4 61 @ 4 84   | Chalk Prepared            | 14 @ 16       |
| Asafoetida            | 65 @ 75       | Permanganate            | 30 @ 40       | Choloroform               | 57 @ 67       |
| Pow.                  | 1 00 @ 1 25   | Prussiate, yellow       | 65 @ 75       | Chloral Hydrate           | 1 35 @ 1 85   |
| Camphor               | 1 20 @ 1 30   | Prussiate, red          | @ 1 00        | Cocaine                   | 11 60 @ 12 25 |
| Guaiaac               | @ 60          | Sulphate                | 35 @ 40       | Cocoa Butter              | 55 @ 75       |
| Guaiaac, pow'd        | @ 75          | <b>Roots</b>            |               | Corks, list, less         | 40 @ 50       |
| Kino                  | @ 85          | Alkanet                 | 25 @ 30       | Copperas                  | 2½ @ 10       |
| Kino, powdered        | @ 90          | Blood, powdered         | 35 @ 40       | Copperas, Powd.           | 4 @ 10        |
| Myrrh                 | @ 80          | Calamus                 | 35 @ 60       | Corrosive Sublim          | 1 48 @ 1 63   |
| Myrrh, powdered       | @ 90          | Elecampane, pwd         | 25 @ 30       | Cream Tartar              | 33 @ 40       |
| Opium, powd.          | 13 70 @ 13 92 | Gentian, powd.          | 20 @ 30       | Cuttle bone               | 40 @ 50       |
| Opium, gran.          | 13 70 @ 13 92 | Ginger, African,        | 25 @ 30       | Dextrine                  | 5 @ 15        |
| Shellac               | 90 @ 1 00     | powdered                | 25 @ 30       | Dover's Powder            | 3 50 @ 4 00   |
| Shellac Bleached      | 1 00 @ 1 10   | Ginger, Jamaica,        | 60 @ 65       | Emery, All Nos.           | 10 @ 15       |
| Tragacanth, pow.      | @ 1 75        | Ginger, Jamaica,        | 60 @ 65       | Emery, Powdered           | 8 @ 10        |
| Tragacanth            | 1 75 @ 2 25   | powdered                | 42 @ 50       | Epsom Salts, bbls.        | @ 3           |
| Turpentine            | @ 25          | Golden seal, pow.       | 5 50 @ 6 00   | Epsom Salts, less 3¼      | @ 10          |
| <b>Insecticides</b>   |               | Ipecac, powd.           | @ 3 75        | Ergot, powdered           | @ 1 50        |
| Arsenic               | 20 @ 30       | Licorice                | 35 @ 40       | Flake, White              | 15 @ 20       |
| Blue Vitriol, bbl.    | @ 07          | Licorice, powd.         | 20 @ 30       | Formaldehyde, lb          | 15½ @ 30      |
| Blue Vitriol, less 8½ | @ 15          | Orris, powdered         | 30 @ 40       | Gelatin                   | 1 25 @ 1 50   |
| Bordeaux Mix Dry      | 14 @ 29       | Poke, powdered          | 30 @ 35       | Glassware, less 55%       |               |
| Hellebore, White      | 20 @ 30       | Rhubarb, powd.          | 85 @ 1 00     | Glassware, full case 60%. |               |
| powdered              | 20 @ 30       | Rosinwood, powd.        | @ 40          | Glauber Salts, bbl.       | @ 03½         |
| Insect Powder         | 70 @ 90       | Sarsaparilla, Hond.     | @ 1 00        | Glauber Salts, less 04    | @ 10          |
| Lead Arsenate Po.     | 26 @ 35       | ground                  | @ 60          | Glue, Brown               | 21 @ 30       |
| Lime and Sulphur      | 8½ @ 24       | ground                  | @ 60          | Glue, Brown Grd           | 15 @ 20       |
| Dry                   | 8½ @ 24       | Squills                 | 35 @ 40       | Glue, white               | 27½ @ 35      |
| Paris Green           | 32 @ 48       | Squills, powdered       | 60 @ 70       | Glue, white grd.          | 25 @ 35       |
| <b>Leaves</b>         |               | Tumeric, powd.          | 17 @ 25       | Glycerine                 | 22½ @ 40      |
| Buchu                 | 1 50 @ 1 60   | Valerian, powd.         | 40 @ 50       | Hops                      | 65 @ 75       |
| Buchu, powdered       | @ 1 75        | <b>Seeds</b>            |               | Iodine                    | 6 30 @ 6 75   |
| Sage, Bulk            | 25 @ 30       | Anise                   | @ 35          | Iodoform                  | 17 @ 25       |
| Sage, ¼ loose         | @ 40          | Anise, powdered         | 35 @ 40       | Lead Acetate              | 18 @ 25       |
| Sage, powdered        | @ 35          | Bird, ls                | 13 @ 15       | Lycopodium                | 60 @ 75       |
| Senna, Alex.          | 75 @ 80       | Canary                  | 10 @ 15       | Mace                      | @ 80          |
| Senna, Tinn.          | 30 @ 35       | Caraway, Po.            | 50 @ 55       | Mace, powdered            | 95 @ 1 00     |
| Senna, Tinn. pow.     | 25 @ 35       | Cardamon                | 2 25 @ 2 50   | Menthol                   | 13 00 @ 19 00 |
| Uva Ursi              | 20 @ 25       | Celery, powd.           | 45 @ 50       | Morphine                  | 10 33 @ 11 60 |
| <b>Oils</b>           |               | Coriander pow.          | 35 @ 40       | Nux Vomica                | @ 30          |
| Almonds, Bitter,      |               | Dill                    | 12½ @ 20      | Nux Vomica, pow.          | 17 @ 25       |
| true                  | 7 50 @ 7 75   | Fennell                 | 25 @ 40       | Pepper black pow.         | 32 @ 35       |
| Almonds, Bitter,      |               | Flax                    | 07½ @ 12      | Pepper, White             | 40 @ 45       |
| artificial            | 4 00 @ 4 25   | Flax, ground            | 07½ @ 12      | Pitch, Burgundry          | 10 @ 15       |
| Almonds, Sweet,       |               | Foenugreek pow.         | 15 @ 25       | Quassia                   | 12 @ 15       |
| true                  | 80 @ 1 20     | Hemp                    | 8 @ 15        | Quinine                   | 72 @ 1 35     |
| Almonds, Sweet,       |               | Lobelia, powd.          | @ 1 25        | Rochelle Salts            | 28 @ 35       |
| imitation             | 60 @ 1 00     | Mustard, yellow         | 15 @ 25       | Saccharine                | @ 30          |
| Amber, crude          | 1 50 @ 1 75   | Mustard, black          | 15 @ 20       | Salt Peter                | 11 @ 22       |
| Amber, rectified      | 2 00 @ 2 25   | Poppy                   | 22 @ 25       | Seidlitz Mixture          | 30 @ 40       |
| Anise                 | 4 50 @ 4 75   | Quince                  | 1 75 @ 2 00   | Soap, green               | 15 @ 30       |
| Bergamont             | 4 50 @ 4 75   | Rape                    | 15 @ 20       | Soap mott cast.           | 22½ @ 25      |
| Cajeput               | 1 50 @ 1 75   | Sabadilla               | 23 @ 30       | Soap, white castile       | @ 11 50       |
| Cassia                | 4 05 @ 4 25   | Sunflower               | 11½ @ 15      | less, per bar             | @ 1 25        |
| Castor                | 1 75 @ 2 00   | Worm, American          | 30 @ 40       | Soda Ash                  | 3½ @ 10       |
| Cedar Leaf            | 1 75 @ 2 00   | Worm, Levant            | @ 5 00        | Soda Bicarbonate          | 3½ @ 10       |
| Citronella            | 1 50 @ 1 75   | <b>Tinctures</b>        |               | Soda, Sal                 | 03 @ 08       |
| Cloves                | 3 75 @ 4 00   | Aconite                 | @ 1 80        | Spirits Camphor           | @ 1 35        |
| Cocanut               | 25 @ 35       | Aloes                   | @ 1 45        | Sulphur, roll             | 3½ @ 10       |
| Cod Liver             | 1 35 @ 1 45   | Arnica                  | @ 1 10        | Sulphur, Subl.            | 04 @ 10       |
| Croton                | 2 00 @ 2 25   | Asafoetida              | @ 2 40        | Tamarinds                 | 20 @ 25       |
| Cotton Seed           | 1 40 @ 1 60   | Belladonna              | @ 1 35        | Tartar Emetic             | 70 @ 75       |
| Cubeb                 | 8 50 @ 8 75   | Benzoil                 | @ 2 10        | Turpentine, Ven.          | 1 75 @ 2 25   |
| Eligron               | 3 00 @ 3 25   | Benzoil Comp'd          | @ 2 65        | Vanilla Ex. pure          | 1 51 @ 2 10   |
| Eucalyptus            | 1 25 @ 1 50   | Buchu                   | @ 2 55        | Witch Hazel               | @ 06 @ 15     |
| Hemlock, pure         | 2 00 @ 2 25   | Cantharadles            | @ 2 85        | Zinc Sulphate             |               |
| Juniper Berries       | 2 00 @ 2 25   | Capsicum                | @ 2 20        |                           |               |
| Juniper Wood          | 1 50 @ 1 75   | Catechu                 | @ 1 75        |                           |               |
| Lard, extra           | 1 35 @ 1 45   |                         |               |                           |               |
| Lard, No. 1           | 1 25 @ 1 35   |                         |               |                           |               |



