

MICHIGAN TRADESMAN

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Forty-second Year

GRAND RAPIDS, WEDNESDAY, FEBRUARY 25, 1925

Number 2162

If Love Were Always Laughter

If love were always laughter
And grief were always tears,
With nothing to come after
To mark the waiting years,
I'd pray a life of love to you,
Sent down from heaven above to you,
And never grief come near to you,
To spread its shadow, dear, to you,
If love were always laughter,
And grief were always tears.

But grief brings often laughter,
And love, ah love, brings tears!
And both leave ever after
Their blessings on the years;
So I, dear heart, would sue for you,
A mingling of the two for you,
That grief may lend its calm to you,
And love may send its balm to you—
For grief brings often laughter,
And love brings often tears.

STANOLAX CONQUERS CONSTIPATION BRINGS HEALTH AND HAPPINESS

The most prevalent of all human ills is constipation, according to the statement of hundreds of physicians and all regard it as a serious trouble maker. It is bad in itself and is doubly bad because it renders the person suffering with it susceptible to the attack of other ailments.

At this particular time of the year few people take enough exercise in the open air and most of them eat an excess of highly concentrated foods. These two facts frequently lead directly to constipation.

Obviously it is better to take measures to prevent constipation than to wait and then have to cure it. The surest preventive is found in Stanolax (Heavy) which keeps waste food masses soft and lubricates the intestines so that the waste matter is easily passed from the body.

The greater number of people however fail to take action until constipation is well developed and for them Stanolax (Heavy) is indeed a

boon, for by its purely mechanical action it conquers constipation by relieving the cause.

Stanolax (Heavy) is colorless, odorless and tasteless. It is a pure mineral oil which does not excite the bowels to violent action and then leave them exhausted, as an after effect. Instead, it soothes the linings of the intestines, lightens the work they must do and gives them an opportunity to recuperate.

As a result of this treatment, the bowels soon start functioning normally and in a short time the dosage may be greatly reduced and eventually discontinued, as Stanolax (Heavy) is in no sense habit forming.

Stanolax (Heavy) which is produced only by the Standard Oil Company (Indiana) is bringing relief to thousands who suffer with constipation and in many instances it is effecting permanent cures.

Druggists, everywhere, are following the lead of the most reputable medical authorities and are recommending



STANOLAX

(HEAVY)
for constipation



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PUBLIC LIBRARY

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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

TRADESMAN COMPANY
Grand Rapids

E. A. STOWE, Editor.

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Entered Sept. 23, 1883, at the Postoffice
of Grand Rapids as second class matter
under Act of March 3, 1879.

POOL ROOM RATS.

The murder of the aged grocer at
North Park Saturday evening is at-
tributed by police officers to pool room
rats—men who have no trade except
loafing and no occupation except crim-
inal exploits.

A round of the down-town pool
rooms furnishes ample proof of the
correctness of this sweeping state-
ment. Both afternoon and evening
these places are crowded almost to the
point of suffocation with ill looking
men from 16 to 25 years of age, breath-
ing an atmosphere surcharged with
cigarette smoke and the fumes of
smoking cigar stubs and so-called near
beer.

It is in such places as these that
crimes are hatched and the details
gone over in detail by the persons se-
lected to put the plans into execution.

The instinct to steal is not confined
to any one country or place and the
human passions are universal in their
prevalence. The greatest difference
between cities and countries is with
reference to crimes of violence, and
the increase or decrease of these is no
doubt largely influenced by the laws,
the police, the local atmosphere, tra-
ditions, and customs of certain places.
Human life is held much cheaper in
some countries than in others. Car-
rying firearms is universally prevalent
in all of America.

In England it requires, to use the
local phrase, "a dispensation" to carry
a pistol. In all American cities and
towns pistols are as common as lead
pencils, for in addition to those man-
ufactured here there have lately been
imported 350,000 pistols and revolvers,
sold to the law abiding and the outlaw
alike.

The crimes and vices of humanity
in this city are, of course, the same
as in all communities, large or small.

The dangerous elements here are the
young man and woman. The gunman,
burglar, highwayman, pickpocket, nar-
cotic drug peddler, blackmailer, as-
saulter and exploiter of women, thief
and labor union thug are almost with-
out exception young men in the early
twenties (ranging from eighteen to
twenty-five), and their confederates
young women of about the same age.

Street women over the age of 30
are very rare. We are therefore deal-
ing with a menacing army of the crim-
inal and vicious classes, all young. This
was not so in former times. Profes-
sional criminals were "Big Charles"
and "Big Jakes" and "Big Mikes,"
great, burly, matured men. Tracing
such criminals was less difficult than
now. They were members of notori-
ous gangs, holding out in well known
liquor saloons of the lowest character.
In former days the highway robber
generally used a blackjack, brass,
knuckles, or some bruising implement.

Now it is practically always a gun.
If you were held up by a big rough-
neck, he would hit you over the head.
Now a little runt with a revolver ready
to shoot to kill is the highwayman or
indoor robber, fur and jewelry thief.
Once in a while a professional crim-
inal of mature age turns up, and then
almost always is engaged in some
forgery, counterfeiting, stock swind-
ling, bucket-shop keeping, commercial
fraud, thieving as a bank employe,
cheating fire and life insurance com-
panies, and the like.

The den keeper, for his own safety,
was always ready to give the police
a hint concerning who in the neigh-
borhood committed the last crime.
These criminals were as well known
as if they wore a uniform. It is not
so now. Some of these young fellows
operate alone or in pairs or threes, and
the captured criminal, in looks, dress,
manner, differs in nowise from the
multitude of his class you see every-
where.

Let us look at some samples. Over
there in the corner of the poolroom
are three young fellows in the early
twenties, dressed in the latest pattern
of flashy clothes, well nourished, hard
faced and sophisticated about every
evil thing under the sun. Some of
them are the first generation born in
this country of foreign parents. They
are bi-lingual, which gives them an ad-
vantage in contesting with the police.
Those of that class are the children
of hard-working, decent law-abiding
parents, who came to this country for
economic betterment.

Their environment since birth has
been bad. Instead of their parents
controlling them, they control their
parents. They have had a common
school education and it has begotten
contempt for their illiterate and ignor-
ant peasant father and mother.

These poor good people (their par-
ents) think the vices that they exhibit
are habits common to the country.
They have drifted away entirely from
the religion of their parents. They
have neither reverence for God nor
respect for man and they are at war
with the law and its officers. They
are deficient in that emotionalism that
is the seat of pity, sympathy, love,
friendship, gratitude and all the social
instincts.

They are essentially selfish, cruel,
and cowardly. They are types of prim-
itive man at his worst and are not
far removed from predatory animals.
They are determined that they will
never do any honest work, but will
live by violence, cunning, cheating,
thieving, sponging on women, robbery
and blackmail.

The loot of their crimes they spend
in gambling and on women, loud of
dress and appearance, and in dolling
up their persons. You can see them
in moving picture theaters, in the
lower kind of dance halls, and their
permanent headquarters since the sa-
loons went out of commission are the
billiard and pool rooms. Every one
either carries a pistol or knows where
to get one as occasion requires. They
are practically all gun carriers.

A very large percentage of them
are addicted to the use of narcotic
drugs, and this begets a mental and
physical condition which makes them
very dangerous in holdups, because
they have no compunction under these
circumstances in shooting to kill.
They have the cruelty of cowardice.
A human life that stands between them
and loot and liberty has no value in
their eyes. Their animal passions and
instincts govern, and their mental de-
velopment is childish, particularly
among the women of their class.

That so many have been arrested
and convicted and sent for long terms
to state prisons and the penitentiaries
is a tribute to the police and the
courts. They glory in their criminal
records. That so many if them are at
large is owing to social and physical
conditions and that high regard for
personal liberty which traditionally
characterizes our laws. Our law cov-
ering vagrancy, for instance, is a net
of large meshes through which these
fellows can easily crawl.

Go up to certain dance halls and
you will see some of the young wom-
en with whom these fellows consort.
Note the dancing. It is really not
dancing at all. It is the ancient cus-
tom of "bundling" and it has been
practised among civilized and uncivil-
ized people. It was well known in
Eastern Pennsylvania among the first
settlers and in other parts of this
country and among savage and bar-
barous tribes in Asia and Africa and

parts of South America, this promis-
cuous bundling of the sexes in closest
physical contact.

And the music is admittedly of sav-
age origin. Note the hard faces of
both of these young people, the lack
of shame, the entire absence of mod-
esty, the constant use of the name of
the Deity. Note that couple going
out into the hall. The young fellow
has either a flask of booze in his hip
pocket or he and his girl are going
to take a hypodermic injection of
heroin, which will keep them lively
and awake all night. Between the al-
cohol and the drug there is apt to
be a shooting affray before the morn-
ing.

Back of all this looting is the
most systematic and complete system
of receivers of stolen goods. And
here, too, as well as in connection with
the continuous stealing of automobiles,
the defendants, when brought into
court, are young fellows, or least not
much over 30 years of age, and social-
ly, biologically and morally consider-
ed, are all of the same type and ad-
dicted to the same vices.

What are we going to do with this
army of loafing, drug addicted, gun
carrying, godless, unrestrained, im-
moral, cruel, cowardly, lazy, desper-
ate army of young men and women?
Is the community at fault? Is the
church neglecting its mission? Are
the parents in all cases to blame? Are
these people the victims of heredity
and environment?

[Answer next week.]

CANNED FOODS MARKET.

Canned foods are going over the
counter more freely than usual for this
season of the year. Fish is being
featured for the Lenten diet, while
vegetables and fruits are being offered
at prices which look attractive to the
housewife. Some of the leading gro-
cery stores are advertising canned
foods as extensively as they did in
November during Canned Foods
Week. Such publicity is bound to
keep staples moving. Business in the
wholesale market is good; some whole-
sale grocers say that their January
and February distribution has been
heavier than in the same months in
1924. They are reducing their own
holdings and are buying more exten-
sively for replacement, and in doing
so they are not exceeding their ordi-
nary turnovers, as they evidently do
not care to create a surplus. As the
call is for good standard merchandise
at a favorable price, buyers are shop-
ping around to pick up the best lines
for their money. Spot stocks in sight
are moderate to light and are in such
strong hands that there is no weak-
ness throughout the list.

MEN OF MARK.

John F. Berner, Cadillac Manager
National Grocer Co.

It is possible to build a house without drawing plans on paper in advance of the work; but it is impossible to do so without having in mind some definite ideas as to size, form and materials. In order to get such ideas, other houses must be known and studied. It is, to say the least, extremely doubtful that a man who never saw a house could design and build one. In other words, when we come to analyze our ideas and our knowledge we find that they are made up of impressions and experiences outside of ourselves. The alphabet which we use in reading and writing comes to us through centuries of evolution. The hammer which we sell across the counter of our stores is the product of the thought and skill and experience of countless numbers of our fellowmen. Whatever originality you may be able to bring into play, therefore, is not new in the sense of being entirely different from anything that has gone before. It is new only in rearrangement or combination of existing things or ideas or experiences.

It stands to reason, therefore, that in order to benefit most from the vast mass of experiences and ideas rendered available to us by social and industrial intercourse we should have some model or some standard as a guide. To all of us in theory at least there is the same avenue to success. For all of us, there is available practically the same amount of experience, of knowledge and of ideas. The difference in our successes are not differences so much of mental capacity as of method and guidance. The importance, therefore, of examples for those just entering upon a business career and for those who are not making much headway after years of labor is quite apparent. From many points of view it may be truthfully said that the best service which a trade journal can render to men of business is to put at their disposal the successful plans and experiences of others. Theories are well enough in their way; but we can not learn much from them as theories. They become valuable only when we can present them in the living personalities.

With these motives in mind, it is a distinct advantage to set forth the main facts and characteristics of the career of John F. Berner, of Cadillac. He has made a success in the grocery field through precisely the same means of closely studying the ideas and experiences of others as described in the foregoing sentences. In other words, he did not attempt to build a house without plans or to enlarge it without study.

John F. Berner was born in Luther, Aug. 8, 1888. His antecedents were German on both sides, his father having been a leading merchant of Luther for a great many years. Mr. Berner lived in Luther until he was 17 years of age, working in his father's store at intervals and attended the high school from which he graduated on the preparatory course, supplementing it with an attendance at the Cadillac high school. On completing his education,

his first employment was as clerk in the grocery store of W. L. Walters, Fife Lake. One year later he transferred himself to the grocery store of John Blessed, of Detroit, where he also worked one year. On his nineteenth birthday he entered the employ of the Cadillac branch of the National Grocer Co. The first six months he was in the packing room; the next six months he was receiving clerk; Jan. 1, 1908, he entered the office as a book-keeper; in February, 1911, he was made credit man; and in October, 1919, he became manager. At the annual meeting of the National Grocer Co., held a few days ago, he was elected a director of the parent organization.

Mr. Berner was married July 20, 1913, to Miss Maude Lewis, of Traverse City. They have two children—



John F. Berner.

a girl of 9 and another girl of 5. They reside in their own home at 217 Howard street.

Mr. Berner stands well in his home town, as is indicated by the positions of responsibility he has held in the past and is holding at the present time. He is President of the Board of Education and a director of the Y. M. C. A. He is a member of the Presbyterian church and a trustee. He is a Mason up to and including the 32d degree, but is not a Shriner. He is a member of Elks Lodge, No. 618, and is Past Exalted Ruler. He is a member of the Knights of Pythias and of Traverse City Council, U. C. T.

Mr. Berner attributes his success to hard work and to the fact that he was able to work two and one-half years under the tutelage of Mr. Ed. Kruis-

enga, who is now President of the parent organization. Mr. Kruisenga was manager of the Cadillac branch from January, 1911, until July, 1913, and during this time Mr. Berner was an apt pupil and learned many things which he has been able to utilize to advantage in his present position.

Items From the Cloverland of Michigan.

Sault Ste. Marie, Feb. 24—Condon Bartlett, of the Bartlett Lumber Co., at Shelldrake, sailed last week from Boston for a Mediterranean trip, going to Maderia, Algiers and Naples and later to Rome. He is accompanied by his mother, Mrs. H. J. Bartlett. They expect to return about the last of March.

It is announced this week by our Commercial Club that the Milwaukee Chamber of Commerce will pay us a visit on June 9, numbering about 175

ated next summer, beginning June 25, between Detroit, Mackinac Island and St. Ignace.

How on earth do you expect to get along on one leg while you continue to use the other leg for kicking?

James Tracey, 72 years old, prominent citizen and veteran groceryman of Manistique, dropped dead at his place of business Feb. 16 without suffering any previous illness. He had been a member of the grocery firm of Frank Clark & Co. for the past forty years, starting on a small scale in a store on Pearl street, then the main business street of Manistique. Mr. Tracey was born in Delaware. He is survived by two daughters.

That it is never too late to learn was demonstrated last week by Dr. C. J. Ennis, one of our well-known physicians. He has been driving his trusty horse here for many years before the automobile made its appearance, and after everybody else changed to autos he was willing to let well enough alone and continued all through these years to keep in business without the auto, but as all good things come to an end in time, so did Doc's old faithful horse. Doc is 75 years old and outlived the horse, but has decided to start in at this late date by replacing his equipment with a Dodge auto and is taking his first lesson in safety first driving. From present indications his rivals will have to step on the gas to get there ahead of Doc.

Reputation is the world's measure of a man. Character is what he really is.

H. J. Morris, salesman for Swift & Company, and C. W. Tapert of the Tapert Specialty Co., made the first trip to Pickford by auto last week, breaking all previous records. They got through without any mishap, but coming back they encountered a blizzard filling the road with snow and drifts, bringing them into the Soo at midnight, after leaving Pickford at 5 p. m. From what we can learn they had to carry the flivver out of several snow banks, so that with their load of heavy orders and excess baggage they cancelled all engagements for the next evening. It will be several days before they will be feeling jake again. Their advice to brother travelers is to lay away for a more favorable condition.

William G. Tapert.

Corporations Wound Up.

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

S. Plotkin & Co., Detroit.
Technola Piano Co., New York and Grand Rapids.

Raymond Furniture Co., Sault Ste. Marie.

B. Armstrong Co., Detroit.
Wayne County Realty Investors, Detroit.

Leather Parts Manufacturing Co., Detroit.

Columbia Realty Co., Detroit.
Towson Body Co., Detroit.

Wolfman Millinery Co., Pontiac.
K. & S. Restaurant, Inc., Wayne.

Factory Realty Co., Grand Rapids.
Foot Bros., Inc., Hillsdale.

Mt. Pleasant Ice Cream & Confectionery Co., Mt. Pleasant.

Traverse Point Association, Grand Rapids.

Seward Cigar Co., Detroit.

Calumet Truck Body Corporation, Calumet.

Scottwood Realty Co., Ann Arbor.

Detwiler-Reed Co., Oxford.

MacArthur Concrete Pile & Foundation Co., Inc., New York and Detroit.

Detroit—Jhung & Co., 12511-13 Oakman boulevard, has been incorporated to deal in American and Chinese food and food supplies, with an authorized capital stock of \$35,000, of which amount \$18,090 has been subscribed, \$5,659.69 paid in in cash and \$12,430.31 in property.

members. The Goodrich steamer, Carolina, has been chartered for the occasion. Preparations will be made to give the visitors a good time while here.

The greatest human achievement is to be useful. Until you attempt more you will not accomplish more.

Ralph Gooch, the well-known grocer of Manistique, was severely kicked on the leg by his delivery horse. The fact that he was kicked on the same leg that has given him so much trouble following an accident some time ago made things worse. Sunday blood poisoning set in the injured member and for some time it looked rather serious for Mr. Gooch, but Wednesday the physician stated that he had the infection checked. It will be several weeks before he will be on the job again.

Our St. Ignace neighbors are feeling well pleased to know that the Detroit & Cleveland Navigation Co. fast express steamboat service will be oper-

Proceedings of the Grand Rapids Bankruptcy Court.

Grand Rapids, Feb. 18.—In the matter of Jacob L. Brilliant, doing business as Brilliant's, Bankrupt No. 2635, the funds for the first meeting have been received and such meeting has been called for March 2. The meeting will be held at the office of the referee, at Grand Rapids.

In the matter of Louis V. Wilkowski, Bankrupt No. 2634, the funds for the first meeting have been received and the first meeting of creditors has been called for March 4.

Feb. 19. On this day was held the first meeting of creditors in the matter of Ray Goss, Bankrupt No. 2632. The bankrupt was present in person and by attorney P. A. Hartesvelt. No creditors were present or represented. Claims were proved, but not passed upon. The bankrupt was sworn and examined without a reporter. It appeared that an attachment was fixed upon certain of the assets and the case was adjourned to March 4, to allow investigation of the property so attached. No trustee was appointed for the present.

In the matter of George R. Slawson, Bankrupt No. 2582, the trustee has recommended that the property encumbered by two mortgages be abandoned because the mortgages are for more than the value of the property. The property was abandoned and the case closed and returned to the District Court as a no asset case.

On this day also was held the first meeting of creditors in the matter of Bernard Willmeng, Bankrupt No. 2628. 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. There being no assets over exemptions, the case was adjourned without date and the case closed and returned to the district court.

Feb. 20. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Oscar J. Bouter, Bankrupt No. 2637. The matter has been referred to Charles B. Blair, as referee in bankruptcy. The bankrupt is a resident of Orangeville township, Barry county, and is a farmer by occupation. The schedules filed list assets of \$2,730.58, of which \$2,218 is claimed as exempt to the bankrupt, with liabilities of \$3,154.31. Several of the claims are secured and the court has written for funds for the first meeting, and upon receipt of the same the first meeting will be called and note of the same made here. A list of the creditors of the bankrupt is as follows:

John De Forest, Cloverdale	\$120.45
Goefferty Kellar, Cloverdale	23.48
Denny Kellar, Cloverdale	17.65
Carl Morehouse, Cloverdale	9.60
State Savings Bank, Plainwell	450.00
Universal Garage, Hastings	149.00
E. H. Ingram Estate, Plainwell	65.00
Martin Exchange Bank, Martin	800.00
J. F. Edgett, Shelbyville	118.18
Ballwin & Hirschcock, Plainwell	107.60
Clyde Patterson, Martin	102.15
L. P. Gunson & Co., Rochester, N.Y.	213.75
Heber Pike, Doster	190.09
Geo. Beattie, Doster	60.00
Dr. Louis Ladd, Martin	65.10
A. C. Monteith, Martin	47.50
E. H. Ingram Estate, Plainwell	158.00
D. D. Harris, Shelbyville	85.20
Mark Boison, Plainwell	93.86
Marshall Beattie, Battle Creek	25.00
Don Phillips, Battle Creek	26.90
Martin Farm Bureau Co-operative Association	87.09
Clair E. Hoffman, Allegan	29.41
Gale Edgett, Shelbyville	2.10
Miller Drug Store, Plainwell	7.00
Henry Gregory, Hastings	20.00
Ellis E. Faulkner, Delton	2.95
Victor Oil Co., Chicago	20.75
F. B. Todd, Hastings	7.00
Michigan State Farm Bureau, Lansing	30.00
Goodyear Bros. Hardware Co., Hastings	19.50

Feb. 20. On this day were received the schedules, order of reference and adjudication in the matter of John J. Haan, Bankrupt No. 2638. The matter has been referred to Charles B. Blair, as referee in bankruptcy. The bankrupt is a resident of Muskegon Heights, and is a grocer at such city. The schedules filed list assets of \$1,687, of which \$75 is claimed as exempt to the bankrupt. The liabilities are placed at \$19,577.27. The first meeting of creditors has been called for March 8. A list of the creditors of the bankrupt is as follows:

First State Savings Bank, Muskegon Hts.	\$5,000.00
James J. Haan, Muskegon Hts.	6,000.00
Hume Grocer Co., Muskegon	2,170.10
Moulton Grocer Co., Muskegon	1,557.93
Rindge-Krekel Co., Grand Rapids	47.50
Hower & Seaman, Muskegon	40.00
Lewellyn & Co., Grand Rapids	97.08
Hazeltine & Perkins Co., Grand Rapids	22.80
Marion Basket Co., Pittsburgh	27.35
Fred L. Kemp, Green Bay, Wis.	40.00
E. J. Beunema, Muskegon	278.50
Voight Milling Co., Grand Rapids	84.52
Albert F. Bridges & Co., Chicago	40.00
Allen E. Wrisley Co., Chicago	28.08
Rich & France Co., Chicago	43.00
D. M. Ferry Co., Detroit	12.63
Real Egg Noodle Co., Chicago	6.50
Peoples Milling Co., Muskegon	105.30
Standard Oil Co., Grand Rapids	66.96

F. Jiroch, Muskegon	22.10
Witt & Van Andel, Muskegon	125.00
Hasper Biscuit Co., Muskegon	274.90
Muskegon Baking Co., Muskegon	50.00
Michigan Bread Co., Muskegon	263.50
Swift & Co., Muskegon	80.00
Muskegon Hts. Dairy Co., Muskegon Hts.	306.83
Muskegon Auto Sales Co., Muskegon	13.50
Hekman Biscuit Co., Grand Rapids	130.03
Walker Candy Co., Muskegon	306.42
T. Schillaci, Muskegon	58.56
L. Van Westenbrugge, Grand Rapids	93.50
Henry Meyer, Grand Rapids	20.00
Arbuckle Bros., Chicago	32.68
Blatz Brewing Co., Milwaukee	10.00
Christian Coffee Co., Grand Rapids	10.00
Jonathan Hale & Sons, Ionia	83.75
Charles Poland, Muskegon Hts.	25.00

On this day also was held the sale of assets in the matter of Sam Koningsburg, Bankrupt No. 2612. The bankrupt was present in person and by attorney. Several creditors and bidders were present in person. The wiring and light fixtures at Sturgis were sold to W. F. Adams for \$35. The stock in trade and other fixtures, except exemptions, at Sturgis, were sold to P. H. Polioff, for \$1,380. The fixtures at Three Rivers were sold to George Lints for \$150. The sale was confirmed. An order was made for the payment of expenses of administration and for a first dividend to creditors if possible. The special meeting and sale was then adjourned without date.

Feb. 21. On this day were received the schedules, order of reference and adjudication in bankruptcy in the matter of Preston E. Crandall, Bankrupt No. 2640. The matter has been referred to Charles B. Blair, as referee in bankruptcy. The bankrupt is a resident of Grand Rapids and is a workman on the railroad by occupation. The schedules filed list assets in no amount whatever, with liabilities of \$940. The court has written for funds for the first meeting, and upon receipt of the same the first meeting will be called, and note of the same made here. A list of the creditors of the bankrupt is as follows:

Corduroy Tire Co., Grand Rapids \$940.00
There are no other creditors.

Feb. 23. On this day was held the final meeting of creditors in the matter of C. Arthur Carlson, Bankrupt No. 2503. The bankrupt was not present or represented. The trustee was present in person. The trustee's final report and account was approved and allowed. The balance of the accounts and stock was sold at the final meeting. An order was made for the payment of a supplemental first dividend of 5 per cent. on new claims proved and for a final dividend of 13.2 per cent. to all creditors. Administration expenses were also ordered paid. There was no objection to the discharge of the bankrupt. The meeting was then adjourned without date and the matter closed and returned to the district court.

Germany's Lack of Good Faith.

To every American there must be a fund of sober thought and reflection in the day's news. The Allied Military Control Mission have just completed their final report, based on monthly inspection of disarmament conditions in Germany. The report clearly shows that Germany has neither morally nor materially disarmed in accordance with conditions placed upon her by the Allies at the close of the war. Men and boys are being trained in the art of war and many old army organizations are kept alive under other names. This is only what might be expected from a people to whom solemn and sacred treaties meant but worthless scraps of paper.

The German Hymn of Hate only slumbers and will be fanned into new life when the time seems ripe to begin another devastating war.

Here is a country with all its industries intact and every year adding to its man power, a nation with men of mature age with the highest trained scientific minds, who can devise and produce the most modern engines of war. Refinanced by the Allies and America, the time will come when this defeated nation will try the force of arms once more. A coalition with the vast hordes of Soviet Russia (strong in man power) will make a combination to be seriously considered not only by Europe but by the United States also.

Charles Harrington, Jr.

Meeting Changed Conditions

IT IS with a feeling of deep satisfaction that we learn through reports from all over our territory of the honest efforts being made by a great number of dealers to keep step with the march of progress and meet changed conditions with better methods.

In the last eighteen months some marked changes have taken place in the territory served by us—changes for the better—changes which place the merchant in better position to meet competition and render the kind of service which the public is demanding.

Hundreds of stores show improvement along the lines suggested in the columns of the Michigan Tradesman, and it has been gratifying to us to receive the numbers of letters which we have from dealers who have reaped, more or less, the benefit from these friendly talks in the Michigan Tradesman.

There are more stores better kept in our territory today than ever before.

There are more stores rendering improved service to a larger list of satisfied customers than ever before.

There are more stores showing a new coat of paint than ever before.

Likewise, there are more store windows being utilized to better advantage; more attractive counter, shelf and show-case displays of goods; more realization of the necessity of handling only QUALITY goods; a better realization of the importance of keeping an eye on extension of credit, and of insisting upon payment of accounts once a month; of the value of a vacation and entire change of surroundings for at least a few days; a tendency toward moving goods by improved methods and speeding up turnover; of not loading up with goods for which there is no sale; of making SERVICE the watchword every hour of the day, and of increasing the figures on the right side of the ledger.

The dealer who is not making an honest effort to meet changed conditions is slowly but surely slipping because he is groping about in the dust from the wheels of progress.

WORDEN GROCER COMPANY

Wholesalers for Fifty-six Years

The Prompt Shippers



Movement of Merchants.

Battle Creek—Fred Zeck has engaged in the lumber business.

Sears—Arthur E. Elmore succeeds George H. Arndt in the grocery business.

Detroit—Max M. Goldberg succeeds I. Lerner, confectioner at 5100 St. Antoine street.

Detroit—Bernard Atkins succeeds Simon L. Kavanau, baker at 12715 Oakman boulevard.

Detroit—Albert Meier has sold his drug stock at 8156 Grand River avenue to George R. Meier.

Lacota—J. E. Hatton succeeds R. W. Eitel in the grocery and general merchandise business.

Ishpeming—John Williams has opened a restaurant and pastry shop in the Voelker block, Cleveland avenue.

Detroit—The Edward Furniture Co., 331 Michigan avenue, has increased its capital stock from \$60,000 to \$115,000.

Detroit—Carl W. Johnson has sold his confectionery stock at 14500 Charlevoix avenue to Mrs. E. Steenhaut.

Detroit—James I. Madden has bought the stock and fixtures of the Connors Jewelry Co., Hoffman building.

Kalamazoo—The Dearborn Grocery, 639 Fennimore street, succeeds M. Deichmann in the grocery and meat business.

Detroit—The Emil Gies Co., dry goods, has moved from Woodward avenue, above the Seven-Mile Road, to Springwells.

Lansing—The Motor Wheel Corporation has decreased its capital stock from \$11,000,000 to \$5,000,000 and 600,000 shares no par value.

Grand Rapids—H. W., J. W. and W. J. Rottschaefer have engaged in the lumber and builders' supplies business at 1467 Kalamazoo avenue.

Cedar Springs—Howard Morley, who has been ill for a couple of weeks with a pulmonary attack, has recovered sufficiently to be able to sit up.

St. Louis—Fred Rockwell has leased the Deline building and is occupying it with a complete stock of women's ready-to-wear garments, millinery, etc.

Iron Mountain—M. J. Fox has succeeded the late G. von Platen as president of the von Platen-Fox Lumber Co., one of the largest lumber operators in the Upper Peninsula.

Marshall—Edgar G. Brewer, dealer in dry goods, is celebrating the 89th anniversary of the business which was established in 1836 by his father, the late Chauncey M. Brewer.

Manistique—The Robbins Flooring Co., Rhinelander, Wis., has purchased the Goodwillie factory here, a box manufacturing plant. It will be used for the manufacture of flooring.

Alma—The Alma Ladies Wear Shop,

126 Superior street, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash.

Detroit—The Ebling Creamery Co., 6315 Trumbull avenue, has been incorporated with an authorized capital stock of \$150,000, \$5,000 of which has been subscribed and paid in in cash.

Detroit—Anthony Persy, grocer at 1637 Twelfth street, was shot and seriously wounded by thugs who held him up on the evening of Feb. 19. They escaped with \$50 from the cash register.

Highland Park—The Cross Music & Record Co., 400 Geneva street, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and \$2,000 paid in in cash.

Grand Rapids—The Fitzgerald Piano Co., 8½ Monroe avenue, N. E., has been incorporated with an authorized capital stock of \$20,000, \$10,000 of which has been subscribed and paid in in cash.

Detroit—The Morley Block & Stone Co., 402 Detroit Life building, has been incorporated with an authorized capital stock of \$10,000, of which amount \$5,000 has been subscribed and \$2,500 paid in in cash.

Ishpeming—Howard Groom, proprietor of the Chocolate Shop, Negaunee, has entered into a contract to take over the Quayle confectionery in the Anderson building, from Richard Quayle, of Gwinn.

Detroit—The Belle Isle-Hacker Boat Sales Co., 6304 East Jefferson avenue, has been incorporated with an authorized capital stock of \$10,000, \$2,000 of which has been subscribed and paid in in cash.

Kingsford—The Big Jo Baking Co., with business offices at Balsam street, Iron Mountain, has been incorporated with an authorized capital stock of \$10,000, \$4,500 of which has been subscribed and paid in in cash.

Iron Mountain—The Union Oil Co. has been incorporated to conduct a wholesale jobbing business in gasoline, kerosene, greases, oils, etc., with an authorized capital stock of \$40,000, all of which has been subscribed and paid in in property.

Lansing—The Mt. Hope Coal Co., 300 East South street, has been incorporated to conduct a wholesale and retail fuel, oil and gasoline business, with an authorized capital stock of \$10,000, of which amount \$1,800 has been subscribed and paid in in property.

Detroit—The P. S. Vincent Cigar Corporation, 1358 Napoleon street, has been incorporated with an authorized capital stock of \$1,000 common and 15,000 shares at \$1 per share, of which amount \$1,000 and 2,000 shares has

been subscribed and \$3,000 paid in in cash.

Jasper—The office of the Jasper Grain Co. and the hardware store of Harry Van Marter were broken into Feb. 19. The safe in the hardware store was blown, but it contained nothing of value. Tires and hardware valued at about \$100 were taken. About \$25 was secured from the safe of the grain company.

Lum—Ronald Rhead, receiver for the Lum Exchange Bank, sold the Lum elevator at public auction to D. C. Merrill, cashier of the Commercial State Bank at Marlette, for \$1,188.23, the only bidder. The elevator was owned by the Port Huron Grain Co. and had to be sold to realize on a chattel mortgage held by the bank.

Manufacturing Matters.

Detroit—The Davis Detroit Pant Manufacturing Co., Inc., 1036 Beaubien street, has increased its capital stock from \$50,000 to \$50,000 and 1,000 shares no par value.

Detroit—The Carle Machinery Co., 546 East Woodbridge street, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in, \$922.67 in cash and \$4,077.33 in property.

Detroit—The Gotfredson Body Corporation, 311 Meldrum avenue, has decreased its capitalization from \$1,000 and \$500,000 shares no par value, to \$1,000 and 200,000 shares no par value and changed its name to the Gotfredson Corporation.

Traverse City—The Grand Traverse Metal Casket Co., Lake avenue and 9th street, has been incorporated with an authorized capital stock of \$25,000, of which amount \$10,000 has been subscribed, \$248.52 paid in in cash and \$8,851.48 in property.

Detroit—The Michigan Brush Manufacturing Co., 3701-7 Michigan avenue, has merged its business into a stock company under the same style, with an authorized capital stock of \$50,000, all of which has been subscribed and paid in, \$6,500 in cash and \$43,500 in property.

Detroit—The Scotten Kratz Show Case Co., 301 West Woodbridge street, has been incorporated with an authorized capital stock of \$2,000 common and 7,800 shares at \$1 per share, of which amount \$1,000 and 7,800 shares have been subscribed and \$1,000 paid in in cash.

Grand Haven—The Sterling Devices Manufacturing Co., of Chicago, has made arrangements to move to Grand Haven. Under transfer of the organization to this State it will become known as the Sterling Manufacturing Co., of Michigan, manufacturer of phonograph parts.

Battle Creek—The Brigham & Ulricks Co., capitalized at \$125,000, has been organized to engage in wood manufacturing activities. The plant of the Gillis Construction Co. has been secured, a three-story factory with 21,000 square feet of floor space, and dry kilns, which add 2,300 square feet.

Detroit—Aunt Phoebe Candies, Inc., 2431 Woodward avenue, has been incorporated to manufacture and sell at wholesale and retail, candies, baked goods, ice cream, etc., with an authorized capital stock of \$50,000, all of

which has been subscribed and paid in, \$15,000 in cash and \$35,000 in property.

Ludington—A semi-Deisel oil burning engine is being built at the Stearns Motor Manufacturing Co. plant by John L. Taylor, inventor, for exhibition and experimental purposes. The Taylor Oil engine, which will sell at \$5,000, claims a great saving in fuel by using a low grade of oil for power at a cost of six cents a gallon.

Detroit—The Morris Systems Game Visualizer Corporation, 1720 Brush street, has been incorporated to manufacture and sell at wholesale and retail mechanical and electrical games, visualizers, devices, etc., with an authorized capital stock of \$2,500, of which amount \$1,000 has been subscribed and paid in in property.