# GROCERY PRICE CURRENT

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

## ADVANCED

Horse Radish  
Allspice  
Oil  
Parowax  
Herring

## DECLINED

Cloves  
Pepper  
Mustard  
Nutmegs  
Cheese

## AMMONIA

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



## AXLE GREASE

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

## BAKING POWDERS

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

## BLUING

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

## BREAKFAST FOODS

Cracked Wheat, 24-2 3 85  
Cream of Wheat ----- 6 90  
Pillsbury's Best Cer'l 2 20  
Quaker Puffed Rice ----- 5 65  
Quaker Puffed Wheat 4 30  
Quaker Brst Biscuit 1 90  
Ralston Purina ----- 3 60  
Ralston Bran ----- 2 70  
Ralston Food, large ----- 3 60  
Saxon Wheat Food ----- 3 85



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

## Post's Brands.

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

## BROOMS

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

## Rich & France Brands

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

## BRUSHES

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

## Stove

No. 1 ----- 1 10  
No. 2 ----- 1 35  
No. 1 ----- 90  
No. 2 ----- 1 25  
No. 3 ----- 2 00

## BUTTER COLOR

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

## CANDLES

Electric Light, 40 lbs. 12.1  
Plumber, 40 lbs. ----- 12.8  
Paraffine, 6s ----- 14 1/2  
Paraffine, 12s ----- 14 1/2  
Wicking ----- 40  
Tudor, 6s, per box ----- 30

## CANNED FRUIT.

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

## CANNED FISH.

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

## CANNED MEAT.

Bacon, Med. Beechnut 2 40  
Bacon, Lge. Beechnut 4 05  
Beef, No. 1, Corned ----- 2 70  
Beef, No. 1, Roast ----- 2 70  
Beef, No. 2 1/2, Eagle sli 1 25  
Beef, No. 1/2, Qua. sli. 1 75  
Beef, 5 oz., Qua. sli. 2 50  
Beef, No. 1, Quaker ----- 3 10  
Beef, No. 1, B'nut, sli. 5 10  
Beefsteak & Onions, s 2 75  
Chili Con Ca., 1s 1 35@1 45  
Deviled Ham, 1/4s ----- 2 20  
Deviled Ham, 1/2s ----- 3 60  
Hamburg Steak & Onions, No. 1 ----- 3 15  
Potted Beef, 4 oz. ----- 1 10  
Potted Meat, 1/2 Libby ----- 1 10  
Potted Meat, 1/2 Libby ----- 90  
Potted Meat, 1/2 Rose ----- 85  
Potted Ham, Gen. 1/4 1 85  
Vienna Saus., No. 1/2 1 35  
Veal Loaf, Medium ----- 2 30

## Baked Beans

Beechnut, 16 oz. ----- 1 40  
Campbells ----- 1 15  
Climatic Gem, 18 oz. ----- 95  
Fremont, No. 2 ----- 1 20  
Snider, No. 1 ----- 95  
Snider, No. 2 ----- 1 25  
Van Camp, small ----- 85  
Van Camp, Med. ----- 1 15

## CANNED VEGETABLES.

Asparagus.  
No. 1, Green tips 4 10@4 50  
No. 2 1/2, Lge. Gr. 3 75@4 50  
W. Bean, cut 2 1 65@1 75  
W. Beans, 10 ----- 8 50@12 00  
Green Beans, 2s 1 85@3 75  
Gr. Beans, 10s 7 50@13 00  
L. Beans, 2 gr. 1 35@2 65  
Lima Beans, 2s, Soaked 95  
Red Kid. No. 2 1 20@1 35  
Beets, No. 2, wh. 1 60@2 40  
Beets, No. 3, cut ----- 1 25  
Beets, No. 3, cut ----- 1 60  
Corn, No. 2, Ex stan 1 45  
Corn, No. 2, Fan 1 60@2 26  
Corn, No. 2, Fy. glass 3 25  
Corn, No. 10 ----- 7 50@16 75  
Hominy, No. 3 1 00@1 15  
Okra, No. 2, whole ----- 2 00  
Okra, No. 2, cut ----- 1 60  
Dehydrated Veg Soup 90  
Dehydrated Potatoes, lb 45  
Mushrooms, Hotels ----- 38  
Mushrooms, Choice ----- 50  
Mushrooms, Sur Extra ----- 70  
Peas, No. 2, E.J. 1 50@1 80  
Peas, No. 2, Sift. ----- 1 90@2 10  
Peas, No. 2, Ex. Sift. ----- 2 60  
Peas, Ex. Fine, French 25  
Pumpkin, No. 3 1 35@1 50  
Pumpkin, No. 10 4 50@5 60  
Pimentos, 1/4, each 12@14  
Pimentos, 1/2, each ----- 27  
Swt Potatoes, No. 2 1/2 1 35  
Sauerkraut, No. 3 1 40@1 50  
Succotash, No. 2 1 60@2 35  
Succotash, No. 2, glass 2 80  
Spinach, No. 1 ----- 1 10  
Spinach, No. 2 ----- 1 35@1 75  
Spinach, No. 3 ----- 2 00@2 40  
Spinach, No. 10 ----- 6 00@7 00  
Tomatoes, No. 2 1 30@1 60  
Tomatoes, No. 3 1 90@2 25  
Tomatoes, No. 2 glass 2 60  
Tomatoes, No. 10 ----- 6 50

## CATSUP.

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

## CHILI SAUCE.

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

## OYSTER COCKTAIL.

Sniders, 16 oz. ----- 3 25  
Sniders, 8 oz. ----- 2 35

## CHEESE

Roquefort ----- 63  
Kraut Small tins ----- 1 70  
Kraut American ----- 1 70  
Chili, small tins ----- 1 70  
Pimento, small tins ----- 1 70  
Roquefort, small tins ----- 2 50  
Camenbert, small tins ----- 2 50  
Brick ----- 26  
Wisconsin Flats ----- 26  
Wisconsin Daisy ----- 26  
Longhorn ----- 26  
Michigan Full Cream ----- 26  
New York Full Cream ----- 30  
Sap Sago ----- 30

## CHEWING GUM

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

## CHOCOLATE.

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

## COCOA.

Baker's 1/4s ----- 40  
Baker's 1/2s ----- 36  
Bunte, 1/4s ----- 43  
Bunte, 1/2 lb. ----- 35  
Bunte, 1 lb. ----- 32  
Droste's Dutch, 1 lb. ----- 9 00  
Droste's Dutch, 1/2 lb. 4 75  
Droste's Dutch, 1/4 lb. 2 00  
Hersheys, 1/4s ----- 23  
Hersheys, 1/2s ----- 36  
Huyler ----- 36  
Lowney, 1/4s ----- 40  
Lowney, 1/2s ----- 40  
Lowney, 1/4s ----- 38  
Lowney, 1/2 lb. cans ----- 31  
Van Houten, 1/4s ----- 75  
Van Houten, 1/2s ----- 75

## COCOANUT.

1/4s, 5 lb. case Dunham 42  
1/4s, 5 lb. case ----- 40  
1/4s & 1/2 15 lb. case ----- 41  
Bulk, barrels shredded 24  
48 2 oz. pkgs., per case 4 15  
48 4 oz. pkgs., per case 7 00

## CLOTHES LINE.

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



## COFFEE ROASTED

Bulk  
Rio ----- 19  
Santos ----- 24@27  
Maracaibo ----- 33  
Guatemala ----- 34 1/2  
Java and Mocha ----- 41  
Bogota ----- 34 1/2  
Peaberry ----- 27