Ann Arbor—The American Broach & Machine Co., one of the three concerns in existence which manufactures tools and broaching equipment for metal cutting, has developed a foreign market. Early in January a machine weighing two tons, which will be used to manufacture firearms, was shipped to Spain and one weighing two and one-half tons to France.

Detroit—The Queen Laboratories, Inc., 159 East Elizabeth street, has been incorporated to manufacture and sell at wholesale and retail, drugs, cosmetics, toilet articles, etc., with an authorized capital stock of \$10,000 common and 100 shares at \$1 per share, of which amount \$9,700 and 100 shares have been subscribed, \$1,000 paid in in cash and \$5,100 in property.

Holland—The buildings for the Vandenberg Chemical Co. have been completed and the manufacture of the company's specialty, which is fertilizer, has begun. The plant is located one mile East and North of Holland. About 20 men are employed and enough orders have been received to keep the plant going full time for 90 days. Milo Fairbanks is manager. The company is capitalized at \$50,000.

Saginaw—Looking toward resumption of operations of the American Cash Register Co. plant by a re-organized company, John B. Martin, of Pittsburg, one of the receivers, and Guy D. Henry of Humphrey, Grant & Henry, has asked members of the city council to cancel approximately \$10,000 in back taxes owed by the company. Under the reorganization plans the company is to start with \$100,000 in cash as working capital. All mortgage bonds have been refunded and seven of the eleven directors are to be new men.

Saginaw—Two changes in the executive personnel of the Jacox plant of Saginaw Products Company are announced by John H. Dwight, general manager. T. R. Johnson, plant manager, has been appointed as sales manager and Harry M. Denyes, chief engineer, will succeed Mr. Johnson as plant manager and will remain in charge of the engineering department. Conditions in the local plants are improving, Mr. Dwight said, and pointed out that the Central Foundry during January had increased 40 per cent. above its best month. Other units also are increasing production, he said, and with one exception are operating near 100 per cent.

Essential Features of the Grocery Staples.

Sugar—Local pobbers hold cane granulated at 6.70c and beet granulated at 6.60c.

Tea—The market has had a little slump recently and there has been a softer feeling in Ceylons, Indias and Javas, speaking of the primary markets. However, this has not amounted to a great deal and judging from news received from those markets during the week it is about over. As a matter of fact, some grades of Indias and Ceylon teas advanced in primary markets during the week. The undertone in tea is still steady to firm, with no indication of any materially lower prices.

Coffee—The market has developed considerable weakness during the week, speaking particularly of future Rio and Santos. Almost every day the quotations on futures have gone off a shade and the week closes with the future market considerably under what it was a short time ago. Holders, however, still insist that the situation is firm and sound and that there will be no very heavy decline. As to actual Rio and Santos coffee it is feeling the effect of the future market and as a result has probably declined about half a cent during the week. This applies to all grades of Rio and Santos and also to most grades of milds. The jobbing market on roasted coffee shows no particular change.

Canned Fruits—No radical developments in current pack California fruits occurred last week. The market is controlled by a marked scarcity of all varieties, which tends to maintain quotations at their present levels, but at the same time curtails business, since there is little to be had in the desired lines on the open market. Futures are being booked freely s. a. p. and confirmations promise to be large when opening prices are named. Pineapple is steady as to spot sentiment. Later wants are not being extensively met at the moment. Spot apple holdings are being reduced, so that the market is falling more in line with what it is at primary points.

Canned Fish—Lenten outlets have made fish more active. Chain stores are selling pink salmon at two cans for 25c, which makes it one of the cheapest meats on the market. Red Alaska and chinooks are selling at their customary retail levels. The spot wholesale market is steady, while in the West it is firm, due to the difference in ideas of buyers and packers. American sardines are in routine demand and rule steady. Tuna fish is more active in jobbing circles, which makes it more apparent that there are light stocks scattered throughout the local trade and at the source.

Canned Vegetables—Spot tomatoes were steady all week. Buying is continuous and in blocks depending in size according to the distributor. Buyers' and packers' labels for No. 2s and No. 3s are well maintained at the factory, and while not as extensively wanted at the moment, there is no surplus of No. 10s. Later wants keeps them in line with the smaller sizes. There is future trading going on of a spotty character both for Southern and California tomatoes. California tomatoes

are getting difficult to obtain from the leading packers because many of them have withdrawn on standards. The usual business in fancy future Maine corn has been done in this market with the normal irregular range. Some of the favored brands were completely sold out at opening; others were taken at 5c under and still others are still available at 10c under. Considerable Minnesota corn has been bought, as well as other Middle Western. Spot corn is firm in tone and is not offered freely except at full quotations. Peas are irregularly quoted according to the seller. There are some big blocks of spot stocks changing hands, but most business is in smaller blocks.

Dried Fruits—The chief event in the prune situation this week is the opening of the late winter and spring advertising campaign of the California Association, supplemented by specialty work among retail grocers. Newspaper and billboard advertising is utilized. Association packs are being given main consideration, but indirectly other brands are influenced. California and Oregon prunes on the spot are not in excessive supply. The trade has bought ahead conservatively and it is freely predicted that there will be a materially higher Oregon market in the near future. Apricots are quoted from the Coast in broken assortment. There are no cheap offerings and no packer will shade his list. Peach sellers are withdrawing as they run out of goods or refuse to sell at to-day's basis. This tendency is toward a higher New York range. Cheap pears are firm and are in better demand but the better grades are affected by the high quotations and by the lack of sizable working stocks. Raisins were advanced early last week. Buying before the list price was changed took care of many trade wants but since the advance there has been steady booking for the favored pack. Chain stores are featuring package seedless and seeded and are moving large quantities of Sun-Maid.

Beans and Peas—The demand for dried beans is very poor and as to price the market is no more than steady. Marrows show considerable range in price, owing to variation in quality. Pea beans are very quiet. California limas, however, are still firm and high. Dried peas unchanged, but fairly firm.

Syrup and Molasses—The demand for molasses is rather poor, owing largely to the high range of prices for anything good. The situation, however, is still fairly steady. Sugar syrup is quiet and shows an easy undertone, particularly in anything under the finest grades. Compound syrup is in fair demand and rather surprisingly steady considering the unsettled condition of the corn market.

Salt Fish—As Lent approaches mackerel has strengthened considerably, being helped in this by the scarcity of desirable sizes. No material change in price has occurred during the week. Cod is scarce and firm.

Cheese—The cheese market has maintained a steady basis for a long time, but there has been almost no change in price for several weeks. The demand is fair.

Provisions—The general market for

provisions has been steady during the past week and the demand is comparatively light, but the market is well controlled both as to pork and beef products and the result is a steady market.

Review of the Produce Market.

Apples—Baldwins command \$2 per bu.; Spys command \$2.50.
Bagas—Canadian, \$1.80 per 100 lbs.
Bananas—8½¢@9¢ per lb.
Beans—Michigan jobbers are quoting as follows:
C. H. P. Beans ----- \$ 6.35
Light Red Kidney ----- 10.50
Dark Red Kidney ----- 12.00
Brown Swede ----- 6.25

Beets—New from Texas, \$4 per bu.

Butter—The market has shown a rather strong tendency during the past week. Fine creamery butter is probably 1c higher than a week ago, although about the middle of the week there was a small decline. There has been no particular change in medium and undergrades, which have been dull. Local jobbers hold fresh creamery at 40c. June packed, 36c, prints, 41c. They pay 22c for packing stock.

Cabbage—\$2 per 100 lbs. for home grown; \$3.75 per crate for new from Texas.

Carrots—\$1.35 per bu. for home grown; \$2.25 per bu. for new from Texas.

Cauliflower—\$2.75 per doz. heads.

Celery—Florida, 75c for Jumbo and 90c for Extra Jumbo. crate stock, \$4.25.

Cucumbers—Illinois hot house command \$5 for fancy and \$4.75 for choice.

Eggs—Fresh eggs have been scarce during the week and cleaned up rapidly whenever they arrived, although there have been further price losses during the week. Receipts are becoming increasingly more liberal than they were, although still not anything like large enough and the result is that the market has probably declined about 6c during the week. This is about the net result of a series of fluctuations both ways, of which the most were declines. The demand has rather fallen off as receipts have increased. As the season is approaching April, the time of the greatest production and lowest price, considerable weakness will develop from day to day. Undergrades of eggs are rather neglected and show no change. Local jobbers pay 28c for fresh and resell candled at 33c and current receipts at 30c.

Egg Plant—\$3 per doz.

Garlic—35c per string for Italian.

Grapes—Emperor, packed in sawdust, \$8 per keg.

Grape Fruit—\$3.50@3.75, according to quality.

Green Onions—Charlots, 90c per doz. bunches.

Honey—25c for comb, 25c for strained.

Lemons—Quotations are now as follows:

300 Sunkist ----- \$7.00
300 Red Ball ----- 6.50
360 Red Ball ----- 6.50

Lettuce—In good demand on the following basis:

California Iceberg, 4s ----- \$4.50
California Iceberg, 5s ----- 4.00

California Iceberg, 6s ----- 3.75
California Iceberg, 7s ----- 3.75
Hot house leaf, 18c per lb.

Onions—Spanish, \$4 for 72s and 50s; Michigan, \$2.75 per 100 lbs.

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

126 ----- \$6.75
150 ----- 6.75
176 ----- 6.75
206 ----- 6.25
216 ----- 5.75
252 ----- 5.25
288 ----- 5.00
344 ----- 4.25

Red Ball, 50c lower.

Parsnips—\$1.35 per bu.

Peppers—Green, 70c per doz.

Potatoes—Country buyers pay 50¢ 60c all over Michigan.

Poultry—Wilson & Company pay as follows this week:

	Live	Dressed
Heavy fowls -----	25c	30c
Light fowls -----	18c	23c
Heavy springs -----	25c	30c
Cox -----	14c	19c

Radishes—75c per doz. bunches for hot house.

Spinach—\$2 per bu. for Texas.

Squash—Hubbard, 3c per lb.

Sweet Potatoes—Delaware Sweet \$3.50 per hamper.

Tomatoes—\$1.50 per 6 lb. basket for Florida.

Veal—Local jobbers pay as follows:

Fancy White Meated ----- 15½¢
Good ----- 13½¢
60-70 Fair ----- 10½¢

Grand Haven—The E-Z Way Sprayer Co. has increased its capital stock from \$25,000 and 1,180 shares no par value to \$93,820 and 6,180 shares no par value.

Detroit—The Motor Parts Co., 405 Marquette building, has been incorporated with an authorized capital stock of \$50,000, of which amount \$17,100 has been subscribed and \$5,000 paid in in cash.

Detroit—The Perfection Spring Co., 2359 Fort street, West, has been incorporated with an authorized capital stock of \$20,000, all of which has been subscribed and paid in in cash.

Detroit—The Ever Ready Gas Heater Valve Co., 231 East Grand River avenue, has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and paid in, \$2,000 in cash and \$23,000 in property.

Detroit—The Traders Finance Co., 1502 First National Bank building, has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and paid in in cash. The company will deal in merchandise, dry goods, etc.

Detroit—Frank L. Worden has changed the name of his men's furnishings business at 3513 Woodward avenue from the Worden Neckwear Co. to the Worden Neckwear Shop.

Detroit—Sol Ressler has bought out his partner, Samuel Sedon, in the furniture firm of Sedon & Ressler, 4700 Warren avenue, West.

Detroit—Jacob Barish has sold a half interest in the Barish Shoe Store at 5428 Michigan avenue, to Israel Rubin. The firm will do business under the style of Barish & Rubin.

COMMUNITY DEVELOPMENT.

Fundamental Principles Necessary To Be Featured.*

I considered it an honor when I was asked to take part in our program on this occasion, because:

1. In appearing before an assembly of hardware merchants, I am brought in contact with a class of men, who in the school of their particular experience by supplying merchandise for a universal demand they have acquired an unusual and practical knowledge of every branch of business.

2. If I can present to such a body of men any thoughts or ideas that appeals to their intelligence enough to be put into practical use I have then enjoyed another honor.

3. This is the third time I have enjoyed this privilege. I consider that another honor.

In considering the subject of community development we are brought into contact with a problem that has been on the program of the Creator since He made man. In fact the object of placing man on this earth was for no other purpose than for community development, to be based on His fundamental principles to establish and promote the growth of the human race to that elevation of divine ethics, that would bring peace and good will to mankind.

This cannot be realized without mankind first having a thorough knowledge of these great principles, accompanied with an appreciation of the promises of a reward for good, and heed with fear the warnings of punishment as the result of evil.

Second by conforming with an unselfish zeal, to the call of public welfare, for the moral and intellectually strong to lend their influence in the education and uplift of the needy in their community to a higher conception of true life.

A community consists of individuals within certain boundary lines, who collectively aspire to sectional civic pride. People of a similar but separate elements which unite to form a common body and give it the function necessary to the Common life, to achieve and establish unity and political sovereignty and independence, drawing their sentiment of unity from their many sources among which the Spiritual, Patriotic and Commercial, are factors most necessary.

History reveals to the student.

1. That all of the present races or nations are the result of nothing more than the struggle of clans or communities for their own independence or supremacy, and the highly organized society of to-day with its people engaged in giving various kinds of service, is but the outcome of the demands which community growth has brought.

2. That it required leadership to prompt, agitate and guide a campaign to a final victory.

3. That upon the character of the leader depends the success or failure of community enterprise.

Hence a community will go to sleep in its own bed of civic indolence unless some one "Steps out of the crowd" prompted enough by a vision of the future possibilities and raising his voice in a call to follow, takes the lead, and by his own clean life and energy sets the example for community development. Such a leader every community needs, is waiting for and anxious to support, not the "once upon a time man" who tells of nothing but the things of yesterday, but the up-to-date, to-morrow man, the Booster for the future.

Emerson said, "Every great institution is the lengthened shadow of some one man."

Let us ask our selves whether the shadow of our influence is perceptible

in the activities for developing our communities.

Let us now consider the spiritual factor.

The character of a community is established by the quality and ability of its people, the development however very much if not wholly depends upon the spirit in which the people enter into its activities, and it is certain that with the proper quality, the ready ability, and the right spirit, of the people, a community will develop in the acquirement of many needed improvements.

It is therefore essential, that every community must have its "spiritual factor" indicating the state of mind and interest of its people; which I choose to define as the "presence of the divine influence within the soul of man," sustained and expressed in the religious, educational and social functions of its people.

In what organization can a community give better expression in practical demonstration, than in connection with the religious-educational and social activities of the church?

Therefore the church life of a community must be sustained, for without the church influence there can be no substantial development.

In this assertion, I do not wish to make it appear that I would force a particular creed upon anyone, but as the beast and idiot are the only creatures who have no creed or code of principles upon which to base a life's activities, I assume that we are all in the creed class, and have some kind of a creed and not only believe in it, but try to live it, and if you do not quite understand the particulars of some of the ecclesiastical questions, you can at least get a vision of the spirit of the servant as revealed in the life and works of Jesus among men, and be a Booster in the activities of some particular church in your community.

We must acknowledge that a large proportion of the coming generation is not in close contact with the best spiritual influence in homes where parents seldom or never attend church, resulting in an increasing tendency toward crime among the youth from 16 to 21 years of age, which according to the report of prison commissioners of New York State have increased 50 per cent. during 1922, 1923 and 1924. This is a startling statement and it should prompt the people to be more concerned in the welfare of the youth, that through the spiritual atmosphere of their community, they may develop a high class of citizens for the generations that follow.

The spirit of democracy is manifest in the world to-day as never before in history, let us believe it to be the presence of the "Divine influence in the Soul of man" endeavoring to elevate mankind to the higher plain of the brotherhood of man, in love and nobility to be our brothers keeper.

God forbid that the time shall come when the words of the Savior of mankind in His lamentation over Jerusalem in His day, can be applied to the people of to-day; "Behold your church is left unto you desolate," because you and I as "busy men" of the community denied her our support.

Now gentlemen I am confident that a large majority, if not all of you are interested in church life, let us all pause at intervals in our business pursuits, and study the real purpose of life, grasp a consecrated vision of the needs of to-day; for to-day is the only time of our opportunity.

Patriotism is another important factor.

As a nation consists of several districts or communities and these communities represent the sentiment of its people, it is very necessary that national pride and love of country should prevail in the minds of these people, in order to establish a true foundation upon which this or any nation may stand in the ages to come.

Patriotism, therefore, must be one of the factors for community developments to emphasize.

1. Individual political standards, expressed at the polls on the day of election by not only voting yourself, but endeavor to interest other people to vote for the man most suitable for the office, regardless of the party, conscious of the fact, that the quality of legislation, depends upon the choice of the voter. Statistics, that at the 1920 election 44 per cent. and 1924, 53 per cent. of the voters registered at the polls, that in the fall of 1924 South Carolina cast 8 per cent.; Georgia and Mississippi, 10 per cent.; Virginia, 17 per cent.; New Hampshire, 70 per cent.; Minnesota, 73 per cent.; Washington, 76 per cent.; Kansas, 80 per cent.; Indiana, 83 per cent.

We have been aroused in the past few years by the unfriendly and suspicious attitude of the nations of Europe, which compelled our Nation to enter a world war that cost money, energy and the precious lives of our boys to check a possible invasion of the enemy, but the man who claims to be an American citizen who is not interested enough in the selection and election of the proper legislators to conduct the affairs of our Nation, by casting his vote at the polls, is in my estimation a menace to his country and as dangerous as any foreign foe.

2. Patriotism demands reverence for our National Emblem, the celebration of the days that mark events of National characters, the study of the lives of men connected with our National history and keep apace as much as possible with her progress.

The foreign element has increased to an alarming number in the last few years, and to a large extent, they have no conception of the relation that exists between individual liberty and national government; a paradox that nobody but a native born American can thoroughly and truly understand hence if this American stock which is increasing in less proportion, are not inspired to preserve and observe with enthusiasm our National standards as sacred to the memory of our forefathers, then the hallow of our achievements will become as only a record on our statutes, but lost to memory.

Our public school system, the Americanization society and other organizations whose purpose it is to maintain and protect our National standards, are doing a wonderful work among our foreign brothers, and should have the moral and financial support of every true American citizen.

Your community should therefore encourage the display of "Old Glory" on every patriotic occasion, celebrate with fitting dignity all National holidays and honor with sublime reverence the memory of any patriot soldier or statesman who "dared to do or die" for his country.

3. Patriotism demands our response to the call for National defense.

To meet the invasion of a foreign power from without. Let us hope that our Nation will never again be obliged to resort to the horrors of war, but until there is a peace declared, and so thoroughly established, that will satisfy the entire world, our Nation must maintain a substantial military program and depend upon every human force, individually as well as collectively to "carry on."

This naturally suggests, National Guards, Boy Scouts, Camp Fire Girls, and any organizations of a military character in your community.

National defense to check the propaganda of political heresy against our Government from within.

There is a tendency among quite a few of our foreign population, who do not understand our National life, to resort to the "soap box" oratory, and advocate political theories of a poisonous and seditious character no less than "treason" and though a citizen has the right of free speech, any such propaganda should be a challenge to

every "red blooded" American, to constitute himself an active member of a vigilance committee on the alert to prevent its occurrence in his community.

Last but not least, National defense requires a watchful guard against the destructive forces of nature.

How often we read of the ravages of fire, flood and disease occasioned in many instances by the careless indifference to protective and sanitary conditions.

The development of a community can in no way be better effected than by a campaign to teach the people how to care for refuse, rubbish, garbage, lighted stubs of cigarettes, cigar or match, the proper flood walls to bank the water flow or any condition that may prove to be a menace to the health or wealth of a community.

After considering the development of a community by the various features of the spiritual and patriotic factors, we may ask the question what relation has commerce to community development? And how can each benefit the other? The answer will naturally interest us as merchants.

A community, while it may be greatly benefited by a local commercial center, can exist without it, needing but a church or school house for a nucleus; but commerce depends upon a community and cannot exist without its patronage, and we must acknowledge that while commerce may be to a certain extent helpful and possibly essential in a community, its presence there is not beneficial to either unless the earnings are large enough to leave a profit to both. We must admit he fact that every man owes to himself and his dependents a living and if possible some material wealth for future use. Nevertheless a business man owes his best to his community in turn for which his community will contribute its best with interest. Paul said "The love of money is the root of all evil," a statement of penetrating significance to human nature. Some love money so intensely that they will take a life for it, some will gamble for it, others will steal it, the miser will hoard it, and not a few will go into business for nothing more than the money they expect to result from it as the only profit and no thought of a responsibility they owe to the development of the community.

There is no person better equipped than a hardware merchant, to provide and employ the many methods by which a business man can give "his best."

How can commerce be made a factor in the development of a community?

I am confident that it would be presuming on my part, to answer this question, if I could to your satisfaction, and I will only venture a few suggestions.

Advertisement. Competition compels us to seek as much publicity as possible, and make a strong honest appeal for the good will of the people. This can be affected in no better way than by a thoroughly prepared plan of advertising, and as advertising is on the job continually whether we are conscious of it or not, it makes use of every opportunity, to present the best or worst side of a man and his business to his community.

Of the many features in advertising three may be considered to apply to any business. 1. That of the outside or exterior. 2. That of the inside or interior of a store, and 3. the popularity of the proprietor in his community. These I would head as externally, internally and fraternally.

To consider our advertisement externally. Station yourself on the opposite side of the street, study the appearance of your store, and its immediate surroundings, do you discover any feature that would act as an asset to the community, and attract the attention of the people enough to induce them to "stop, look and come

*Paper read at annual convention Michigan Hardware Association by Charles M. Alden, of Grand Rapids.

across." Take particular notice, if your store needs repainting, apply the brand that you sell and tell the public about it, probably the signs are old and need retoneing. Invest in an attractive electric sign that stands out and talks about you after you have closed the store. Show windows should be artistically trimmed, and changed often, substantial and clean walks, a well kept delivery equipment, and many other features that would not only be a credit to the proprietor but an advertisement in the line of civic pride for the community.

The exterior appearance of a business house may be of a very high standard and advertise par-excellent, while the proprietor and clerks may rate below par in their character outside of the store, and after business hours, a contra-condition that cannot exist to the profit of either merchant or community.

Let us take a look at advertising internally. When a person crosses your threshold for the first time, they come as a visitor to make a purchase, and all depends on the conditions that meet their approval, before they will consent to become your customer, therefore conditions inside of your store, as well as outside must be attractive and thus contribute as a decided feature, to the development of the community.

The stock that is kept in a well balanced order presents a pleasing expression to the eye at first sight, and in this you are unconsciously advertised. A merchant may say, "He never advertises" in this he is mistaken, he is advertised everyday for or against his own growth, in the manner with which he demonstrates an interest in the progress of his community.

The influence of the friendly manner with which a person is greeted at first visit and ever after, the courtesy and promptness in service rendered, will not stop in your store, but will have its effect as a community commercial asset and a profitable advertisement. You and your clerks should get away from the idea that the store is a prison house, and realize more the fact that it is a play house; I have been impressed with this truth for many years, that, a chosen vocation is nothing more than the shifting from the playthings of childhood and youth to those of manhood, from the wooden animals and tin soldiers, the ball, bat and marbles to the more difficult game of hardware, that we are associated and in this game of life, with the same boys and girls that have grown up with us, and thus having this conception of business we can easily eliminate the imaginary drudgery and "play hardware."

Fraternally, man is naturally sociable. He courts companionship and if he has the right spirit and inclination can become popular, in his neighborhood; however, if he would expect to profit by his personal contact with the social activities, his influence must be of an uplifting tendency in community development.

It is very easy for one to suggest to another what course to pursue in community work, when not familiar with conditions existing, and many may live in localities where this work is handled by the municipal agencies, nevertheless, whatever the circumstances, there is no excuse for negligence, we are individually responsible and owe our support to the development of the community in which we live or engage in business.

Here is an opportunity for some one to "come out from the crowd" and organize the neighborhood, such a "community council," could handle local affairs more directly and in a manner that would be suggestive and often helpful to the municipal government, such as fire hazards which amounted to \$800,000,000 in 1924, bad streets and walks, bill boards, unsanitary localities, immoral influences, and many

other irregular conditions that are a menace to the public.

Here I am prompted by the splendid success of our Grand Rapids organization to suggest a "Hardware Dealers Club" where questions could be discussed and campaigns conducted that pertain to the commercial uplift of the community. It proves an education to its members, binds them fraternally and establishes for them a confidence of the people and prevents the disgusting wrangle of price cutting, slander and jealousy that affords food for gossip throughout the neighborhood.

Very often when allowed, people will drift into irresponsible habits, one is to indulge in the use of credit, simply because it is tolerated and occasionally encouraged by the eager desire of the dealer to "make a sale," resulting in unpleasant and long drawn out settlements. A campaign could be put on by this club, teaching the advantage to both buyer and seller of the service, and though unconscious of the fact, this would reflect as honorable advertisement for the merchant and create a higher state of mind and moral pride in the fraternal spirit of the community.

Buying of mail order houses is another practice that is a menace to the merchant, of which in many cases the public is unconscious. It is but a state of mind that is allowed to drift into a habit, and as the gardener cultivates and trains the plant against its own inclination, so the fraternal ties of a community can be appealed to through the proper education bearing upon this feature.

It needs no argument to convince the citizens of Grand Rapids, that the convention of the Michigan Retail Hardware Association is a benefit not only commercially, but is an education to those interested and also fraternally advertises the city. The same result can be obtained by utilizing the splendid group meetings conducted by our field secretary Charles E. Nelson.

A display in some locality of high grade hardware accompanied by a lecture and slides portraying the history and use of hardware also the economy in buying the best, would be educational to the people and create a spirit of fraternity in the community.

Fraternity offers many avenues through which a hardware dealer can honorably reach the public, and receive in return a profitable recompense. I would suggest the following:

Organize clubs that use hardware and take an active part in as many as practicable.

A "winter out door" club would necessarily need skis, sleighs, skates, etc.

A "Summer Sportsman" Club requires fishing tackle, hunting equipment, motors, balls, bats, tennis goods, etc.

A "Lawn and Garden" Club would use seed, sprinklers, tools for cultivating and trimmings, etc.

A "Clean up" Club would buy paint, builders hardware, etc.

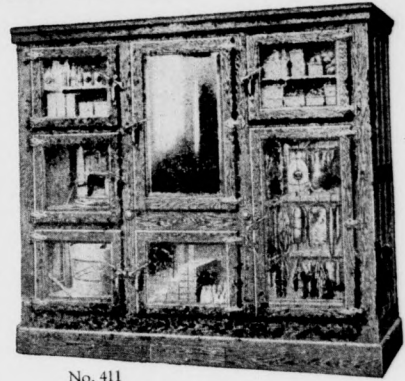
A prize for the highest individual record in any of these activities, would prompt a contest for supremacy and result in community development.

In preparing this address, I soon discovered that the subject with its unlimited features would fill volumes, and could not be treated with justice in the space of time that is allowed on an occasion of this kind, and in a somewhat disconnected manner I have grouped together some of the principle features that in my opinion are essential to the development of a community and trust that I have succeeded in establishing as the most important, the factors, spirituality, patriotism, and commerce as personified in the honest energy of the individual. You and I are the individuals.

Your rise depends partly on how you take a fall.

Look for the McCray Name Plate

You'll find it on the refrigerator equipment in the better stores, markets, hotels, hospitals, restaurants, florist shops and in homes. This name plate gives positive assurance of foods kept pure, fresh and wholesome.



No. 411

This Favorite McCray

model meets the needs of thousands of food dealers exactly. Ample storage space, convenient to serve customers, attractive display, economical operation, handsome appearance, and enduring satisfaction.

Send for catalog illustrating McCray models for every purpose — sizes and styles for every need.

McCray Refrigerator Co.
2544 Lake St. Kendallville, Ind.

Salesrooms in All Principal Cities

Detroit Salesroom — 36 E. Elizabeth St.

Grand Rapids Salesroom — 20 W. Fulton St.

MCCRAY
REFRIGERATORS
— for all purposes —

"Everybody Likes 'Em"



Chocolate Fruit

The delicious goodness of Chocolate Fruit is winning favor wherever sold.

This cake is going to make a lot of money for thousands of grocers during 1925.

How about you?

Ask your wholesale grocer for samples and prices.

Zion Institutions & Industries
ZION, ILLINOIS

FEDERAL ARBITRATION.

Americans have often been described as the most litigious people on earth, and this is apparently borne out by the swollen and unwieldy calendars of most of the civil courts of the country. The law's delays have been proverbial and have often resulted in a virtual denial of justice. It has not been unusual for a case to remain undisposed of for a year or longer, and it looks at times as though Dickens's Jarndyce litigation may have a duplicate on this side of the ocean. In late years, owing to the extension of business and the intricacies added to it, many suits have been brought having to do with trade transactions. These have helped to clog up the courts still further. While this has been more especially true of the state courts, it has recently been very marked in the Federal ones as well. To combat the difficulty in the state courts, a number of years ago there was established in New York City a Court of Arbitration presided over by Enoch L. Fancher, a former Supreme Court Justice, before which cases could be submitted by agreement. But the scope was too limited to afford the relief demanded. Subsequently, a new movement was started by Charles L. Bernheimer, of New York, who secured the aid of the Chamber of Commerce in the matter and who pushed through legislation in this and other states providing for validating agreements for arbitration put into contracts. This resulted in relieving the courts of a large amount of work and ensured speedy as well as equitable decisions. A step further has just been taken, due to Mr. Bernheimer's efforts in great part, by having a Federal law passed like the one in operation in New York State. It was signed by President Coolidge only a few days ago. When in full operation, it is said, it will reduce by more than one-half the number of cases in the Federal courts. There is still a drawback in the law in that it does not apply to cases involving less than \$3,000.

CLIPPING THE WINGS.

Ten years ago last October the act was signed creating the Federal Trade Commission. The avowed purpose was to prevent persons, corporations and partnerships "from using unfair methods of competition in commerce." To accomplish this end the Commission was given large powers. It can act on its own initiative or at the complaint of an interested party. During its existence it has made many enquiries and has had numerous hearings. Its rulings have been rather often set aside by the courts to which appeal was taken. This was more the case a few years ago than it has been more recently. The Commission has come in for a large amount of adverse criticism, not all of which was disinterested, it being claimed that its rulings unsettled well-established trade practices which were not in themselves against the public interest. There was, however, one thing to its credit. That was and is that the mere existence of the Commission has prevented monopolistic combinations from choking off weaker competitors. This is what

has stopped efforts for the abolition of the Commission. It is insisted, however, that the practice of the Commission may be changed to advantage. This can only be done by an amendment of the law. Such an amendment has been prepared by the counsel of the American Grocery Specialties Association and will be pushed actively at the next session of Congress. The general purpose of this is declared to be to have the Commission confine itself to fact finding and to be corrective rather than punitive in its rulings. Before it can get enacted it will run the gauntlet of a lot of discussion.

SAVIORS OF THE FARMER.

Several of our best writers and students of the present economic and political questions have raised a warning finger to business to discourage Government expenditure of taxpayers' money in investigations, Government bureaucracy meddling and ownership of private enterprise.

In this age of political spoils and corruption there is little wonder that individuals or classes have resorted to bringing every political force to bear in obtaining Government sanction of their plans and Government legislation and money in their support. Appropriations mean political jobs and so we find the game being played for all it is worth.

The agricultural problem to-day is the subject of large state and National appropriations. Political farm organizations are continually lobbying for state aid and Government aid; investigations are made, legislation is passed and more jobs created. With the upward swing of the economic pendulum, agriculture is on the way back to normalcy to-day. Huge appropriations have had little or nothing to do with its recovery.

Thrown into National and state politics the farm question has attracted a lot of peculiar and interesting personages; floaters in business and failures at other vocations, professional promoters, inexperienced "experts," organizers, and political job seekers now make up a large assortment of parasites. Men who have never before figured in the industry are in the limelight to-day as benevolent saviors of the farmer. As agriculture swings back from post war depression to recovery—and it is recovering—farm benefactors will fade into obscurity.

One writer has publicly suggested that we investigate Government investigation. He goes on to state that Government investigations are instituted by individuals or groups of individuals to further their own ends at the expense of all of us. Investigation of agricultural expenditures might well be made at this time. An intelligent curtailment of political agricultural jobs and expenditures would prove a genuine benefit to the farmer to-day. The result might be a reduction in farmers' taxes and it is certain that his danger of exploitation would be greatly diminished.

Boiling down communications intensifies cold facts.

Perceive, conceive, achieve.

PROSPECTS MUCH BETTER.

Reports are coming in of business done in the last calendar year by manufacturers, distributors and retailers. They are varied in character, some showing losses, others gains and still others about holding their own. On only one point can there be said to be an agreement and that is that it required great effort and shrewd merchandising to prevent a balance written in red ink. There is no secret about this matter, as the conditions were such as to affect the largest as well as the smallest of producers and traders, and the long bankruptcy records bear out the evidence of personal experience. This state of things shows the situation to be far from normal as yet. Since the beginning of the new year, however, the promise has been much better and the actual results thus far have been more satisfactory than they were at the same date a year ago. It cannot be said that the productive capacity of the country has been in any wise taxed to meet the demands upon it, nor does anything of the kind appear likely to occur in the immediate future. But this is because the combined domestic and foreign trade has not caught up with the expansion of facilities made during the war and the boom period that came in subsequently. Meanwhile a great deal of capital is tied up in the overequipment and, where this was constructed on borrowed capital, the interest charges are added to the overhead, thus increasing production costs.

For the time being, now that the spring buying of retailers is fully under way, there is considerable activity in mercantile circles. There is a very wide range to this buying in anticipation of fairly good business which the prospects seem to warrant. Outstanding, of course, is the purchasing of the different items of women's attire. Borrowing a leaf from recent experience, the manufacturers have been a little chary in producing large quantities of any particular articles before finding out that there was a market for them. Even the stock houses have been inclined to go slower than usual in order to avoid the risk of having too much goods on hand to be afterward disposed of as jobs. The interests of buyers are rather opposed to those of sellers in this matter. In making their purchases the buyers for retail stores begin with small orders. The goods so obtained are used to test out the customers. Further orders are then placed for such goods as "take," but even such orders are on a rather limited scale. The aim is to have the manufacturer carry the stocks and take what risks there are. Under this system the latter's opportunity only comes when hurry orders have to be put in for popular numbers which must be had almost regardless of price. This happens at times and is not so unsatisfactory to the retailer who does not order until he has virtually resold the goods. The psychology of this was well expressed by Robert Amory before the Cotton Manufacturers' Association a year or two ago in these words: "You can sell a woman what you want to make at her own price, but, if you

make what she wants, you can name your own price."

WOOL COMING DOWN.

Wool prices are more of a problem than ever. The drop in them seems to have scared traders everywhere and to have made buyers more shy. Lower levels marked the course of the last sale at Melbourne, Australia. In London, where a new series of auction sales is scheduled to begin on March 10, the traders have been scheming to keep up prices, or at least to prevent them from receding further. There is too much wool on hand, and especially too much of it in the hands of speculators who are trying to carry their stocks until they can get their own prices. At the last auction 40,000 bales were withdrawn because the bids were not satisfactory. It was proposed to do what the Australians have resolved upon—to withhold wool from sale so as to reduce the quantity of the offerings, especially those belonging to speculators. But, as any action of this kind will not reduce the available stocks of wool, the proposition was of questionable value and it was abandoned. Those who are financing the speculators will not continue to do so indefinitely, and this circumstance is further apt to deter buyers from any larger purchase than need be. The British makers of woollens are not coming in for any buying of the raw material because, as they say, they cannot obtain commensurate prices for fabrics. American wool buyers have been chary in their purchases for the same reason. Domestic wools have been sagging in sympathy with foreign ones. In the goods market the most notable happening of the past week was the opening of men's fancy worsteds for fall by the American Woolen Company. It was declared that the average price increase over last year was 6 2/3 per cent. This does not, however, tell the whole story, the advances on some fabrics being much larger than on others. Some of the independents have also opened their fall lines of men's wear at advances about equal to those of the principal factor.