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

## Coffee Extracts

M. Y., per 100 ----- 12  
Frank's 50 pkgs. ----- 4 25  
Hummel's 50 1 lb. ----- 10 1/2

## CONDENSED MILK

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

## MILK COMPOUND

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

## EVAPORATED MILK

Quaker, Tall, 4 doz. ----- 4 90  
Quaker, Baby, 8 doz. 4 80  
Quaker Gallon, 1/2 doz. 4 70  
Blue Grass, Tall, 48 5 00  
Blue Grass, Baby, 72 3 75  
Carnation, Tall, 4 doz. 5 25  
Carnation, Baby, 8 doz. 5 15  
Every Day, Tall ----- 5 25  
Every Day, Baby ----- 4 00  
Goshen, Tall ----- 5 00  
Pet, Tall ----- 5 25  
Pet, Baby, 8 oz. ----- 5 15  
Borden's, Tall ----- 5 25  
Borden's, Baby ----- 5 15  
Van Camp, Tall ----- 5 25  
Van Camp, Baby ----- 3 95

## CIGARS

Lewellyn & Co. Brands  
Garcia Master  
Cafe, 100s ----- 37 50  
Swift ----- 130 00  
Wolverine, 50s ----- 110 00  
Supreme, 50s ----- 95 00  
Bostonian, 50s ----- 95 00  
Perfecto, 50s ----- 95 00  
Blunts, 50s ----- 75 00  
Cabinet, 50s ----- 73 00  
Tilford Cigars  
Clubhouse, 50s ----- 110 00  
Perfecto, 50s ----- 95 00  
Tuxedo, 50s ----- 75 00  
Tilcrest, 50s ----- 35 00

## Worden Grocer Co. Brands

Henry George ----- 37 50  
Harvester Kiddies ----- 37 50  
Harvester Record B. ----- 75 00  
Harvester Delmonico ----- 75 00  
Harvester Perfecto ----- 95 00  
Websteretts ----- 37 50  
Webster Savoy ----- 75 00  
Webster Plaza ----- 95 00  
Webster Belmont ----- 110 00  
Webster St. Reges ----- 125 00  
Starlight Rouse ----- 90 00  
Starlight P-Club ----- 150 00  
La Azora Agreement ----- 58 00  
La Azora Washington ----- 75 00  
Little Valentine ----- 37 50  
Valentine Victory ----- 75 00  
Valentine DeLux ----- 95 00  
Valentine Imperial ----- 95 00  
Tiona ----- 30 00  
Clint Ford ----- 35 00  
Picadura Pals ----- 25 00  
Qualitiy First Stogie ----- 18 50

## Vanden Berge Brands

Chas. the Eighth, 50s 75 00  
Whale-Back ----- 50s 58 00  
Blackstone ----- 50s 95 00  
El Producto Boquet ----- 75 00  
El Producto, Purl-ano-Finos ----- 92 00

## CONFECTIONERY

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

## Fancy Chocolates

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

## Gum Drops

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

## Lozenges.

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

## Hard Goods.

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

## Cough Drops

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

## Package Goods

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

## Specialties.

Walnut Fudge ----- 24  
Pineapple Fudge ----- 22  
Italian Bon Bons ----- 20  
Atlantic Cream Mints 32  
Silver King M. Mallows 32  
Hello, Hiram, 24s ----- 1 50  
Walnut Sundae, 24, 5c ----- 85  
Neapolitan, 24, 5c ----- 85  
Yankee Jack, 24, 5c ----- 85  
Gladiator, 24, 10c ----- 1 40  
Mich. Sugar Ca., 24, 5c ----- 85  
Pal O Mine, 24, 5c ----- 85  
Scaramouche, 24-10c 1 60

## COUPON BOOKS

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

## CREAM OF TARTAR

6 lb. boxes ----- 35

## DRIED FRUITS

Apples  
Evap. Choice, bulk ----- 16  
Apricots  
Evaporated, Choice ----- 18  
Evaporated, Fancy ----- 22  
Evaporated Slabs ----- 14  
Citron  
10 lb. box ----- 48  
Currants  
Package, 15 oz. ----- 13  
Boxes, Bulk, per lb. ----- 17  
Greek, Bulk, lb. ----- 15 1/2

## Peaches

Evap. Choice, unp. ----- 12  
Evap., Ex. Fancy, P. P. 18

## Peel

Lemon, American ----- 25  
Orange, American ----- 26

## Raisins

Seeded, Bulk ----- 10 1/2  
Seeded, bulk Calif. ----- 09 1/2  
Seedless, 15 oz. pkg. 12  
Seedless, Thompson ----- 11  
Seeded, 15 oz. pkg. ----- 12  
California Sulanas ----- 09 1/2

## California Prunes

90-100, 25 lb. boxes ----- 08  
80-90, 25 lb. boxes ----- 09  
70-80, 25 lb. boxes ----- 10 1/2  
60-70, 25 lb. boxes ----- 11 1/2  
50-60, 25 lb. boxes ----- 12 1/2  
40-50, 25 lb. boxes ----- 14  
30-40, 25 lb. boxes ----- 17 1/2

## FARINACEOUS GOODS

## Beans

Med. Hand Picked ----- 06 1/2  
Cal. Limas ----- 14  
Brown, Swedish ----- 09  
Red Kidney ----- 0C

## Farina

24 packages ----- 2 25  
Bulk, per 100 lbs. ----- 05 1/2

## Hominy

Pearl, 100 lb. sack ----- 2 75

## Macaroni

Domestic, 20 lb. box ----- 08  
Armours, 2 doz., 8 oz. 1 80  
Fould's, 2 doz., 8 oz. 1 80  
Quaker, 2 doz. ----- 1 80

## Pearl Barley

Chester ----- 4 25  
00 and 0000 ----- 6 00  
Barley Grits ----- 05

## Peas

Scotch, lb. ----- 07 1/4  
Split, lb. yellow ----- 08

## Sago

East India ----- 12

## Tapoca

Pearl, 100 lb. sacks ----- 12  
Minute, 8 oz., 3 doz. 4 05  
Dromedary Instant ----- 3 50

## FLAVORING EXTRACTS



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

|                             |        |
|-----------------------------|--------|
| <b>Kent Storage Brands.</b> |        |
| Good Luck, 1 lb.            | 25 1/2 |
| Good Luck, 2 lb.            | 25     |
| Good Luck, solid            | 24     |
| Gilt Edge, 1 lb.            | 25 1/2 |
| Gilt Edge, 2 lb.            | 25     |
| Delicia, 1 lb.              | 22     |
| Delicia, 2 lb.              | 21 1/2 |

**Swift Brands.**

|                      |    |
|----------------------|----|
| Gem Nut              | 24 |
| Special Country roll | 27 |

**Van Westenbrugge Brands**

Carload Distributor



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

**MATCHES**

|                       |      |
|-----------------------|------|
| Crusades              | 6 00 |
| 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 |
|---------------------|------|

**MINCE MEAT**

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

**MOLASSES.**

|                           |      |
|---------------------------|------|
| <b>Gold Brer Rabbit</b>   |      |
| No. 10, 6 cans to case    | 5 55 |
| No. 5, 12 cans to case    | 5 80 |
| No. 2 1/2, 24 cans to cs. | 6 05 |
| No. 1 1/2, 36 cans to cs. | 5 00 |

|                           |      |
|---------------------------|------|
| <b>Green Brer Rabbit</b>  |      |
| No. 10, 6 cans to case    | 4 20 |
| No. 5, 12 cans to case    | 4 45 |
| No. 2 1/2, 24 cans to cs. | 4 70 |
| No. 1 1/2, 36 cans to cs. | 4 00 |

|                           |      |
|---------------------------|------|
| <b>Aunt Dinah Brand.</b>  |      |
| No. 10, 6 cans to case    | 3 00 |
| No. 5, 12 cans to case    | 3 25 |
| No. 2 1/2, 24 cans to cs. | 3 50 |
| No. 1 1/2, 36 cans to cs. | 3 00 |

|                    |    |
|--------------------|----|
| <b>New Orleans</b> |    |
| Fancy Open Kettle  | 68 |
| Choice             | 52 |
| Fair               | 32 |

**Half barrels 5c extra**

|                            |      |
|----------------------------|------|
| <b>Molasses in Cans.</b>   |      |
| Dove, 36, 2 lb. Wh. L.     | 5 60 |
| Dove, 24, 2 1/2 lb. Wh. L. | 5 20 |
| Dove, 36, 2 lb. Black      | 4 30 |
| Dove, 24, 2 1/2 lb. Black  | 3 90 |
| Dove, 6, 10 lb. Blue L.    | 4 45 |
| Palmetto, 24, 2 1/2 lb.    | 4 65 |