Scientists of Argentina are aroused over the question of the ownership of meteorites. When the brilliant specks of star dust fall to earth, escaping total combustion in the impact upon our atmosphere, there is no use advertising for the original owners. The mass of tin, nickel and iron is chiefly of value for museum display. But that is sufficient to make it worth while for the Attorney General to decide whether the Nation or the land-owner on whose property the meteorite falls is entitled to possession. Not long ago the Supreme Court of the United States wrestled with the question of the domesticity of our fresh-water mussels. Owners of adjoining farms had laid claim to the same patch of these producers of fresh-water pearls. It is a far cry from a mussel to a meteorite, but the question of private right in vagabonds of the mineral and the animal kingdoms is a fruitful source of discussion among lawyers and laymen alike.

Some Men I Have Known in the Past.

With a well-rounded forehead rising above calm eyes, with a quiet manner which would be almost shy had it not been for the evident self-reliance back of it, with a face that showed patient strength, with the very evident combination of a sound mind in a sound body—such was Thomas Hefferan, a man who carved out—I might say he hewed out—of the forests of Michigan his fortune.

It was not a selfish career, except as all effort which has as one of its results the accumulation of wealth is to some extent self centered. He was a man among men. He had his intimate friends, his business associates, those who aided him and those whom he aided; so that the story of Thomas Hefferan is also the story of other business men with whom he worked hand in hand, apparently in fullest accord. Indeed, we may believe from the character of the man, his patience and fairness, that what seemed to be is the fact. The outline history of his life, in which it will be seen that friends or acquaintances of his youth linked their fortunes to his and that the circle of his associates steadily widened, losing hardly a member except by death, goes to show such was the case.

Thomas Hefferan was born July 28, 1831, in Washington county, New York. In 1840 he moved with his parents from New York State to Barry county, Michigan. Traveling in those days was primitive as compared with modern methods. The party with their goods and chattels went by canal boat to Detroit, from there took the newly constructed Michigan Central Railway to the terminal at Ypsilanti, and from there they traveled by teams and wagons to their destination.

In 1846 the family removed to the Grand River Valley, where they settled on a farm. The boy received a brief education in the common district schools. He left home in 1848 and entered the employ of Dr. Timothy Eastman, who resided at a point in Ottawa county, on Grand River, since known as Eastmanville. The doctor was a farmer and lumberman, as well as a physician, and Mr. Hefferan remained in his employ for three years assisting in these occupations. In 1851 he attracted the attention of Galen Eastman, a son of the doctor and a lumber merchant in Chicago, who offered him, and he accepted, a position in his lumber yard in that city. He remained there in the capacity of yard foreman, salesman and general manager until 1858. The panic of 1857 so depressed business that he decided to return to Michigan, where he took charge of the general business of Galen Eastman.

In January, 1865, Mr. Hefferan engaged in the lumber business for himself, purchasing a sawmill at Eastmanville from his former employer in 1869 and continuing an active and successful manufacturer and dealer in lumber for many years. In 1889 when it became manifest that the forests of Southern Michigan would no longer respond to the demand for logs, Mr. Hefferan closed out his lumber business and removed with his family to Grand Rapids, where he resided until

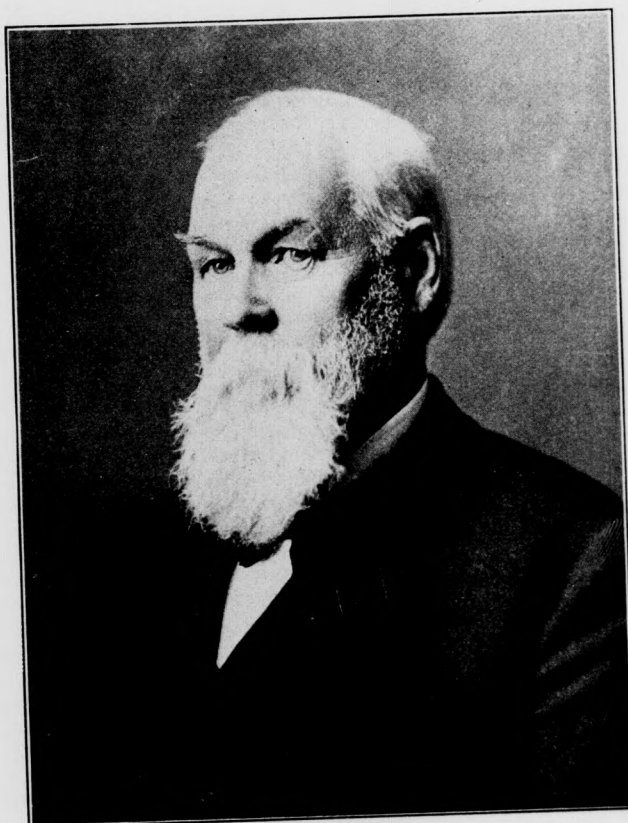
his death, which occurred Feb. 28, 1915.

In 1890 Mr. Hefferan was one of the organizers of the Peoples' Savings Bank of Grand Rapids. He was elected director and chosen to fill the responsible position of President, an honor which he held as long as he lived. He was for a great many years a stockholder of the Old National Bank of Grand Rapids and stockholder and director of the Michigan Trust Company.

In politics Mr. Hefferan was a Democrat, but he never personally aspired to political honors. In the campaign of 1896, when the National convention at Chicago gave to the country a platform recommending the free coinage of silver at the rate of 16 to 1, Mr. Hefferan decided not to support that

to the neat and comfortable cottage, the village supplanted by the town, the wilderness transformed into populous cities, peopled by wealthy and intelligent citizens. He saw the benches of the old log schoolhouses built by the pioneers for the welfare of their children supplanted by the polished desks in the great brick structures of our present elaborate school system; while churches, academies, business houses, railroads and all the appliances of modern civilization crowded the territory where in his boyhood were only the forest, the deer and the Indian.

With no prestige of wealth or family influence, with no gifts from favoring fortune, with nothing but a stout heart and indomitable will, ready brain and strong hands, Mr.



Thomas Hefferan.

measure and was one of the first to propose and assist in the organization of the Sound Money Democratic party, which accomplished much effective work in that campaign.

Throughout his long and active business life, Mr. Hefferan never lost sight of the lumber interests of Michigan, and, practically speaking, may be said to have seen the rise and decay of that industry in the State. The forests through which he trudged as a boy and worked in in young manhood and which were supposedly almost inexhaustible in extent and resource have long ago fallen and given place to the prosperous farms and fruit lands for which Western Michigan is now noted. During the years in which the farmer's boy, by straightforward energy and upright principles, became the successful lumber manufacturer and honored banker, he saw the log cabin of the earliest settler give way

Hefferan made himself a place among the notable men of the city and State, always aided by his innate love of right, which impelled him to deal fairly with all men; and so, not rising on the shoulders of or at the expense of others, he made his position sure and maintained it without difficulty until he was called to pass Over the Bar.

E. A. Stowe.

Oh! For a "Line" Like This.

The judge—"This lady says you tried to speak to her at the station."

Salesman—"It was a mistake. I was looking for my friend's sister, whom I have never seen before, but who had been described to me as a handsome blonde with classic features, fine complexion, perfect figure, beautifully dressed and—"

The witness—"I don't care to prosecute the gentleman. Any one might have made the same mistake."

Economical Settlement of Lowell Insolvent.

Rodney N. Speese, who conducts a shoe and clothing store at Lowell, has effected a settlement with his creditors on the following basis:

	Claim	Settlement
Hirth-Krause	\$1,895.68	\$ 502.76
Martin Stores Co.	279.12	123.36
Hoekstra Shoe Co.	336.00	149.91
G. R. Dry Goods Co.	277.19	127.38
Baldwin Shoe Co.	123.77	58.21
D. T. Patton Co.	92.64	42.59
Hoosier Shoe Co.	94.00	43.24
Ainsworth Shoe Co.	113.33	52.12
Owosso Garment Co.	187.94	86.45
W. E. Hall	1,517.74	697.76
Lowell Municipal	27.81	12.82
Lowell Ledger	37.36	17.17
Hannah Reed	30.00	20.00
	\$4,190.48	\$1,933.77

At the time of the failure the assets comprised \$30.45 cash and merchandise inventoried at \$4232.16.

In addition to above payments, Mr. Speese furnished \$67.75 as attorney fees and \$137.44 to reimburse the Grand Rapids Credit Men's Association for its services in bringing about the settlement on such advantageous terms for the creditors.

W. E. Hall, of Owosso, was under the impression that his claim was secured, but he overlooked an essential preliminary—he failed to place his mortgage on record.

Not Afraid To Speak the Truth.

A leading produce dealer in Central Michigan writes as follows on the campaign the Tradesman is conducting on co-operative distribution by farmers:

We want to say to you that it is a pleasure to know there is one publication in the State of Michigan that is not afraid to come out and speak the truth, especially at a time when all the newspapers, magazines and even our Federal and state governments are advocating something that they know absolutely nothing about and turn a deaf ear to arguments put up by those who really know something about the issue.

The farmers of our section a few years ago put in \$880,000 in cash in a deal which failed in three years for \$1,200,000, still they stand ready to come back on any new proposition and lose no one knows how much. The trouble is that instead of receiving help, they are being manipulated by slickers and the slickers have the aid of Federal and state employes who are paid as much by us in taxation as they are by any other citizen.

We would certainly welcome competition from these marketing experts if they will just put their money in the game and pay the farmer the cash for his products.

Beware of Breeding Rats.

Some men are by nature beavers, and some are rats. Yet all belong to the human race. The people who came to this country in the early days were of the beaver type. They built up America because it was in their nature to build. Then the rat-people began coming here to house under the roof that others had built. And they try to undermine and destroy it because it is in their nature to destroy.

A civilization rises when the beaver-men outnumber the rat-men. When the rat-men get the upper hand, the civilization falls. Then the rats turn and eat one another, and that is the end. Beware of breeding rats in America!

James J. Davis.

Pride leads people to be extravagant and wasteful in public who are negligently in home necessities.

STORE ATMOSPHERE.

Win the Confidence of the Buying Public.*

I have been asked to speak to you to-day on "Store Atmosphere" and with your permission I will add "As observed by a commercial traveler from the outside of the counter." This could be changed to "Store Temperature," as I have noticed many times to my discomfort that the temperature of some stores is just as frigid as the atmosphere, ranging from freezing to below zero.

I presume that every merchant here to-day has been taking during the past few weeks an honest inventory of his stock and assets, and if he has done so and has studied the results, I wonder if he is satisfied.

It is a true inventory and statement of our financial condition that sometimes brings us to a realization and sometimes a sad realization, and too late, that we are losing and not progressing. When we see these cold facts and realize that the debit side of the statement overbalances the credit, we sometimes commence to kid ourselves by trying to inflate the real value of our stock, real estate, good will and trade, etc., to make the credit side balance or exceed the debit.

Now I wonder how many of you merchants take an honest inventory of yourselves and your organization and how often.

It takes more real nerve to take an honest inventory of yourself than of the other fellow, because it hurts worse when we realize that we have so many shortcomings, and that there is such a great possibility for improvement.

How many of you merchants take time to visit some of the larger trade centers and some of the successful hardware and department stores to observe their methods of merchandising and to note the store atmosphere?

Some of you do not even take a vacation or devote any time to recreation, because you are trying to be economical and do not feel that you can spare the time, and there is just where you are wrong. Learn to mix a little play with your business. It is a good tonic for both your business and yourself. If some of you would only take a few days off, not during the dull times of the year, but when every merchant should be busy and make a trip, visiting some of the successful hardware and department stores, where sunshine and cheerful, jovial, you-are-welcome atmosphere prevails, even on rainy days, and observe some of the store atmosphere and merchandising methods of the successful stores visited and then put some of the information and experience gathered into practice in your own store, you would realize that the time and money spent on such a trip was the best investment you ever made in your life.

One reason why some of you fellows never get very far and never grow is because you are not real sports. You would not invest a dollar unless you got a Government guarantee that you will get two dollars back for the one invested, and that is the reason why so many of you treat a traveling

salesman as though he was an anarchist with bombs concealed about his person. You are afraid he will sell you something you can make a profit on that you never had before. The average commercial salesman will prove himself a true friend to the retailer if given an honest opportunity.

It is very noticeable to me that Store Atmosphere is a sadly neglected subject by too many of you hardware dealers, to watch some of you proprietors and your clerks, I say clerks, because there are not as many real salesmen behind the counters of hardware stores to-day as there should be, and why?

To watch some of you approach and wait on a customer—and there is more waiting on customers in the average hardware store to-day than there is selling customers—and the apparent attitude some of you take, that you are conferring a favor on the customer and that the customer is a blooming fool, and does not know what he wants and is about as welcome in your store as a person with the smallpox, and from a salesman's point of view, some of your efforts at selling merchandise are amusing, disgusting and pathetic, and we wonder how some of you ever get by. You seem to lack that touch of naturalness and human kindness and personal interest that should enter into every transaction in a retail store.

I feel sorry for the person who cannot be pliable; who has not a pleasant word and a smile, and who cannot create a jolly, jovial, happy atmosphere wherever he is. It is a wonderful asset in business. Just think how little it costs you, and the returns are immeasurable. You hear a certain man referred to as a "prince of a good fellow." I never had the honor or pleasure of meeting a real prince; I did not even meet the Prince of Wales when he visited here last Summer, but I do know a lot of men in the hardware business in Michigan and they are not all proprietors, some of them are salesmen behind the counter, some are commercial salesmen, and I classify a lot of them as princes.

Don't you like to meet them, just to bask in the sunshine of their jovial, wholesome atmosphere? I do. I feel refreshed and try to absorb some of it. It gives me new courage. It just raises me to the mountain tops of faith and confidence in my fellowmen and creates in me a greater ambition to be more considerate of others and to take a keener interest in the problems of my fellow men and lend a helping hand, and an encouraging friendly word to the other fellow, and especially the fellow in trouble.

You do not always realize how much it means and from observations some of you do not seem to give it much thought; if you did, I am sure you would pass out more of it. You would practice it more in your everyday life, and it would become an important part of your asset in trade and that which money cannot buy.

It was my pleasure to call on a "prince of a good fellow" in the hardware business in this State for several years and his sudden death was a great shock to me; I wrote his widow a letter as an expression of my sympathy

and stated that on account of his jovial, wholesome manner and wonderful personality, a turn-down from him was more pleasant to remember than a large order from a more unfortunate personality.

Just take an inventory of yourself. Do you create an atmosphere in your store by your pleasant smile, kindly word and sincere interest, which will permit and encourage the traveling men to make a similar statement about you, and which will command the respect and good will of the people who live in your community; that will draw the trade from blocks and miles to your store, just because they like the atmosphere of your store, your service, the dependable quality of your merchandise, your fairness and honesty in all business transactions?

Some of you will say, "Well, a lot of that is put on." Suppose it is. I feel sorry for the fellow who hasn't enough pride in his appearance to put on a clean shirt, a clean collar, keep his clothes pressed, look tidy, and wear a smile. Isn't he more pleasing to look at than the fellow with a dirty shirt and collar, pants baggy, coat all wrinkles and a grouchy look on his face. You know he is.

Don't put your light under a bushel. Let it shine that others may be benefited. If you are a good fellow, happy and want to make the other fellow happy, let the world know it. Do not conceal it in your hidden assets to be revealed only after you have passed away. Try and be human every day.

I am disappointed to see how little confidence some of you merchants have in the lines of paints and varnishes you sell. I am sure it must be a lack of confidence or you would set the example for your community in the use of them by using more of them in your store and on your homes. I like to see a retail store neat, clean, bright and cheerful, stock of dependable quality of merchandise, well arranged and attractively displayed. You will say that makes the ideal store quite complete. No, not yet. If the proprietor or sales force of a store of that description is cold, indifferent and mechanical, that store becomes nothing more than a porcelain lined ice box, but if the proprietor and sales force are blest with personalities which radiate sunshine, cheerfulness, a kind and happy disposition, a jovial, glad-to-see-and-serve-you attitude, that makes the ideal store quite complete.

Friends, I assure you that a combination of that kind is sure to win. How do you check against a store of that description?

Now I realize that for various reasons, it is not always convenient for every retail hardware dealer to maintain a so-called ideal store, but from my viewpoint, the things most essential and necessary to pave the road to success in retailing merchandise is to create a sincere atmosphere of cordial welcome and appreciation of patronage, earnest desire to serve and to please, with honesty and integrity as the foundation. This, combined with dependable merchandise at reasonable prices will make your store the hardware center in your community, where trading is a pleasure.

Creating an atmosphere of interest

in your customer's problems and helping them to solve them creates confidence, and once you have won the confidence of the buying public, you have won their business.

I believe the merchant who devotes a large part of his time hidden away in his office, absorbed in office detail and not meeting his customers is making a big mistake. You can hire 100 people, educated and trained to do that detail work, where you cannot find one who will build and maintain a store atmosphere equal to that personal touch of the proprietor himself in meeting and greeting his trade and especially if he is blest with an attractive personality and a pleasant jovial manner that we all appreciate wherever it is displayed. Take time to know your customers and to see that they are given proper service, cultivate the acquaintance of the boy and girl customer, give them special attention, make trading at your store easy and pleasant for them, build for the future, take time to sow the seed for a greater, larger and more prosperous business and be patient in the cultivation and the golden harvest will follow.

Too large a percentage of the younger generation of to-day seem to think that a high school or college diploma qualifies them for reapers, not realizing that its real purpose is to make them more proficient sowers, cultivators and later reapers.

You get no more out of life than you put into it. You will get no more out of your business or your community than you put into it, so let us all give our best, for as it has been well said, "You build your fortune on this earth by what you give away, and a fortune is not always measured by dollars and cents."

Offers New Darning Aids.

New items in low-priced notion goods are being offered by a manufacturer. One of them is a "cube" of darning silk for making repairs to hosiery and lingerie. This contains 33½ yards and is priced to retail at 10 cents. It is produced in a range of 25 colors. Mercerized mending cotton "cubes" for lisle socks to retail at 5, 10 and 20 cents are offered in forty different colors. For woolen socks cashmere yarns are shown either in ball or card containers to retail at from 5 to 15 cents. For hosiery or sleeve garters there are new effects in two-tone frill elastics in eight different colors to retail at 35 cents for ¾ yard lengths.

Short Skirts Bring Roses.

While June, in this part of the country at least, used to have a monopoly in bringing forth roses, the "rare days" will be in for competition this season from short skirts. In other words, because of the shorter skirts and dresses that are decreed by Paris for Spring, there has been quite a run lately on novelty hose with a rose embroidered just below the knee. Embroidered flowers, birds, butterflies, etc., are also seen, but the roses seem to have the call. There is a good demand, however, for a combination of an embroidered rose and butterfly. In the more extreme novelties, even embroidered snakes are not overlooked.

*Paper read at annual convention Michigan Retail Hardware Association by D. D. Walker, of Detroit.

Satisfied Customers Necessary For Business Success.

Grandville, Feb. 24—One satisfied customer is better than two who have bought heavily for to-day only to find later that they have been buncoed.

Honesty is the best policy. It was so considered in the days of our grandfathers and it has continued to be so down to the present time, and it is certain to be so through all future years, for both the merchant and the farmer.

Despite this well known fact there are dealers who look on a big present dollar as better than a future five or ten. Can't see ahead beyond their acquisitive noses, hence so many discomfited merchants who fall by the wayside, going down to defeat and perhaps wondering why.

There is no wonder about it.

The screw that was loose was that little indiscretion which did not look out for the little honesties which count many times full more than the big ones. Be honest in little things and the big ones will take care of themselves.

A country woman came into one of our big city stores, laid a pair of soiled shoes on the counter with a statement that she bought the shoes believing them what she wanted. They were not, and she now demanded her money back. The merchant advertised to make every customer satisfied, as he did in this instance, the lady customer deciding on cash rather than another pair of shoes.

A new clerk noted the transaction with a stare of surprise.

"Good thunder, Mr. Jones, do you do business in that way?"

"What do you mean, Sam?"

"Why, paying cash for used shoes when any old woman fetches them in and says they don't suit her. You can see she has worn these shoes at least a day. That sort of deal will bankrupt any dealer."

"I think you are mistaken, Sam," said the merchant with a smile. "I have been in business twenty years and I am not yet bankrupt; am, in fact, doing pretty well, thank you."

"Say, do you know, I wouldn't be afraid to bet the woman never got those shoes at this store. You've been cheated clean out of the price of a pair of shoes, Mr. Jones."

"Nevertheless it has been my policy to satisfy every customer who deals at this store. I think the woman got the shoes here; even if she did not, what's the price of a pair of shoes when one remembers that this woman has a tongue as well as neighbors. It doesn't pay to have the women get down on the store. The customer is always right; that is the only safe way to do business."

It is possible that Mr. Jones held too optimistic views, yet he was a successful merchant, while many of his neighbors in the same line of trade had long since gone to the wall.

There was once a fruit grower who became too anxious to make quick dollars. He began packing his output with the finest fruit on top of the containers. People who saw his loads passing marveled at the wonderful perfection of his apples, pears and peaches.

Mr. Blank did not always cheat, but when he thought the fruit would be shipped out of the country, he fell to mixing small, immature specimens between the top and bottom of his baskets. The handsome topping sold the output for a time. Accidents will happen, however, as it did finally with Mr. Blank. Chickens come home to roost, and the small dishonesties of the fruit grower finally proved his undoing.

He went out of business at the end of a few years, discredited in his own community, a sadder and wiser man.

Another man went into the same field and made good by being strictly square in his every deal. With him a satisfied customer was better than big money in hand which by dishonest

practices would one day come home to his undoing.

Satisfied customers!

That's the shibboleth that wins out every time. It must be admitted that a dishonest dealer sometimes makes a small fortune, but it is the rare exception and not the rule.

Satisfied customers. Ah, how that rings like a benediction in the heart of the man who would sacrifice his right hand rather than deal unjustly with his smallest customer.

The saying that there is no friendship in business is a misnomer; it isn't true. Some of the grandest men in the business world have displayed friendliness which saved a customer from the bankruptcy court and set him on his feet financially, and mind you the customer thus served was honest but unfortunate; had he been otherwise he could never have secured the aid he so badly needed, and at an opportune time.

Friendship in business?

Yes, there is abundance of it as every honest business man knows, and that jeer at the callous indifference of big business men isn't justified.

Being in business places one in a position to render aid in many distressing instances which overtake the ordinary citizen in almost every walk in life.

The man in business who has adopted as his motto the desire to satisfy every customer has made a long step in the right direction, and will under ordinary conditions find himself making good with most of his business ventures. To deserve success is one thing, and by deserving it, far more men reach the pinnacle of their hopes than by an other route. Old Timer.

Now Tailored Fancy Dresses.

One of the interesting fabric developments of the Spring season, according to a style authority, is the rise to favor of so-called "tailored transparencies" and also tailored laces for afternoon wear. This vogue has broadened so that the style houses are now featuring "tailored fancy dresses." These new models are shown in circular frocks of tailored chiffons, georgettes, nets and the small-pattern laces. New embroidered chiffons are also being handled in this manner by some of the leading stylists. The vogue is said to be meeting with marked approval.

Lustrous Worsteds in Demand.

With some of the leading mills, it is understood, the demand for worsted dress fabrics has been very good, despite the reports in the market about the inroads made by the vogue for silks. Twills of the lustrous variety, particularly one of the leading and most well-known branded fabrics, have been in strong request. Some of the rep weaves have likewise sold well. The feeling in mill circles, however, is that the Spring season from a buying standpoint is now approaching its end.

A Hard Day's Work

Is never made shorter by adding complaints.

Doesn't seem long if we keep a singing heart.

Is never regretted when we begin to get results.

Runs smoother if started with a smile.

Is always a hardship for the man who takes no interest in it.

Will work miracles that luck can never match.

Is always made lighter by a good woman's appreciation.



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If you don't carry it now order a case from your jobber today.

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Delicious cookie-cakes and crisp appetizing crackers — There is a Hekman food-confection for every meal and for every taste.



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LITTLE ASKED— MUCH GIVEN IN RETURN

Fleischmann's Yeast asks but little of the grocer, but gives much in returns for those who push its sale.

It requires no space on your shelves—only a small place to hang a Package Display. A Fleischmann man even checks your stock to keep it fresh.

And customers who call to buy Fleischmann's Yeast buy other groceries as well, which sales more than repay you for having stocked Fleischmann's Yeast.

FLEISCHMANN'S YEAST
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SERVICE

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GOOD CANDY

Replenish your stock with the kind that sells the year round

NATIONAL CANDY CO., INC.
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SUCCESSFUL SALESMANSHIP.

It Depends on Formation of Favorable Impression.*

A few weeks ago I received a letter from Mr. Scott in which he said it was the wish of the program committee that I have a place on the program at our convention and in this letter he named several subjects, any one of which I might select as a topic for my remarks.

I hesitated to consent to appear on the program at all, but when I remembered that I had accepted from this Association all the honors it was possible for it to confer upon me I thought the least I could do would be to help out with the program.

I have always had the best interest of the Association at heart, and have now, therefore I will not speak over ten minutes.

The subjects from which I was to select a topic, as suggested by Mr. Scott, were as follows: Store and Stock arrangements, Stock turnover, Stock records, Community development, Training of Salesmen, Salesmanship and a few others.

Now in order to decide upon which subject to select I put all of these subjects into my mental boiling pot, figuratively speaking, and watched the simmering process. One by one all of these subjects seemed to vanish in vapor except the one of salesmanship. As I watched I seemed to see the vapor rising from that ever-unconsumable question these words: The Forming of a Favorable Impression. And that is my subject, for salesmanship never was, is not now and never will be anything else but the forming of a favorable impression.

We hire Mr. Nelson to go up and down and back and forth across the State of Michigan instructing hardware men regarding community development, better stock records, store and stock arrangements, stock turnover, etc., and to the extent that these principles are put into practice to that extent the dealers make a more favorable impression in their community and the selling of merchandise becomes an easier problem.

The selling of merchandise was a fascinating exercise long before the children of Israel went into Babylonian captivity for it was from the Babylonians that the Jews learned the art of salesmanship.

People come to your store to-day and they may not buy, but if they are courteously received and your store is neat and clean, the stock attractively displayed, properly marked and rea-

sonably priced, you probably have made a favorable impression and they will return to-morrow and make their purchase.

We have heard the old adage that goods well bought are half sold and too often we trust to luck for the other half.

There used to be a few men who thought that buying was the most important problem in business, and I do not belittle the importance of buying for it is the framework of the business to-day, but selling is the meat, blood and sinew without which that body would stand as a gaunt spectre of despair.

Do we not usually train the greatest number of men for the thing which is of the greatest importance? Therefore salesmen are trained and whether you realize it or not you are daily training the men who sell your merchandise. Is that training the kind that makes a favorable impression?

Salesmanship is not a lot of talk, for sometimes an unfavorable impression is made by too much talking. Talking is necessary and suggestions are fine and perfectly proper if diplomatically done at the right time by the right person to the right person.

Nothing makes me madder than to have a bald headed barber try to sell me hair restorer. You can occasionally make two sales grow where only one grew before, but you can't make two hairs grow where only one grew before.

You as head of your place of business cannot meet all of your customers and do all of the selling, so then this matter of forming a favorable impression must be left to a great extent to your sales force, therefore considerable attention must be given to the selection and training of salesmen. In training men we sometimes have a pretty hard and discouraging job. I have seen men whom we have tried to train into salesmen and in so doing we have failed to make the favorable impression. They reminded me of a certain piece of land purchased at one time by my father. It proved to be very poor by nature and was utterly ruined by cultivation.

Mr. Hubbard of Flint, that dean of hardwaremen, once said in my presence, "Teach salesmen music, but let that music be the music of the front door latch." Every time that latch is raised there is a possible sale and salesmen should be alert, for alertness impresses prospective customers favorably. But salesmen must not get the impression that they are placed in your store as traps for the express purpose of catching something from each person who enters. They should rather be taught that service is the real thing

Taking Chances

THE person failing to make a will takes the chance that his wishes concerning the disposal of his estate will be disregarded. The person drawing a will without the aid of an attorney takes the chance that the document may be faulty and involve costly litigation.

The person failing to name a trust company takes the chance that his estate may be handled in an inefficient manner that may cause serious loss to the heirs.

Take no chances, have your lawyer draw your will and name this institution as your executor and trustee.

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GRAND RAPIDS, MICHIGAN



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The Grand Rapids Savings Bank

60,000 Satisfied Customers

Resources Over \$19,000,000

*Paper read at annual convention Michigan Retail Hardware Association by J. H. Lee, Muskegon.

they are selling and in selling service they may fail occasionally to sell a certain piece of merchandise. Sometimes it is good salesmanship not to make a sale. You can sometimes render a greater service by discouraging the purchase of certain merchandise and by so doing make a more favorable impression which will lead to greater sales and more profit.

We are all familiar with the schools of instruction or store meetings which Mr. Nelson has held, or tried to hold, for our salesmen and ourselves, and how we have tried to get together in order that we might inform or be informed regarding the salient points of some particular article or articles. These are splendid arrangements, more or less successful, and should not be neglected, for we know that in order to form a favorable impression salesmen must know what they are talking about and must talk intelligently, especially if the article to be sold is not familiar to the prospective buyer.

Salesmen must not only possess a knowledge of the merchandise they sell, but they must also be able to speak in such a way that the information which they possess is delivered to the customer in such an understandable form that the customer may see and understand as the salesman sees and understands.

Three things are essential here—a strong sending station with batteries fully charged and no loose connections; a sympathetic receiving station properly tuned to receive the message (you may have to do some adjusting here); and the elimination of local interference. You may have to be very diplomatic at this point for the local interference may be a country cousin who came along or the good neighbor who happened along just in time to "butt in." There are some conditions which cannot be adjusted; there may be foggy, distorted reception, but there is no excuse for distorted, foggy sending.

We have all known men who seemed to be well equipped with natural gifts, knowledge of business and apparently everything that seemed necessary to make a salesman, but they lacked that something which seemed essential to close the sale. They were splendid hitters, but they did not score. They failed for some reason to make that favorable impression and the customer slipped right through their fingers.

We have all known men who with enthusiasm, eagerness, cheerfulness, tact, human appeal and candor of statement cause the customer to see as he sees and think as he thinks and your cash register rings the praises of the man who has in his possession that unexplainable thing called character which is the greatest essential in the subject now being discussed.

What is character? It is that great indefinable something which marks a man. It is a mark of distinction which we are constantly engraving upon our lives and the example of our lives is reflected in our salesmen who are our daily associates and they are the ones who meet most of our customers who see us through them.

The problem of salesmanship is as old as the hills and has been worn well nigh threadbare by discussion,

speeches and argument, but still it is the most important problem with which you have to deal. You do not have much trouble getting goods. The great problem is how to get rid of them at a profit. That takes salesmanship and salesmanship is the forming of a favorable impression. Meet customers on the level, treat them on the square and let your place of business be known as a place where honor dwelleth.

Washington And Corruption.

If only by the force of painful contrast, the thoughts of Americans on this Washington's Birthday will turn to the purity of his public character. He was violently accused of many things in his lifetime, but never of selfishness or sordidness in his service of the country, whether as Commander of our armies or First President of the Republic. Yet he was forced in his time to deal with corruption in others. His wrath blazed against the lax moral standards which too often manifested themselves in the Revolution, as they have done in the wars before and since. Writing to James Warren on March 31, 1779, Washington said:

Speculation, peculation, engrossing, forestalling, with all their concomitants, afford too many melancholy proofs of the decay of public virtue. * * * Is the paltry consideration of a little dirty pelf to individuals to be placed in competition with the essential rights and liberties of the present generation, and of millions yet unborn? Shall a few designing men, for their own aggrandizement and to gratify their own avarice, upset the goodly fabric we have been rearing at the expense of so much time, blood and treasure? And shall we at last become the victims of our own abominable lust of gain?

George Washington did not despair, even when troubled and hampered by knavish men who attached themselves to his cause. His first thought was of "vigorous measures" to be pursued in "punishing those miscreants." He believed in the essential soundness of his fellow-countrymen, and in their reserve of strength and energy sufficient to enact and enforce "efficacious laws for checking the growth of these monstrous evils." His indignation did not cause him to lose his sense of perspective. He fell into no panic fear lest all public life in this country should be disclosed as rotten. His plan of action was to retain the confidence of the people by driving every exposed scoundrel out of public life with whips of scorn, and then to call upon his countrymen by precept and example to illustrate the austere virtue which should clothe men in official positions. This aspect of Washington's spirit and public service might well be meditated upon to-day by those who are now in power in the city that bears his name.

Fortune does not favor the quitter, but neither does it favor the man who insists in hanging on long after he has been proved wrong and advised to change.

With present high price of wheat and flour, it is time to stop wasting bread.

There would be much more justice in court if there was less precedent.

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GRAND RAPIDS, MICH.

BANK, STORE & OFFICE FIXTURES

Gentlemen:

The writer was in Niagara Falls last Friday and wishes to compliment your Company very highly on the quality of the work. The Cabinet Work is equal in appearance to any, that has ever been done by any one for us, and the Mahogany finish is without question finer than anything we have seen on our jobs or on anyone else's work. It is a pleasure to inspect such an installation.

Very truly yours,

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Established 1868

The accumulated experience of over 56 years, which has brought stability and soundness to this bank, is at your service.

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

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

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P. O. Box 549

Relation of the Salesman to the Dealer.*

Just what and why is a salesman anyhow? Did you ever stop to think what this army of grip toters eternally coming and going on all the highways and byways of the country means in our business and industrial life? Is this salesman a joy rider who must be supported by the trade and thus increase your costs? Is he a luxury—sort of an animated lead pencil who writes down your orders just to save you the trouble? Or has he a legitimate place in the business of distribution?

Our country was first agricultural. The pioneer produced his necessities or called upon his neighbor to supply them. But the day of the little blacksmith shop, the wagon maker, the shoemaker and the small unit of production has practically vanished. With the development of steam, electricity and the internal combustion engine this country has changed from agriculture to the greatest manufacturing nation in the world. To show you how far we have come from the day of the pioneer just think for a moment how many of the things you use every day you do or could make for yourself and how many of them are produced outside your own community. This great change in production has necessitated a corresponding change in the marketing of the products of industry. For no matter in what volume goods are produced in specialized industry we should all suffer privation if we lacked a satisfactory system of distributing them over the country. The life of industry depends upon a proper balance between the production and the consumption of manufactured goods. To maintain that balance has been built up a complicated machinery of distribution of which your business and mine are a part.

The distribution of manufactured goods runs along three main lines: the mail order house, the chain store and the regular route from manufacturer through wholesaler and retailer to consumer. It is in this regular route from manufacturer through wholesaler and retailer that the salesman finds his place. The dealer cannot possibly visit all the factories where the goods he sells are made, neither can he go to his wholesaler whenever he needs goods; hence the salesman.