**NUTS.**

|                        |        |
|------------------------|--------|
| <b>Whole</b>           |        |
| Almonds, Terregona     | 20     |
| Brazil, Large          | 22     |
| Fancy mixed            | 20     |
| Filberts, Sicily       | 15     |
| Peanuts, Virginia, raw | 09 1/2 |
| Peanuts, Vir. roasted  | 11     |
| Peanuts, Jumbo, raw    | 13     |
| Peanuts, Jumbo, rstld  | 15     |
| Pecans, 3 star         | 23     |
| Pecans, Jumbo          | 24     |
| Walnuts, California    | 28     |

**Salted Peanuts.**

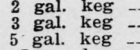
|              |    |
|--------------|----|
| Fancy, No. 1 | 18 |
| Jumbo        | 23 |

**Shelled.**

|                   |    |
|-------------------|----|
| Almonds           | 48 |
| Peanuts, Spanish, | 16 |
| 125 lb. bags      | 32 |
| Filberts          | 32 |
| Pecans            | 90 |
| Walnuts           | 52 |

**OLIVES.**

|                          |      |
|--------------------------|------|
| Bulk, 2 gal. keg         | 3 50 |
| Bulk, 3 gal. keg         | 5 00 |
| Bulk, 5 gal. keg         | 7 75 |
| Quart. Jars, dozen       | 6 00 |
| Pint. Jars, dozen        | 3 50 |
| 4 oz. Jar, plain, doz.   | 1 40 |
| 5 1/2 oz. Jar, pl., doz. | 1 60 |
| 9 oz. Jar, plain, doz.   | 2 80 |
| 16 1/2 oz. Jar, Pl. doz. | 4 50 |
| 4 oz. Jar, Stu., doz.    | 1 90 |
| 8 oz. Jar, stuffed, dz.  | 3 40 |
| 9 oz. Jar, Stuffed, doz. | 4 10 |
| 12 oz. Jar, Stuffed, dz. | 4 90 |

**PEANUT BUTTER.**

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

**Bel Car-Mo Brand**

|                        |       |
|------------------------|-------|
| 8 oz., 2 doz. in case  | 24    |
| 24 1 lb. pails         | 21@26 |
| 12 2 lb. pails         | 38@39 |
| 5 lb. pails 6 in crate | 12@13 |
| 14 lb. pails           | 30@32 |
| 25 lb. pails           | 34@37 |
| 50 lb. tins            | 14@15 |

**PETROLEUM PRODUCTS****Iron Barrels**

|                      |      |
|----------------------|------|
| Perfection Kerosine  | 13.1 |
| Red Crown Gasoline   | 13.7 |
| 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 |

**Iron Barrels.**

|                         |      |
|-------------------------|------|
| Light                   | 59.2 |
| Medium                  | 61.2 |
| Heavy                   | 64.2 |
| Special heavy           | 66.2 |
| Extra heavy             | 69.2 |
| Transmission Oil        | 59.2 |
| Finol, 4 oz. cans, doz. | 1.40 |
| Finol, 8 oz. cans, doz. | 1.90 |
| Parowax, 100, lb.       | 7.9  |
| Parowax, 40, 1 lb.      | 8.1  |
| Parowax, 20, 1 lb.      | 8.3  |



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

**PICKLES**

|                       |       |
|-----------------------|-------|
| Barrel, 1,200 count   | 19 00 |
| Half bbls., 600 count | 10 50 |
| 10 gallon kegs        | 9 50  |

**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 50 |

**POTASH**

|                  |      |
|------------------|------|
| Babbitt's 2 doz. | 2 75 |
|------------------|------|

**FRESH MEATS****Beef.**

|                           |  |
|---------------------------|--|
| Top Steers & Heif. 13@19  |  |
| Good Steers & Heif. 16@17 |  |
| Med. Steers & Heif. 12@13 |  |
| Com. Steers & Heif. 10@12 |  |

**Cows.**

|        |    |
|--------|----|
| Top    | 12 |
| Good   | 11 |
| Medium | 09 |
| Common | 08 |

**Veal.**

|        |    |
|--------|----|
| Top    | 12 |
| Good   | 10 |
| Medium | 08 |

**Lamb.**

|        |    |
|--------|----|
| Good   | 24 |
| Medium | 22 |
| Poor   | 16 |

**Mutton.**

|        |    |
|--------|----|
| Good   | 12 |
| Medium | 10 |
| Poor   | 06 |

**Pork.**

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

**PROVISIONS****Barreled Pork**

|                 |             |
|-----------------|-------------|
| Clear Back      | 23 00@24 00 |
| Short Cut Clear | 22 00@23 00 |
| Clear Family    | 27 00@28 00 |

**Dry Salt Meats**

|             |             |
|-------------|-------------|
| S P Bellies | 16 00@13 00 |
|-------------|-------------|

**Lard**

|                 |               |
|-----------------|---------------|
| 80 lb. tubs     | advance 1/4   |
| Pure in tierces | 15            |
| 69 lb. tubs     | advance 1/4   |
| 50 lb. tubs     | advance 1/4   |
| 20 lb. pails    | advance 3/4   |
| 10 lb. pails    | advance 3/4   |
| 5 lb. pails     | advance 1     |
| 3 lb. pails     | advance 1     |
| Compound Lard   | 14 1/2@15 1/2 |

**Sausages**

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

**Smoked Meats**

|                  |       |
|------------------|-------|
| Hams, 14-16, lb. | 21@24 |
| Hams, 16-18, lb. | 21@26 |
| Ham, dried beef  | 38@39 |
| sets             | 12@13 |
| California Hams  | 30@32 |
| Picnic Boiled    | 34@37 |
| Hams             | 14@15 |
| Boiled Hams      | 18@30 |
| Minced Hams      | 14@15 |
| Bacon            | 18@30 |

**Beef**

|           |             |
|-----------|-------------|
| Boneless  | 23 00@24 00 |
| Rump, new | 23 00@24 00 |

**Mince Meat**

|                        |      |
|------------------------|------|
| Condensed No. 1 car.   | 2 00 |
| Condensed Bakers brick | 31   |
| Moist in glass         | 8 00 |

**Pig's Feet**

|                    |       |
|--------------------|-------|
| 1/4 bbls.          | 2 15  |
| 1/2 bbls., 35 lbs. | 4 00  |
| 3/4 bbls.          | 7 00  |
| 1 bbl.             | 14 15 |

**Tripe**

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

**Hogs, per lb.**

|                    |           |
|--------------------|-----------|
| Beef, round set    | 14@26     |
| Beef, middles, set | 25@30     |
| Sheep, a skin      | 1 75@2 00 |

**RICE**

|            |        |
|------------|--------|
| Fancy Head | 08 1/2 |
| Blue Rose  | 06 1/2 |
| Broken     | 03 1/2 |

**ROLLED OATS**

|                         |      |
|-------------------------|------|
| Steel Cut, 100 lb. sks. | 4 75 |
| Silver Flake, 12 Fam.   | 2 30 |
| Quaker, 18 Regular      | 1 80 |
| Quaker, 12s Family N    | 2 75 |
| Mothers, 12s, Ill'num   | 3 25 |
| Silver Flake, 18 Reg.   | 1 45 |
| Sacks, 90 lb. Jute      | 3 00 |
| Sacks, 90 lb. Cotton    | 3 10 |

**SALERATUS**

|                |      |
|----------------|------|
| Arm and Hammer | 3 75 |
|----------------|------|

**SAL SODA**

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

**COD FISH**

|                        |      |
|------------------------|------|
| Middles                | 16   |
| Tablets, 1 lb. Pure    | 20   |
| Tablets, 1/2 lb. Pure. | 1 40 |
| doz.                   | 1 40 |
| Wood boxes, Pure       | 27   |
| Whole Cod              | 11   |

**Holland Herring**

|                   |       |
|-------------------|-------|
| Queen, Kegs       | 1 10  |
| Queen, half bbls. | 8 25  |
| Queen, bbls.      | 16 00 |
| Millers, kegs     | 1 25  |
| Y. M. Kegs        | 1 15  |
| Y. M. half bbls.  | 9 00  |
| Y. M. Bbls.       | 17 50 |

**Herring**

|                     |       |
|---------------------|-------|
| K K K K, Norway     | 20 00 |
| 8 lb. pails         | 1 40  |
| Cut Lunch           | 1 25  |
| Boned, 10 lb. boxes | 23    |

**Lake Herring**

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

**Mackerel**

|                        |       |
|------------------------|-------|
| Tubs, 100 lb. fncy fat | 24 50 |
| Tubs, 60 count         | 5 75  |

**White Fish**

|                     |       |
|---------------------|-------|
| Med. Fancy, 100 lb. | 13 00 |
|---------------------|-------|