We salesmen, then, are direct representatives of the manufacturer or the wholesaler to you—the dealer. As such we are envoys who must adjust differences, collect backward accounts and carry information to you and to the house. We are the organ by which the house sees, hears and feels. In other words, we are the direct link connecting you with your source of supply; the wire, live or otherwise, which carries to you news of the larger markets and trade conditions and carries to the house news of you as a business man and a citizen of your community.

Now the salesman's business and your own are very closely allied. He, like you, has chosen the selling of merchandise as his means of support. He travels from town to town selling to his customer—the dealer—the same

*Paper read by Wm. J. Spencer at annual convention Michigan Retail Hardware Association.

merchandise which you sell to your customer, the consumer. Going about from store to store throughout each working day he collects much useful knowledge in methods of retail merchandising. He sees in some store a method of goods display which would revolutionize yours. He may have a pretty shrewd guess as to why your turnover fails to turn. Are your relations with him the friendly sort that will permit him to pass on these tips and hints which he collects in his travels?

There are many ways in which you can use a salesman.

There is information regarding the goods you have on your want book and on your shelves. The chances are that he can tell you many things about their manufacture and use that will make them more interesting to you and your customers.

In a line as diversified as now carried by general hardware stores new merchandise is continually appearing. A good deal of this becomes staple but some can be classed as freak merchandise. It looks attractive but becomes one of those stickers which hold up, the turnover percentage. Your regular salesman is not apt to load you with this class of merchandise as it becomes a boomerang which reacts against him.

Next is reminding you of seasonable items; that is, taking care that you have the right merchandise at the proper season of the year and that it is ordered far enough in advance to insure delivery in time for your needs.

Protecting you on price raises as much as possible and bringing directly to your mind changes in price, thus keeping you up to the minute on price fluctuations. Probably every man present has many times used salesmen to good advantage in this particular.

Giving you ideas of general business conditions in the locality. This enables you to determine whether your particular store or town is falling behind or whether the condition is general.

Helpful suggestions in marketing goods; that is, passing ideas that have worked in one place along to another.

Endeavoring to keep you in good credit standing and helping you to explain mistakes or errors, either your own or the other fellows', thus smoothing over the rough spots in your dealings with manufacturer or wholesaler that will crop up and which can be handled better by personal contact than by a cold blooded business letter.

Very frequently a dealer can save considerable time by having the regular salesman from whom he purchases certain lines take full responsibility for sorting up and keeping the proper stock on hand. For example, some of my customers have definitely turned over to me different lines such as drills, planes, rules, bolts and paint. It is my responsibility to see that these stocks are replenished without a definite order being given. You may rest assured that your stock on such items will be as efficiently cared for under this plan as though you gave it your personal attention and no salesman worthy of the name would abuse the confidence you place in him by overloading you as the real measure of

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ORGANIZED IN 1889.

This Company has returned
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By careful selection of risks. By extremely low Expense Ratio.

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Detroit Congress Building

a salesman's success is the confidence he inspires in his customers.

The experience and knowledge of a general hardware salesman in sorting up a new stock is of inestimable value. Very few men, even though of long experience in retail stores could properly make up a stock order.

Many other ways will occur to you where the salesman could help you with your problems. In fact, if you make use of him, he can be one of your most valuable employes and unique in the fact that he does not appear on your payroll.

There is one other point which I would like to touch on and which you possibly have never thought of and that is the matter of the salesman's time. Any number of perfectly legitimate things may turn up to keep you from giving him prompt attention and he understands and expects these delays. But though he may sail in like a "lily of the field that toils not and neither does it spin" his house expects an average of about eight orders every working day from him and it takes tall hustling to get them in. If you keep him waiting needlessly you make it impossible for him to complete his schedule without cutting someone else short. So if you agree that the salesman is worth while in the business world give him place and make some arrangement for spending the necessary time with him.

So we come back to end as we began: what is a salesman and what does he mean in your business? All of these helps which I have outlined and many more you have a right to expect from the salesman who calls upon you. Are you getting them? If not, is it his fault or yours?

Selling a Business Conducted Under Trade Name.

The question of the liability of the seller of a business, that has been conducted under a trade name, for goods thereafter sold his buyer, by persons who have no notice of the change in ownership, is one of importance to business men in general. While the question has been the cause of many lawsuits, it cannot be covered by the statement of a rigid rule because each case of this kind has necessarily been decided in the light of the facts involved.

However, generally speaking, a merchant in such a situation, should for his own protection, give substantial notice of the change in ownership, in order that those dealing with the new firm would not do so under the belief that the seller was still the owner. This is true because if wholesalers, jobbers and dealers sell the new owner, under the belief that the old owner is still operating the business, the latter may, under certain circumstances, be held liable for goods so sold if the new owner fails to pay for them.

In other words, the seller of a business, that has been operated under a trade name, cannot stand silently by and see those who have been furnishing him goods continue to furnish the new owner goods, under the old trade name, in the belief that the goods are being sold to him, and not run risk of liability if the goods are not paid for. The application of this rule of liability

may be illustrated by a brief review of the following case.

In this instance a merchant had for a number of years conducted his business under a trade name. Thereafter he leased the premises and business, retired from the enterprise, and his purchasers continued to carry on the business under the old trade name.

No general notice of this transfer of the business was made, and a wholesale firm that had been supplying the merchant continued to supply the buyers without notice of the change of ownership. This continued until goods in the sum of \$2,342.59 had been furnished. The wholesaler then, it seems, ascertained that the merchant to whom he thought he was furnishing the goods had disposed of his interests in the business many months before.

A dispute followed which culminated in the wholesaler bringing suit against the seller of the business for the value of the goods furnished his buyers. This action was based on the fact that the wholesaler claimed it had no notice of the change in ownership of the business; that it supposed it was dealing with the same man it had dealt with before. The contention being that for his failure to give notice of the sale of the business the merchant should be held liable for goods furnished his buyers.

Upon the trial of the case a judgment was rendered against the merchant in favor of the wholesaler firm. From this an appeal was taken and the higher court in affirming the judgment, in part, said:

"No public notice of the transfer of the business * * * was given, and * * * no notice was given to the plaintiff (wholesale firm) or his sales agent. The defendant (merchant who sold his business) was liable to all persons knowing his former ownership of the business who extended credit to the firm after the transfer of the business without public or personal notice of his withdrawal therefrom, although they had not transacted business with the firm."

From the foregoing it is obvious, that a merchant who sells a business which has been operated under a trade name, and fails to let the public know of this change in ownership, may incur serious liability if his buyer fails thereafter to pay for goods purchased under the old trade name. Certainly, in view of the holdings on this point, one selling a business in a situation of this kind should use some care, in the matter of giving notice of the transfer of the business, and make certain that persons dealing thereafter with the new firm will do so with knowledge that he, the seller, is no longer interested in the business. Leslie Childs.

Kalamazoo—The Kalamazoo Discount Co., 508 Kalamazoo National Bank building, investment banker, has been incorporated with an authorized capital stock of \$100,000 common and \$200,000 preferred, of which amount \$10,000 has been subscribed and \$1,000 paid in cash.

Detroit—The Arctic Fruit Ale Co., 1558 Holbrook avenue, has been incorporated with an authorized capital stock of \$10,000, \$8,000 of which has been subscribed and paid in cash.

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THE SPIRIT OF SERVICE.

Greatest Man in Trade is Greatest Servant.*

In coming before you as your President in this the thirty-first annual convention of our Association, I wish, first of all, to serve as a voice of the entire membership to express their appreciation as well as my own for the faithful and efficient work which has been done by the various committees and by our Secretary in making possible this gathering and providing a program and an exhibit from which we all expect to receive so much pleasure and benefit.

It is hard to realize the vast amount of detail which must be covered to put over a series of meetings such as we know are in store for us and, while I thank you for the honor of being chosen to preside at this convention, the real work has fallen upon others and to them must go the praise and our appreciation.

I shall leave, also, the detailed report of Association activities during the past year to those who have been more closely connected with these activities than your President has had opportunity to be.

Mr. Scott, the Secretary, and Mr. Nelson, the Field Secretary, will give you, during the convention, a summary of some of the things accomplished. As you all know from reports sent out from time to time, our Association has increased in membership during the year, even though the State had been pretty thoroughly combed before. Group meetings have been held within the reach of nearly all the members and I am sure I express the sentiment of every one who attended one of these meetings when I say that these little conventions are among the most important and helpful of Association activities.

The past year has been one of rapidly changing conditions. Our personal retrospect of the year will depend almost entirely on the conditions under which we are doing business, for being retailers the income of our own individual trade territory is the thing that counts. We read with interest a trade report telling of the remarkable rise in the price of grain, especially wheat, but those increased values may or may not mean increased income in our own trade territory.

Michigan is a very cosmopolitan State. Some of you find your trade territory income produced from manufacturing in its various branches, many of which are specialized in certain locations, some from agriculture, some from horticulture, a few in part from lumbering and a few from mining, so that no general statements are safe as to the trend of the year which is gone, nor of the new one we are entering.

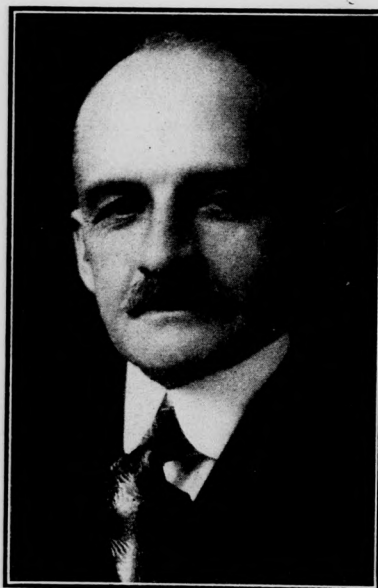
No one can say, and have it apply to each of us, "times are good" or "times are bad," "collections are good" or "collections are slow," or how prospects are for the future. Those are things which are localized to a great extent and are different sometimes in towns closely adjacent because of differences in community income and, more often, differences in the spending

and paying habits of the different communities.

Many of the local conditions which we work under are beyond our power to change. We must adjust ourselves to them. A prime essential, however, is a thorough understanding of our locality, its income, its source of income, its commercial habits, and beyond that, the trend of thought of its people. A spirit of optimism in a community is one of the first items on the list of things that make up the "good will" of a business. There can be no good will where there is pessimism, discouragement and distrust.

If we over sell our community, especially if we use easy credit as a leverage to over sell, we are planting the seeds for discouragement and even despair on the customer's part when the payments are due and once Mr. Customer loses heart and resigns himself to the thought of continual debt, we have gone a long way toward ruining that customer.

While we cannot perform miracles



A. J. Rankin.

which will increase the income of our territory, we can, by our selling methods and our counsel, assist our customers in making that income cover their needs and some of their wants.

Commerce has been defined as the process of supplying the needs and wants of mankind.

In the hardware trade, perhaps more than in some others, we are continually confronted by the two demands of the customer—his needs and his wants. There is no sharp line of demarkation between them and very frequently the customer does not analyze his proposed buying closely enough to see clearly what he needs and what he merely wants. Without assuming to superior wisdom, we should be able to distinguish between their needs and their wants and adjust our selling efforts, our terms and even our collections accordingly.

Our customer may need paint for his house but he may want a radio; his wife may need a washing machine but she may want something else.

If the customer is able to buy both his needs and his wants, we are glad, but if he cannot or should not buy

both, there comes a real test of salesmanship, for it is a queer fact about many people that it is easier to sell them their wants than their needs.

To follow the line of least resistance in every case is not true salesmanship. In considering our customer's needs and wants, as we survey our trade territory, it is well to remember that our keenest competition is not our brother hardware merchant, but the fellow in some non-essential line who is catering to our customer's wants without regard to his needs.

The dollar spent foolishly or even unnecessarily for an unneeded want is not available either to buy the things we have which our customer needs or to pay for what he has already bought.

If we are to assume to the honor of the office of merchant to His Majesty, the Common People of Michigan, we must accept its obligations. We must buy wisely and efficiently. We must house and display the wares systematically and well, so that we may serve promptly and we must sell not only with regard to the dollar we put in the till to-day and the one we hope to put in next year, but even more in regard to the customer's ability to part with that dollar and the benefit he will receive from what he buys with it.

We know that the old-time rule, "Let the Buyer Beware," which held sway in law and practice since the time of the Romans, has in our generation been reversed and it now reads, at least in the minds of American people, "Let the Seller Beware." The question which has been asked for 1900 years, "Am I my brother's keeper?" is being answered in the affirmative and is being accepted as the working principle by an ever increasing proportion of American commercial life. The theory that the greatest man is he who is the greatest servant is as true of hardware men as of statesmen or philanthropists.

With that spirit of responsibility and service we have come together as representatives of those whom we serve that we may discover better means of serving them, more efficient methods of carrying on the task of distribution in which the retailer plays so important a part.

Let us listen to the addresses that are to follow with our customer's ears. Let us take part in the discussions as though voicing the sentiment of our people. Let us view the display of merchandise at the exposition with our customer's eyes. Then we will go back to our job in the old home town better fitted to serve as the retail hardware men of Michigan.

Our One Enemy.

About the only real enemy a man has is himself.

We say, "In spite of the whole world and all the devils below I will achieve!" What we really mean is, "In spite of myself I will achieve!"

In the long run no one can do us much harm except ourself.

A recent writer says:

"The path of success is wide open, the competition is negligible. There is no jostling—in fact, travel on it is a trifle lonely."

No one gets as much in a man's way as himself.

Trend in Organized Horticulture in Recent Years.

Written for the Tradesman.

Somewhere about three-quarters of a century ago the American Pomological Society was organized in Boston, Massachusetts, and during fifty years of its existence, its counsellors were largely from those engaged in horticultural pursuits for the fun of it. The transactions of the organization show that it was largely engaged in the work of being helpful to people who wanted to bring about their homes the best products of the orchard and garden, and the interest centered in the production and selection of varieties adapted to special purposes. But all centered in the amateur group. A new variety of apple was given careful attention and its attributes studied with reference to its adaptation to the uses of people who loved the cultivation of fruits for the pleasure there was in it. To be sure, the market question came in incidentally in many ways, but was a collateral consideration. In the last few years, however, the attention of the society is very largely devoted to questions connected with commercial fruit growing. The question, "Will it pay?" is a live one in the minds of the men who fashion the functions of the Society.

Fifty or sixty years ago state organizations came into being in Ohio, Michigan, Illinois, Indiana and Wisconsin, the Central States, in the interests of horticulture; fruit growing being merely one of the branches to which the organizations were devoted. In looking over their transactions I find that in the early days the discussions of fruits and flowers and vegetables were intimately connected with those who grew these products in connection with the home needs; and men and women united with these organizations for the purpose of acquiring information which would be usable for them in bringing the most delightful products of horticulture as a feature of home life; so that people living in cities were as interested in these organizations as people in the countryside. This resulted in mighty interesting programs and schedules of topics for discussion, and the amateur of today can well inform himself with regard to the varieties, methods of growing them and utilizing them in the pages of the records of these organizations.

I recall with the keenest pleasure the programs of the Michigan Horticultural Society forty years ago, and how much attention was given to the needs of the amateur grower. Varieties for market were discussed and marketing processes were talked about as incidents rather than the prominent features of the meetings.

Beautiful contributions from men and women devoted to horticulture characterize these early transactions, and whenever meetings were held in cities, the attendance of people having small places in cities was quite a feature of the gatherings, and the discussions were largely devoted to the problems of people growing fruits, flowers and vegetables, and the planting of trees for the development of home premises. The nurserymen and commission men

*Annual address of President A. J. Rankin at convention of Michigan Retail Hardware Association.

appeared at these meetings, but their problems were not featured to any great extent. The Michigan Horticultural Society to-day is almost entirely devoted to the growing of fruits for market. The growing of flowers and vegetables and the development of beautiful home premises are the merest incidents connected with its programs.

I am not relating this in a fault finding way, but I am questioning whether we are not neglecting very important features in the usefulness of horticultural information while we are devoting almost exclusive attention to the commercial side of horticulture.

In a little correspondence I have had recently with the secretary of the Indiana Horticultural Society, I have learned that the same facts with regard to the trend in Michigan horticulture are even more emphasized in Indiana. The secretary says that their discussions are not only largely attached to commercial horticulture, but they have eliminated almost all of horticulture except fruit growing, and just at present the interest is decidedly narrowed down to the varieties of apples to be cultivated for profit, and the best methods of promoting commercial apple growing.

In the recent meetings of the Michigan Horticultural Society which have been well attended, I have noted the personnel of the gatherings and was delighted to see the discussions rather dominated by young men engaged in fruit growing for profit. This, in a way, was a delight to me because I have hoped that the younger element would come strongly into the activities of the organization and actually control its processes. And the discussions indicate the value this trend in horticulture has in the development of the State.

In a copy of the Grand Rapids Press the other day I noticed a brief article indicating that the President of the Michigan Horticultural Society was deeply interested with other kindred spirits in the organization of a marketing association in Western Michigan. While I think the tendency is to create too many organizations in all lines of human activity, it seems to me that this is a very promising movement, and my interest in it is largely that the State Horticultural Society may eliminate to some extent the commercial problems and again resume its old function of usefulness to the amateur grower.

I would like, again, to see city people who want to have a few fruit trees, grape vines or small fruits, together with a good selection of shrubs and flowers as an accompaniment to their homes, become interested in the society for the sake of getting the counsel of experts in helping them to bring about their homes the attractive things which make life worth living. As our cities expand, there is a growing interest in the development of small places through the aid of horticultural accompaniments, and more than ever, questions are arising as to what to plant that will give the largest satisfaction to the families occupying their own places. No organization is filling the need which these people feel in seeking counsel and assistance. There

is a growing interest in country places to bring about them the things that add to the pleasures of the owners as distinct from the planting of things solely for profit. The fruit grower who has his large area in orcharding devoted to Northern Spies, Baldwins, Jonathans, Greenings, etc., has a hankering for a few exquisite things for the use of his own household that it will not pay to grow in a commercial way, and to meet these desires, horticultural societies ought to bring out the counsellors who can give ready advice that will be valuable to these enquirers. Therefore, we ought to check the tendency to commercialize our horticultural organizations, and I plead for the renewal of interest and enthusiasm in the best varieties for home use and the beautiful things that can be grown without reference to their commercial value.