**SHOE BLACKENING.**

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

**STOVE POLISH.**

|                        |      |
|------------------------|------|
| Blackline, per doz.    | 1 35 |
| Black Silk Liquid, dz. | 1 40 |
| Black Silk Paste, doz. | 1 25 |
| Enamaline Paste, doz.  | 1 35 |
| Enamaline Liquid, dz.  | 1 35 |
| E Z Liquid, per doz.   | 1 40 |
| Radium, per doz.       | 1 85 |
| Rising Sun, per doz.   | 1 35 |
| 654 Stove Enamel, dz.  | 2 80 |
| Vulcanol, No. 5, doz.  | 95   |
| Vulcanol, No. 10, doz. | 1 35 |
| Stovoil, per doz.      | 3 00 |

**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     | 95   |
| 100 lb., each             | 47   |
| 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 |
| 23 lb. bags, Table        | 40   |

**MORTON'S SALT**

|                     |      |
|---------------------|------|
| Per case, 24 2 lbs. | 2 40 |
| Five case lots      | 2 80 |

**Worcester**

|                         |      |
|-------------------------|------|
| Bbls. 30-10 sks.        | 5 40 |
| Bbls. 60-5 sks.         | 5 55 |
| Bbls. 120-2 1/2 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.      | 52   |
| No. 1 Medium bbl.       | 2 75 |
| Tecumseh 70-lb. farm    | 92   |
| 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   |

**SOAP**

|                      |        |
|----------------------|--------|
| Med. No. 1, 100 lb.  | 56 lb. |
| Farmer Spec., 70 lb. | 56 lb. |
| Packers Meat,        | 56 lb. |



### Political Honesty Best For All Political Parties.

Grandville, Feb. 27—Reduction of taxes is the great question of the hour and the American Congress is applying itself to the question in a manner to bring the blush of shame to every American cheek.

War taxes must go. More than five years have passed since the conclusion of the world war and onerous taxation still lingers; in fact it is becoming more unendurable as time passes. The head of the United States Treasury, a man of financial standing, has laid out a plan of action which is commended by the best minds in our country, and yet, because said financier belongs to a political party, his plan, however satisfactory it may be to the great mass of the people, is held up and a conglomeration of fads and fancies thrust forward in its place. Such mulishness is an outrage that the American taxpayer will not stand for.

Did they but know it these partisan politicians who are playing fast and loose with the best interests of American citizens are sealing all future chances for ever entering into Government pastures as holders of offices to which the people elect.

The oil and timber scandal smirched both parties alike. This tax proposition will eventually smash the opposers of the Mellon plan into a million splinters. The old guard Republicans have been defeated by a combination of Democrats and so-called progressive Republicans, the latter's only claim to statesmanship being to act as a tail to every demagogic measure that comes up for discussion.

The Administration Republicans have played a weak hand in seeking to compromise with the demagogic measures of the opposition.

The Mellon plan is being accepted by the rank and file of the American people, as witness the Digest vote where out of more than a million ballots 70 per cent. favored the Mellon plan. Why will politicians continue to play with the good sense of our voters when it must be plain to the most obtuse that reduction of taxation, as outlined by the U. S. Treasury, is the best method yet devised? Were the Democrats a bit wise to the situation they would stand solidly behind the Treasurer's recommendation and share in the glory of doing the right thing at the right time.

The substitute put forward, and which is of demagogical origin, will, if successful, play havoc with taxation reduction, and continue the struggle for fair play into the campaign next summer. It is a mistaken idea to oppose everything put forward by Republicans simply because it is a Republican measure.

Taxation is a question for the whole people, not for a part thereof. When the pettifoggers find this out it may be too late to save their bacon.

It is a pity that every measure which comes up must be tried by party measure before it is acted upon.

The late oil and timber scandals have eliminated many political aspirants in both parties, more particularly the Democratic, as witness the squirming of McAdoo and others.

Little Jim Cox has come to the front with a great shout, seeing in the diseased condition of others his chance to once more head the party which suffered a cyclonic defeat four years ago.

Among the multitude of aspirants for the Democratic nomination there is one name that may not have occurred to the politicians of Jeffersonian Democracy. His name shines out brightly refulgent above all others mentioned to date.

In Calvin Coolidge the Republicans have an ideal candidate. The only man in the Democrat ranks who shines as his peer, and who could command many independent votes aside from the regular party alignment, has as yet not tossed his hat into the ring,

and apparently has no intention of doing so.

It would be a glad day in American politics if the Democrats would nominate that peerless man of honesty and true Americanism, Thomas Marshall, of Indiana. Will they do it?

It is not likely. Tom Marshall is too much an American to bow to any partisan claptrap such as the tax bill now on in Congress as a substitute for the Mellon plan.

Mr. Marshall has pointed out the suicidal methods of the Democratic management which seeks party capital at the expense of the best interests of the people. He has a brain capable of seeing through such political haggling as the Garner substitute for the Mellon plan, and has plainly so stated.

With Coolidge and Marshall opposing each other next November the American people would be sure of electing an ideal President for the coming four years. Laying aside all partisan feeling this would be an object devoutly wished by every good American.

There seems little hope of such a conclusion, however. Marshall is too thoroughly honest to enter into any demagogical plotting to win, and therefore it is hardly probable that he will come within a million miles of reaching the goal.

If the Republicans and Democrats in Congress would unite and pass the Mellon plan of reducing taxation, that question would be obliterated and other matters taken up for fighting about next fall. Old Timer.

### Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Feb. 18—On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Jake Cox, Bankrupt No. 2438. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of Ravenna, and is a farmer. The schedules filed list assets of \$13,570, of which \$500 is claimed as exempt to the bankrupt, with liabilities of \$15,575.00. The funds for the first meeting have been forwarded, and the first meeting of creditors will be held at the referee's office on March 3. A list of the creditors of the bankrupt is as follows:

|                                 |             |
|---------------------------------|-------------|
| William Heaton, Ravenna         | \$11,065.00 |
| Joe Montgomery, Kent City       | 275.00      |
| Pine Street Furn. Co., Muskegon | 467.00      |
| Eslow & Reed, Casnovia          | 925.00      |
| Light & Power Co., Ravenna      | 200.00      |
| Olson Music House, Muskegon     | 310.00      |
| Frank Antionessen, Grand Rap.   | 1,300.00    |
| Joseph Cox, Ravenna             | 325.00      |
| John Hyberg, Muskegon           | 70.00       |
| Hettie Householder, Ravenna     | 200.00      |
| Mallotte Separator Co., Chicago | 82.25       |

Feb. 19. On this day was held the first meeting of creditors in the matter of Engle B. Van Allsburg, Bankrupt No. 2429. The bankrupt was present in person and by attorney. No creditors were present or represented. Claims were proved and allowed. The bankrupt was sworn and examined without a reporter. No trustee was appointed. The meeting was then closed without date and the case closed and returned to the clerk of the district court.

On this day also was held the special meeting and sale of assets in the matter of J. Elton Hornbeck, Bankrupt No. 2418. The bankrupt was not present. The trustee was present. Various creditors and bidders were present and represented. The property was sold to R. E. Mable & Co. for \$435. An order was made confirming the sale. The meeting was then adjourned without date.

Feb. 20. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Louis Gould, Bankrupt No. 2434. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of Muskegon Heights. The occupation of the bankrupt is not stated. The schedules list assets of \$1,450, all of which is claimed as exempt to the bankrupt. The court has written for funds and the same having been paid into court the first meeting of creditors will be held at the referee's office on March 4. A list of the creditors of the bankrupt is as follows:

|                                    |            |
|------------------------------------|------------|
| Fredericks Lumber Co., Muskegon    | \$2,890.02 |
| Muskegon Finance Co., Muskegon     | 675.00     |
| Alexander Van Zanten, Muskegon     | 100.00     |
| Jos. Cirone, Muskegon Heights      | 750.00     |
| Auto Parts Co., Muskegon           | 55.00      |
| Commercial Garage, Muskegon        | 10.50      |
| Jos. Vesser, Muskegon Heights      | 70.00      |
| Electric Light Co., Muskegon       | 55.00      |
| Electric Supply Co., Muskegon      | 80.00      |
| Home Furnace Co., Holland          | 225.00     |
| Markel Cement & Coal Co., Muskegon | 135.00     |
| King Clothing Co., Muskegon        | 20.00      |

|                                                  |          |
|--------------------------------------------------|----------|
| Building Material Co., Muskegon                  | 300.00   |
| Anzie Lewis, Muskegon Heights                    | 200.00   |
| Boonhouser Auto Supply Co., Muskegon             | 15.00    |
| Chas. A. Witt & Sons, Muskegon                   | 30.00    |
| Henry Dykema, Muskegon Hghts.                    | 100.00   |
| Rector Elec. Co., Muskegon Hts.                  | 50.00    |
| Rutter Bros. Plumbing Co., Muskegon Heights      | 150.00   |
| William Nuttle, Muskegon Hghts.                  | 30.00    |
| Lugie Brow, Muskegon                             | 50.00    |
| William Phael, Muskegon                          | 150.00   |
| Alfred Durofe, Muskegon Hghts.                   | 150.00   |
| Reed & Craft, Muskegon Heights                   | 400.00   |
| Geo. Farmer, Spring Lake                         | 187.50   |
| Jos. Egle, Muskegon Heights                      | 40.00    |
| I. R. Bisard, Muskegon                           | 115.00   |
| Muskegon Heights Furniture Co., Muskegon Heights | 25.00    |
| Dr. R. G. Olson, Muskegon Hghts.                 | 35.00    |
| Wain Dobb & Sickenga, Muskegon                   | 208.30   |
| Haveman & Jolman, Muskegon                       | 1,845.17 |
| Muskegon Clinic, Muskegon                        | 25.00    |
| Muskegon Heights Grocery Co., Muskegon Heights   | 303.11   |
| Heights Lumber Co., Muskegon                     | 975.04   |
| Marshall Furnace Co., Marshall                   | 400.00   |

Feb. 19. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Paul Bayer, Bankrupt No. 2436. The matter has been referred to Benn M. Corwin as referee in bankruptcy. The bankrupt is a resident of Muskegon. The occupation of the bankrupt is not indicated in the schedules filed. The schedules list property of \$1,138.03, of which \$250 is claimed as exempt, with liabilities of \$1,044.55. The funds for the first meeting having been filed, the meeting will be held on March 3. A list of the creditors of the bankrupt is as follows:

|                                    |          |
|------------------------------------|----------|
| Steindler Paper Co., Muskegon      | \$ 74.25 |
| Add Index Corp., New York          | 40.00    |
| Anderson Packing Co., Muskegon     | 42.20    |
| E. Storch, Muskegon                | 32.96    |
| Moulton Grocer Co., Muskegon       | 491.01   |
| Hasper Bros. Baking Co., Muskegon  | 101.00   |
| Hekman Biscuit Co., Muskegon       | 28.41    |
| Rochards Candy Co., Muskegon       | 30.38    |
| M. Piowaty & Son, Muskegon         | 6.00     |
| A. R. Walker Candy Corp., Muskegon | 3.40     |
| William Mulder, Muskegon           | 28.95    |
| Henry Witt, Muskegon               | 54.63    |
| Peoples Milling Co., Muskegon      | 5.50     |
| Mills Paper Co., Grand Rapids      | 4.00     |
| L. Van Westenbrugge, Grand Rap.    | 25.23    |
| Worden Grocer Co., Grand Rapids    | 26.59    |
| Calendar Pub. Co., Grand Rapids    | 16.27    |
| Roswell Cook Co., Detroit          | 23.70    |

In the matter of Martin Van Den Berg, Bankrupt No. 2437, the funds for the first meeting have been received and such meeting will be held at the referee's office on March 10.

### Dr. Lazybones in Evidence at Los Angeles.

Honolulu, Feb. 7—The run of seven days from Balboa to Los Angeles was smooth and pleasant, arriving at San Pedro outer harbor at 8 a. m. We were delayed by the non-arrival of the doctor for two hours. The Los Angeles Chamber of Commerce might furnish the doctor an early breakfast when 600 people arrive for a day's stopover. It would give the travelers two hours more to drive around and be appreciated much more than the oranges and flowers they were kind enough to present us on arrival.

The weather was on its good behavior and everybody came back to the boat in love with the climate. The Chamber of Commerce were happy because they did not have to apologize and tell us the weather was unusual. They have spent twenty-five millions on the harbor and the tremendous amount of work they have done shows they have had a good run for their money. From the number of ships loading and unloading they must be pleased with the result. Boats were unloading from Australia and from South American ports and there were any number of lumber and oil boats.

We left at midnight. Clark gave us all a fine auto ride and dinner at the New Biltmore, which is the pride of Los Angeles and is the latest and finest thing in hotel construction. We steamed Southwest for 2,200 miles, a six day's run to Honolulu. The Pacific was on its good behavior and was as calm as Reed's Lake on a June day and all on board were well and happy.

Arriving at Diamond Head at 6 a. m. the doctor was more considerate than the doctor "lazybones" at Los Angeles and came out promptly and we landed at 8 o'clock. Honolulu has improved and grown since I was here some years ago and seems busy and prosperous and I am impressed with the

fact that a Clark trip of this kind is the ideal trip for people who have never traveled, for can you imagine Grandpa and Grandma making a trip alone having had no experience in traveling, stopping off here and hiring a seven passenger car and taking a drive out to Pali, Bishop Museum, Kapiolani Park, up Round Top and over Tantalus, with a stop off at one of the most wonderful aquariums in the world. Then for lunch at the Moana Hotel, at Waikiki Beach (a lunch that would cost \$2.50 per plate) then dinner at Young's Hotel costing them another \$2.50 each, yet that is what Clark did for all his passengers. Nothing cheap about it. Everything arranged. All you have to do is to remember the number of the car which takes you, so you can take it at every stop off.

Honolulu has a fine Y. M. C. A. and a good Y. W. C. A. and good public schools. We noticed one of the bungalow type of small recitation rooms around a square, with the administration building in the center. Every recitation class has a little bungalow of its own.

Honolulu is getting to be more of a Winter resort every year. The thermometer hovers around 75 most of the year, getting up to 85 and down sometimes to 55. I noticed the stock market and think there were some twelve different sugar companies, to say nothing of pineapple stock companies and sugar refineries on the board for sale or purchase.

To show what a fixed determination to achieve will do. They tell of a man here who for ten or twelve years tried to raise and can pineapples with little success on account of different bugs and diseases, but he finally overcame these handicaps and his pineapple company last year, after paying income tax and other taxes, paid 18 per cent. on its capital stock and carried \$3,000,000 to surplus. If at first you don't succeed, try, try again.

There are 12,000 autos in the city and our driver said parking down town was getting to be a serious problem. So Grand Rapids is not the only city that has to worry over its traffic laws.

One of the sights on the dock is the vendors of floral necklaces in all colors and the first proper thing on landing is to buy two or three for the ladies to wear—yellows, reds and lavenders—until the party looked like an old fashioned garden in the height of its bloom. Some of our party are so in love with the climate, the city and the views that they say they are sorry they are going any farther; but me for new sights.

C. C. Follmer.

### The Absence of Speculation.

A feature of the situation in textiles and allied lines is the absence of speculation. Where it is apt to crop up in garment manufacturers' ranks, strong advice is promptly given against it. The condition contrasts sharply with that of last year at this time. Back of it are three things. Foremost is held to be the lack of confidence in present prices on the part of retail merchants. They are forced to this by the attitude of consumers who want value for their money which, in the case of apparel, they are making go as far as possible. Apart from these two considerable factors is the general textile uncertainty. If, for some cause not evident now, there should be a spurt in buying, it is pointed out, the lack of confidence in prices would be eliminated entirely and stages of early inflation entered into.

The greatest of all joys is finding something that can't be done, and then doing it.



The Boy Scout movement has just celebrated its fourteenth birthday. Its growth in the United States has been remarkable. There are nearly half a million boys enrolled at present and the number is increasing—it would increase even more rapidly if sufficient leaders could be found, for everywhere there is a shortage of scout masters. The movement has succeeded because it is properly grounded in the psychology of boyhood; it converts the gang spirit into something useful. There are still some eight million boys of Scout age who have not felt the benefits of the movement principally because of the lack of leaders.

### Hides, Pelts and Furs.

#### Hides.

|                        |      |
|------------------------|------|
| Green, No. 1           | 06   |
| Green, No. 2           | 05   |
| Cured, No. 1           | 07   |
| Cured, No. 2           | 06   |
| Calfskin, Green, No. 1 | 13   |
| Calfskin, Green, No. 2 | 11   |
| Calfskin, Cured, No. 1 | 13   |
| Calfskin, Cured, No. 2 | 11½  |
| Horse, No. 1           | 3 50 |
| Horse, No. 2           | 2 50 |

#### Pelts.

|            |           |
|------------|-----------|
| Old Wool   | 1 00@2 00 |
| Lambs      | 75@1 25   |
| Shearlings | 50@1 00   |

#### Tallow.

|       |    |
|-------|----|
| Prime | 06 |
| No. 1 | 05 |
| No. 2 | 04 |

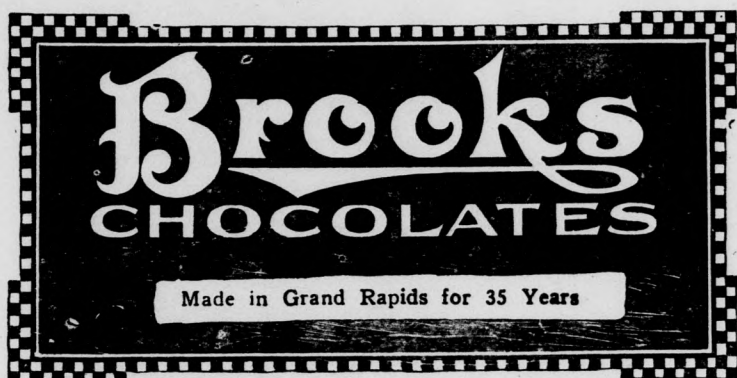
#### Wool.

|                   |     |
|-------------------|-----|
| Unwashed, medium  | @40 |
| Unwashed, rejects | @30 |
| Unwashed, fine    | @40 |

## WM. D. BATT FURS

Hides, Wool and Tallow

28-30 Louis St.  
Grand Rapids, Michigan



## TITLE RETAINING NOTES

Under a recent decision of the Michigan Supreme Court, title notes are not valid unless recorded with the city, village or township clerk. This means that they must embody affidavits setting forth the conditions under which the notes are uttered. We have had our attorney prepare proper drafts of notes covering this requirement and can furnish same in any quantity desired on short notice. Our price for these notes is as follows:

|       |        |
|-------|--------|
| 500   | \$6.75 |
| 1,000 | \$8.25 |

**TRADESMAN COMPANY**  
GRAND RAPIDS

If you are going to make an adjustment of a customer's claim, make it quickly and cheerfully and get credit for it. To haggle is to disgust the honest customer.

## Notice of Chattel Mortgage Sale

Default having been made in the conditions of a certain Trust Chattel Mortgage, made and executed by The Ideal Clothing Company, a corporation, of Grand Rapids, Michigan, to A. D. Crimmins, of Grand Rapids, Michigan, as trustee for all of the creditors of said mortgagor, dated the 21st day of February, A. D. 1924, and filed in the office of the City Clerk of the City of Grand Rapids, Kent County, Michigan, on the 21st day of February, A. D. 1924.

Notice is hereby given that by virtue of the power of sale contained in said mortgage I have taken possession of and will sell at public auction to the highest bidder, on Monday the third day of March, A. D. 1924, at 10 o'clock in the forenoon, at the office and factory of said, The Ideal Clothing Company, Nos. 158-164 Louis Street, N. W., in the City of Grand Rapids, Michigan, the property covered by and described in said mortgage as follows:

All of the property of every name, kind, nature and description belonging to said mortgagor, consisting principally of machinery, tools, factory equipment, factory and office furniture, safes, machines and office supplies, cloths, threads, buttons and other supplies, overalls and other clothing, manufactured and in process of manufacture, all notes and accounts receivable and other evidences of indebtedness, and all other property used by said mortgagor in and about its overall manufacturing business.

Dated at Grand Rapids, Michigan, February 25th, A. D. 1924.

A. D. CRIMMINS, Trustee,  
Mortgagee.

## BUSINESS WANTS DEPARTMENT

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

For Sale—A flourishing dry goods and grocery business located on one of Grand Rapids' best business streets. Also buildings and real estate, including house, store, and large barn. Good reason for selling. Must be seen to be appreciated. Address No. 490, c/o Michigan Tradesman. 490

FOR SALE—Hotel Traverse, Traverse City, Michigan. Reasonable lease. For particulars, write First National Bank, Traverse City, Mich. 491

FOR SALE—Clean dry goods and grocery stock and fixtures. Corner location. Front and side entrance. A good business at invoice. Address No. 492, c/o Michigan Tradesman. 492

Have resort hotel property. Excellent condition. Will exchange for stock of merchandise. Address No. 493, c/o Michigan Tradesman. 493

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—Out side drug store in city of 40,000 inhabitants. An old established and well-paying business. Address No. 494, c/o Michigan Tradesman. 494

For Sale—Grocery stock and fixtures. Good location for grocery and meat market. Bargain if taken at once. Reason for selling, other interests. Raub Bros., Big Rapids, Mich. 495

EXCELLENT BUSINESS OPPORTUNITY—For sale or rent two new stores, 12x60 and 18x60, in A-1 factory town of 1,500. Box 500, Rockford, Mich. 496

For Sale—Good shoe repair outfit and small shoe stock, also some harness fittings. Owner will never work again. Write the Vermontville Echo at Vermontville, Mich. (2xc) 497

For Sale—In Kalamazoo, Mich., a leader specialty shoe shop. Invoice about \$3,300. All new goods. Best location in city. A fine chance for a young shoe man who wants to go into business for himself in the best city in the state. Address L. E. Shirley, Bank Block, Kalamazoo, Mich. 498

For Sale—Old established hardware, fifty years in the same place. Fine farming country, fourteen miles to nearest town. Stock invoices at \$15,000. Finest equipped store in Southern Michigan. Will sell or rent building. Great opportunity for a live man. Address No. 499, c/o Michigan Tradesman. 499

FOR SALE—Hardware stock, \$5,000 cash. Will rent building, or sell on easy terms. A. C. Abraham, Knowles, Wisconsin. 500

REDUCTION SALES—CLOSING OUT SALES—MERCHANTS: My plan will fill your cash drawer every day. Reasons why Merchants employ me—No men in my employ. Lower terms than ordinary sales companies. Flat rate or commission. Personal service, backed by years of experience that get results. References—banks, wholesale houses, and hundreds of satisfied merchants. Can handle any kind of a proposition, from a reduction sale to a "Closing Out." Address W. A. Anning, 429 Galena Boulevard, Aurora, Illinois. 501

WANTED—Stock of general merchandise—will trade good rental property or land, and pay cash difference. PHILLIPS, Manchester, Tennessee. 479

FOR SALE—Stock of groceries, dry goods and shoes at Covert, Van Buren county, Michigan. On West Michigan Pike. Also: small fruit farm and store combined, consisting of coal sheds for nine cars coal, barn, combined house and store, hay scales, and stock groceries, hardware, mill feeds and coal at Packard, on Pere Marquette railroad in Van Buren county, Michigan. Address owners, J. R. SPELMAN CO., South Haven, Mich. 480

Apartment house, exchange for stock of merchandise. One of the finest in city of 50,000, in Central Michigan. Stock must be in city not less than 5,000 population and invoice from \$15,000 to \$30,000. Give all particulars in answering. Address No. 481, c/o Michigan Tradesman. 481

FOR SALE—High-class pool room outfit and three-year lease; sixteen tables and equipment. Doing good business. Reasonable rent, excellent location. Must sell, ill health. Reasonable terms. Porter & Wyman, 112 W. Western Ave., Muskegon, Mich. 482

FOR SALE—Ice cream, confectionery, cigar and tobacco business, including stock, fixtures and lease. Splendid business, very well located in manufacturing city population 15,000. Porter & Wyman, 112 W. Western Ave., Muskegon, Mich. 483

Wanted—Fine opportunity for young man with dry goods experience to assist in buying. Can become a regular buyer in a few months. Apply Paul Steketee & Sons, Grand Rapids, Michigan. 484

For Sale—Good, going dry goods, shoes, and grocery business in a live town (1500) in Southern Michigan. Sales 1923, \$70,000. Reason for selling, death of owner. Stock buyers, don't write. Henry Stearns, c/o Edson, Moore & Co., Detroit, Mich. 485

For Sale—Cash and carry grocery, with modern living rooms above rents for \$50. Good price on small stock and fixtures. Well located in live resort town. Bessie Kunkel, Spring Lake, Mich. 486

WANTED—To buy a good three or four-drawer cash register. Also a National account file. C. Glen McBride, Rockford, Mich. 489

WANTED—A CANNERY. FINE LOCATION, soil adapted to FRUITS, VEGETABLES. BOX 215, MIDDLEVILLE, MICH. 468

TYPEWRITERS—All makes, slightly used, \$20 up. Easy payments. Free trial. Guaranteed two years. Write today. Payne Company, Rosedale Branch, Kansas City, Kansas. 471

For Sale—By owner. Double store, fixtures, and five-room cottage. Best location, in excellent farming country. Price \$4,500, with \$2,500 down, balance terms to suit. Address No. 473, c/o Michigan Tradesman. 473

FOR SALE—"The Big R"—tourists' cafeteria—at the gateway of Cloverland—population 1,000. Inventory \$5,000, buildings \$6,000. Famous for chicken dinners. Grocery and drug stock side line. Will sell for \$9,000, part down, easy terms if taken at once. Address Dr. C. F. White-shield, Sheridan Road, Powers, Michigan. 474

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

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

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

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

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

### 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.

### Henry Smith Floral Co., Inc.

52 Monroe Ave.

GRAND RAPIDS, MICHIGAN

PHONES: Citizens 65173 Bell Main 173

### INVESTIGATORS

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

Day, Citz. 68224 or Bell M800  
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### National Detective Bureau

Headquarters  
333-4-5 Houseman Bldg.



## IN THE REALM OF RASCALITY.

## Cheats and Swindles Which Merchants Should Avoid.

A daring fraud perpetrated on the public by house-to-house canvassers has been brought to light by the National Retail Dry Goods Association and steps taken to round up the offenders. The fraud consists of the sale of a large bottle of what is claimed to be Coty's L'Origan perfume, but which proves to be an odorless liquid when the bottle is opened.

This fraud was first discovered in New York. A bottle of the worthless liquid, which seemed a perfect reproduction of the real article and had been sold to a consumer for \$8, was secured, the American distributor of Coty's notified, detectives put on the case and country-wide publicity initiated to warn consumers to be on their guard. The following statement was sent to the Tradesman:

Complaints have come to the National Retail Dry Goods Association which indicate that operations on a considerable scale are being carried on in the territory about New York City for the sale of bottles of worthless colored water represented as expensive imported perfumes. The stuff is being sold by house-to-house canvassers.

The Association now has in its possession a bottle which bears the exact counterpart of the label of a well-known French perfumer. The contents are quite worthless but the glass stopper appears to have been scented by soaking in the genuine perfume. This bottle was sold for eight dollars to an unsuspecting consumer at her home door. The value was represented to be \$30. The purchaser was invited to smell the stopper and quite unsuspectingly purchased the "bargain." The matter has been brought to the attention of the American representative of the French perfumer and attempts will be made to run the matter to earth.

It is timely to sound a note of warning to all consumers that extreme care should be exercised in making purchases from house-to-house canvassers. Usually it is not possible to locate the door-to-door seller if goods purchased are not satisfactory. Unsponsored merchandise may prove to be more costly than goods bought at a reliable retail store and may also prove a menace to health.

The prompt action taken has been successful in discouraging the perpetrators of this unique swindle. It is possible, however, that efforts may be made to move on from the New York territory to other cities in the expectation that the public will not have been forewarned. The bait is tempting and the product so well-known that the price immediately secures the consumer's interest.

Adrians, Feb. 26—I ask your opinion in regard to the stock selling scheme of American Business Builders, 1133 Broadway, New York. They are headed by one Wesley W. Ferrin as president, and associated with him are Walter Ostrander and Seth Moyle. Selling mail order courses is their business and probably you know something about them. I would appreciate your opinion.

T. B. A.  
According to our information Wesley W. Ferrin was the moving spirit of the Independent Corporation, at one time a respectable and influential publication. Under Mr. Ferrin's direction the company made a specialty of advertising and selling correspond-

ence courses such as "Roth's Memory Course," "Efficiency Courses," etc. These easy-money schemes have been pretty well worked out as far as the public is concerned and now it appears that Mr. Ferrin has joined forces with W. M. Ostrander and his "Simplex System" in forming the American Business Builders, for stock selling purposes. This project has no connection with the ill-fated Jas. W. Eliott "Business Builders," which toppled around the ears of its author about a year ago, but the two organizations are formed for the same purpose of catching suckers. Ostrander, besides earning the reputation of the worst shark that ever operated a fake real estate game, is an old hand at stock promotion of get-rich-quick enterprises. He swindled numerous people on the Dunlap Carpet Co. stock of Philadelphia, Magic Curler Co., and W. M. Ostrander real estate enterprise. If anyone who invested in any of Ostrander's promotions ever saw a cent of the money so invested again, we have failed to hear of it—but some of them were played for suckers the second time by trading their stock in for lots which Ostrander promoted and were swindled a second time. This is what the present-day promoter calls "reloading." We do not know Seth Moyle, but he is in bad company. Anyone turning any money over to these pirates had better kiss it good-bye before parting with it.

Marshall, Feb. 26—Marshall merchants were defrauded for the second time in the last two weeks, when a stranger passed three worthless checks late Saturday. Presenting the checks after banking hours, the forger obtained \$20 from Fred Kaller, Frank S. Collins and John Taylor. All three called for \$22.50. The checks, purporting to be signed by John H. Howard, local automobile dealer, were given in payment for small amounts of groceries.

## Wholesalers To Visit Owosso.

Detroit, Feb. 26—Further impetus to the movement on the part of Detroit wholesalers to keep for Michigan jobbers their home state will be given this week when the sixth trade promotion trip of the Wholesale Merchants' Bureau of the Detroit Board of Commerce will be held in Owosso, Thursday.

Merchants from towns within a radius of twenty miles of Owosso may be invited to the banquet, which will close a day of busy activity on the part of the Detroiters. Customers and prospective customers of Detroit wholesalers living in the following towns may be invited to the dinner which will be held at 6 p. m. in the Eagles Hall: Corunna, Durand, Gaines, Laingsburg, Oakley, Chesaning, St. Charles, Morrice, Bancroft, Vernon, Ashley, Bannister, Henderson, Bennington, Lennon, Garland, Burton, Elsie and Perry.

The Detroit party will leave in a special car by the Grand Trunk Railroad at 8:45 a. m., city time. Stops will be made at Gratiot avenue, Milwaukee Junction and Highland Park stations for those wishing to board at these points.

Owosso will be reached at 10:30 a. m. The return trip will be by the Michigan Central Railway, the Pullman arriving here at 7:10 a. m. Friday morning. The cost of the trip will be \$35 per representative.

A whole lot of people will second a motion who will not make one.

## Plenty of Snow and Ice at Onaway.

Onaway, Feb. 27—Russell Nitzert has purchased the ice business formerly conducted by Eli Jarvis and has engaged practically every available team to haul ice from Black River. The ice is as clear and pure as one could wish to look at; free from slush or dirt, as there has been no thaw all winter, and it runs about 22 inches in thickness. Consumers will be assured of excellent service this season, as "Rus" is a rustler and as accommodating as he is energetic.

Bob Cram has purchased the pool and billiard parlor formerly conducted by Eli Jarvis. "Bob" is far from being a stranger in Onaway, having been employed at the big rim plant for a good many years and is noted for his open countenance and ever present smile. His face is a regular broad casting station and you "tune in" and catch the sentiment at every look. Being located adjoining the Hotel Chandler, Bob is sure to secure a lot of the transient trade, as well as the resident business.

Reports are coming from adjoining territory that the numerous deer are finding it hard to secure sufficient feed this winter and that the kind hearted residents are sharing their hay with them. The deep snow has covered the ground to a depth of several feet and the forests have been cut to such an extent that the natural winter supply of browsing is getting scarcer. The more man interferes with nature the more we are obliged to resort to artificial means for existence. The pheasants are wintering inside the city limits and are being fed with our domestic fowls. It is to be hoped that the efforts of the Conservation and Game Department will be successful in propagating the partridge. It may be done with the quail, but a young partridge is about the wildest proposition we have. They will run for cover with part of the shell on their

backs and the matter of food is a still greater problem. We are afraid that the experiment will terminate as with the poor reindeer in the U. P. At any rate the first season's attempt is sure to destroy more young lives than will be saved.

Just one little round spot on the sidewalk cleared of snow by the sun's reflection. A little wet, of course, but what of that? The seats and knees of the urchins' pants will absorb all that moisture very readily, because marbles are in order. How many "migs" have you and how will you trade for my glass alley? Wild geese and robins may herald the approach of spring, but how about "Skinnay" and his marbles?

A wonderful piece of homesick poetry comes from Coronado Beach, Fla., written by Frank A. Ramsdell, entitled "Longing for Michigan." We know Frank personally and we are sure that the sentiment that prompted his desire to write that poem came from the heart of a real homesick boy with a bad headache as well as heartache. It takes Michigan atmosphere to stimulate the spirits of a despondent actor and a Michigan born boy like Frank should come North instead of going South.

The Federal Court of the Eastern District of Michigan, Northern division, has disposed of over 100 cases, mostly liquor violations, at a special session just completed in Bay City and it is quite probable that still another special call will be made for a reconvening of the Federal grand jury to be held in that city on March 7. This work is all in addition to the regular terms held in this District during May and October of each year.

Signal Squire.

One thorn of experience is worth a whole wilderness of warning.

# \$1000,000

## Style Show

### MARCH 3<sup>to</sup> 8

## ARMORY

DIRECTION-SALADIN TEMPLE

Featuring Spring and Summer Styles

Shown by Grand Rapids Leading Merchants  
30 LIVING MODELS

8 Vaudeville Acts

An All-Professional Show

ADVANCE TICKETS 50 CENT

At the Gate 75c.