The pendulum has swung strongly from amateur horticulture to the purely commercial problems in state and National Societies devoted to horticulture, and I hope that it will swing back again so as to open the field of discussion largely to the interests of more beautiful homes in city and country in such a way as to bring into the gatherings as large a percentage of amateurs as we have of those devoted to marketing interests.

Charles W. Garfield.

The campfire girls will begin the celebration of their thirteenth anniversary on March 15 with a national housework week. The idea is so novel and salutary that it deserves public attention. The plan is to have mother turn over the housework and take a vacation for a week, while daughter dons cap and apron, assembles broom and duster and sweeper, takes over the kitchen domain, including the circumjacent regions of the pantry, ice chest and cellar bins for vegetables and in general operates the domestic menage. The girls propose on their own behalf to use the week to acquire experience, to accumulate a stock of fun along fresh lines and to promote all the dexterities, competences and manual arts which are required for the performance of mother's duties as well as mother has performed them. Housework week is entitled to stand well up in the list of the special weeks.

The psychological test for taxi drivers is nothing to joke about. The taxi is a sort of savage among the vehicular throng that crowds the streets. It is dowered with an extra propulsive force in the shape of an occupant or occupants who are the constant victims of the urge to get there. The man who guides this screaming demon has to be bold and daring above the average, and his mental state and competency are far more important from the standpoint of the general traffic than for the one or few "fares" who have intrusted the individual urges to him. By all means let the psychological or any other test be applied forthwith, so that the multitude who walk and ride and cross streets may feel sure that the taximan is all there in all his efficiencies and directive controls.



How to get the "yes" that means more sales

That moment when the customer hesitates and her order seems completed, five times in ten, many grocers say, this gets more business:

Suggest to your customer, "And a package of these fresh Sun-Maid raisins?"

Because she is using raisins more than ever now—because she *knows* Sun-Maids—she is almost sure to say "yes." And then she is an immediate prospect for the *other* things that make raisin foods:

Flour, shortening, eggs, milk, cereals, cornstarch, baking powder, yeast, seasonings, and so on.

"Plus selling," this is called. It makes extra sales, extra profits. Instruct your salespeople to try it—and watch what happens.

Sun-Maid Raisin Growers of California
FRESNO, CALIFORNIA

SALES AGENT

Sunland Sales Association
610 Hearst Bldg., Chicago, Illinois



Michigan Retail Dry Goods Association.
 President—J. B. Sperry, Port Huron.
 First Vice-President—Geo. T. Bullen, Albion.
 Second Vice-President—H. G. Wesener, Saginaw.
 Secretary-Treasurer—H. J. Mulrine, Battle Creek.
 Manager—Jason E. Hammond, Lansing.

Ribbons Put to New Uses.

Sport hats made entirely of ribbon are being featured by a large ribbon manufacturer in his special display room devoted to showing what can be done with ribbons. The hats are fashioned of roman striped ribbons and aside from their novelty, have the advantages of being crushable and also adjustable to bobbed heads through a unique snap fastening arrangement. Varied kinds of made up ornamentation account for a large share of ribbon consumption at the present time according to this manufacturer, who sees great progress in merchandising the goods through such means. The ribbons in demand, he said, were roman striped goods, ombres, grosgrains and some of the highly lustrous plain numbers and moires. The narrow ribbons still dominate, although there is some interest in wide merchandise. This manufacturer is putting into work ribbons in pastel colors to be worn with white dresses this Summer.

Advance in Linoleum Prices.

Owing to the increased cost of raw materials entering into the manufacture of linoleum and felt base goods, the George W. Babson Co. announces an advance in price on linoleum averaging from 8 to 10 per cent. and of 4 per cent. on feltex rugs and yard goods. The increase on linoleum is already effective, while that on feltex rugs and yard goods goes into effect on March 1. The company says that it is prepared to accept business on the basis of the new price list only until April 30. There is no change in terms or discounts. Orders already on the books will be filled at old prices and jobbers who have accepted orders from retailers for specified quantities are authorized to fill such orders at the old list. "As there is no tendency at this time," the company adds, "toward any softening of raw material prices, there is in consequence every indication that prices for linoleum this Spring will be exceedingly strong, if not even higher for certain grades."

Knit Outerwear Prices Firmer.

A more or less general price advance is expected to be made soon on Spring knitted outerwear lines. Manufacturers say that the higher cost of yarns is the basis for the rise. At the moment there is a fair amount of business being done for immediate delivery. In women's goods the golf and tuxedo

numbers are described as among the best moving items. At the same time there is considerable buying interest in the so-called "lumberman's" jacket, which simulates leather in appearance. Considerable stress is being placed by buyers on staple goods on which they do not have to fear any sudden fashion change, according to one manufacturer. In men's knit wear some of the fancy novelty merchandise is selling with a distinct trend toward brighter colors.

Fancy Pajama Suits Wanted.

The women's underwear manufacturers are preparing to meet a demand, already in evidence, for fancy pajama suits for boudoir wear. Models are shown in a variety of styles made up of printed crepe in large floral designs on light or white backgrounds. The styles range, according to a bulletin from the United Underwear League of America from the simple slip-over type jacket to those with revers and lapels. They are trimmed with tucks or bands of plain material, and to differentiate them further from sleeping suits a belt is usually placed at the waistline. The prints are of sufficiently good texture and fast colors to stand the amount of laundering given Summer dresses, so that the pajama suits are recommended on both decorative and practical grounds.

Belt Styles Called For.

The call for colored suede belts for women continues unabated. It is estimated that about eight out of every ten tailored dresses are fitted with leather belts, and for this reason business has started off in even greater volume this season than last. While the belt of moderate width is most frequently asked for, there is a hint in the Paris dispatches that the wider belt will be revived. Patent leather is coming to the fore once more, not only as the staple it always is, but as a style article. Plain patent leather, or a combination of it with leather of other colors, is especially good. Novelty belts are particularly popular at present, and manufacturers can hardly meet the demand for them.

Lighter Cashmeres Coming In.

The feeling is quite generally held in the women's wear fabric market that the lighter weight cashmeres will be in stronger request during the coming weeks for simple, mannish suits. These weaves are of the closely shorn and woven variety and are said to be replacing in vogue the looser woven fabrics which have had a considerable run of popularity. The colors wanted are henna brown, amber, Venetian and sapphire blue, aquamarine green and moonstone gray. The call for black is described as quite strong.

Hair-Brush Outlook Improved.

While the bobbed hair vogue has somewhat checked the sale of women's hair brushes, manufacturers say this is not being felt as much as was the case recently. Orders are coming in now in a fair way and the expectation is that next Fall's business will shape up well. In women's goods the narrow oval type is a leader, while the demand for the round brush with short handle is about equally divided between men and women. The leading woods now in favor are ebony, turtle ebony, redwood and satinwood. The popular retail selling prices for good brushes are said to be from \$3.50 to \$5. Many of the brushes are made so as to match up with mirror, manicure and other toilet articles.

Black Hose Still Lead.

Despite the active movement of colored and novelty hose in this and other cities, an analysis of sales by one of the leading hosiery concerns in the country shows that black is still the best selling shade. This is as true of the metropolitan district as it is of other parts of the United States, where the proportion of sales of black hose to colors is practically the same. Another somewhat surprising feature of the analysis in question is that it shows sales of white hose to be larger than is generally supposed for this season of the year, both here and elsewhere. One of the fastest "comers" in the colored hose is "blonde satin," which promises to be one of the most favored Spring hues.

Interest in Two-Piece Suits.

Notwithstanding the dominating position of the ensemble, there is a certain amount of interest in two-piece suits for Spring. The orders being placed for them do not total large by comparison, but they still occupy a definite placing in the buying of quite a few retailers. The stores they represent have found that the tailored two-piece suit still finds favor with many customers, particularly for early Spring wear. One manufacturer, in discussing the demand, added that he thought the rather high price at which a good ensemble must retail will tend to react favorably on two-piece suits, which command a substantially lower retail level.

Denim Demand More Active.

One of the features of the colored goods end of the cottons market lately has been the steady business done in denims. Cutters and jobbers both are buying them, but the great bulk of the business is being placed by the former. At the present prices for standard goods, which are based on 19 cents for 2.20 yard white backs and 17½ cents for 2.40 yard double and twists, denims are regarded as the best bargains in the market gauged on the basis of cotton cost. The general feeling is that the next change in the price of the goods must be upward, and this is responsible in large measure for the increased activity that has been seen lately.

Spring Suits and Light Weights.

There has been a light pick-up in the buying of men's Spring suits by retailers, but the necessity of further

liquidation of present stocks and the tight situation as regards collections are hampering factors. Because of the small difference in weights many retailers are apparently going to limit further purchases to suits that will sweeten their present stocks. The manufacturers are going ahead cautiously with Spring production, but dut to their small supplies of piece goods they have been forced to do some additional purchasing.

Novel Dance Sets Taking Well.

Dance sets, consisting of step-ins, brassieres and garters to match, are among the best-selling novelties now being put out by the women's lingerie manufacturers. The sets are shown in very elaborate styles, with the step-ins made of crepe de chine or radium. The brassieres and garters carry out the design spirit of the set, although usually made of satin. Lace is used plentifully as trimming, with ruffles much favored by buyers. Considering the quality and novelty of the goods, the prices asked for them are generally regarded as moderate.

Trespassers on railroad property risk not only injury or death, but loss of indemnity.

Lost jobs and lost friends often are the result of lost tempers.

Leather Goods

Ladies Purses—The latest fashions for spring—in patent leather, with a flat strap, and red handkerchief container on the outside. Another one has handpainted designs on the flap, also made of patent leather. These numbers at \$24.00 and \$21.00 a doz. respectively.

Men's Pocketbooks—Bill folds at \$4.00, \$4.25, \$4.50 and up to \$16.50 a doz. Snap tops at \$2.15, \$2.25, \$4.00 and \$4.25. We are featuring a CIGARETTE CASE, very special, in black, brown, and tan with a match carrier at \$2.50. Sells easily at 35c.

Send for samples today or ask the salesman to show you the complete line.

Paul Steketee & Sons
 Wholesale Dry Goods
 Grand Rapids, Michigan

Adaptability in Shoe Salesmanship.

Written for the Tradesman.

The good salesman speedily learns to adapt himself to the moods and peculiarities of his customers. Adaptability is essential to success, in shoe selling as in salesmanship of any other class. The salesman must be able to sub-consciously size up a customer, and to instinctively sense which way the wind is blowing. This in turn requires that he concentrate all his thoughts and energies upon the sale in hand.

No salesman can afford to let his wits go wool-gathering. It is his business to find the particular pair of shoes which will satisfy the customer. And much of his success depends upon his ability to persuade the customer that a certain pair of shoes are just the shoes he is after. The salesman's aim, naturally, will be to center the customer's attention upon the shoes.

It pays to meet a customer half way and to inspire him the moment he enters the store with the feeling that he is welcome, and that the whole store is at his service. A retailer of my acquaintance who has justified his methods by a thorough-going success makes it a rule in his store to speak first to the customer. If Mr. Retailer is there, he greets each newcomer personally; if not, the head clerk does so. He may be engaged at the moment, but he makes an excuse, greets the new customer with, "Good morning, madam. Please take a seat," and returns to finish his immediate task. The cordial welcome has grown to be an outstanding feature of that particular store.

It may be easier to wait until the customer comes to you; but it creates a far more favorable impression to meet him half way, and, as this retailer does, to speak first. And to speak pleasantly. Comparatively few customers know exactly what they want, when they are buying shoes. The proportion of people who do not remember what size they are wearing is astonishing. The customer who knows exactly what he wants is easy to handle, provided you have that precise thing.

It is in the handling of customers who aren't quite so decided as to what they would like that salesmanship proves itself. The salesman's aim will be, as rapidly as possible, to learn what are the customer's particular likes and dislikes. The shoes he is wearing at the time may furnish an initial clue as to his preference; usually he will express a vague preference for a patent or an oxford, or a broad toe. Follow that line in your subsequent fitting. Try on the style he prefers; and this will speedily elicit further hints as to the prejudices and preferences that will guide you in assisting your customer to make a selection.

For, bear in mind always, it is the customer, not the clerk, who is to wear the shoes, and it is the customer, not the clerk, who must be thoroughly satisfied. Your business is to give him what he wants.

The skillful salesman does not need, as a rule, to try many shoes. He will have some initially expressed fragment of preference to guide him at the outset; and his aim should be, by mental-

ly noting the customer's expressions of opinions, to quickly work down to the exact style that will suit. When trying on a shoe, take care to emphasize its strong selling points—the excellent quality, the good fit, the attractive, stylish appearance. Watching your customer, you will be able to tell if he is favorably impressed. If he is, urge trying on the mate. And, if he consents, that is the shoe to push and to sell. A different size may be necessary to secure a satisfying fit; but it is far easier to sell the customer a shoe of that particular style than to start all over again with something totally different.

And don't show impatience. You are there to try on shoes—to serve people who want to buy satisfying shoes. They have their mirth-provoking or exasperating prejudices, but their money is good. The store whose salesmen make "service" their watchword, who show at every turn a thorough willingness to do their utmost to satisfy the customer, is the store which will send them away with pleasant memories, and which will have them back when the next season comes along, and their sons and husbands and cousins and aunts with them.

A personal speaking acquaintance with individual customers is a good thing. To be able to greet a customer by name, to have a line upon his individual preferences or prejudices, to be able to refer casually to the hobby which interests him most, is very helpful in any line of selling. Not that it is usually necessary to discuss dogs or fishing or municipal affairs when you are selling shoes; a little, passing reference to the matter of interest is enough. It reminds the customer that you know something about him, and what he is doing, and what he is fond of. Keep the major part of your conversation for the shoes. The feeling that you are interested in him, that he knows you, will draw him back again and again. Instinctively people like to deal where they are known—that is, the class of people who pay their way. There are occasional failures who like to deal where they are not known; it will pay you to be adept in spotting them, too.

The good salesman learns to unconsciously adapt himself to each purchaser. He senses after a few words whether it will be better to indulge in jolly, or to let the customer do the talking. There are no set rules as to the best method of approach; the wise salesman knows quite well that no two individuals are alike, and changes his methods to suit each customer.

Victor Lauriston.

Money Should Not Be Supreme Goal.

Grandville, Feb. 24—The old saying that it is money that makes the mare go is as applicable to-day as it was at the time it was first uttered.

Money, money, nothing but money. The old story is remembered of the money mad man who found his millions, but being wrecked on a desert island died hugging his moneybags, there not being enough gold in all those bags to buy a crust of bread.

Money isn't everything, although one would think it might be judging from the wild scramble made by the multitude after the lucre.

A cartoon represents Secretary

Hughes at his desk, working over his cares of state while hecklers and fault-finding people whose servant he is, are continually nagging. Just below is another situation representing the Secretary freed from his official duties at work for himself in a private way. The trusts and multimillionaires are rushing in a mad crowd anxious to secure this man of acknowledged princely ability as a lawyer to take care of their legal business.

Well, of course, had Secretary Hughes cared more for his personal advancement, along lines strewn with gold, he would never have entered upon any public duty whatsoever. Had this been the case the name of Hughes would not now stand at the head of the greatest statesmen of the world. Instead, he would be known by a select few as a corporation lawyer of recognized ability and his bank account up into the millions.

It is well for the country that all men of intellect are not tied to the god of gold. Love of country has an influence on real manhood, and so we find men of acknowledged superior ability willing to serve the country in high places at a moderate salary, preferring eternal fame to mediocrity in palaces built with the gold of private earnings.

Back a number of years ago we had what was called the salary grab, when Congress voted itself a raise in salary commensurate with their needs. That was an unfortunate move, since it relegated many of the grabbers to private life at the next election. So alarmed did many of them become they turned the extra salary back into the U. S. Treasury. The worst aspect of the bill was its retroactive nature. People denominated it a steal, and the salary grab Congress went down in history as a bird of ill omen.

In looking back over the history of the Nation one naturally wonders what effect a money mad policy would have had with our National destiny had the principal aim of the forefathers been to fill their private coffers regardless of the National good.

Where would the name of Daniel Webster—the God-like Daniel—stand to-day had he sought only riches and left National affairs in the hands of common dubs of the present day sort. Schoolboys would not be reciting the speeches of that great New Englander—his reply to Hayne, and other eloquent remarks of the one and only Webster. Had the amassing of a large fortune alone actuated Webster his name would hardly be known among the great men of America. Fame even as gold is worthy of attainment.

The pay of U. S. Senators in Webster's day was \$3,000 per year, scarcely more than the pay of a foreman on a railroad job. It is plain that Daniel Webster did not go into politics for the money there was in it.

The scholarly and eloquent Charles Sumner gave his undivided services to his country for the paltry salary that would to-day be indignantly spurned by men in the lowest walks in life.

The Websters, Sumners and Hughes did not have the Almighty Dollar in their vision when they stepped into the breach and served the country as no other men could have done in their day. They believed that the dollar was not everything. Should that ever become a fact in this country the Nation will be well started on its downward shoot into oblivion. x

Mere money has no influence on men who have brains and a desire to exercise those brains for the good of humanity. Money is quite necessary to effectively carry on, yet it should not be made the supreme goal for human attainment. Old Timer.

Detroit—The Miller-Schorn Corporation, 338 West Lafayette boulevard, has been incorporated to manufacture and deal in building materials, erect buildings, etc., with an authorized cap-

ital stock of \$50,000, of which amount \$15,000 has been subscribed and paid in, \$600 in cash and \$14,400 in property.

Every efficient head needs a body of efficient workers.

THE MERCHANTS' CREDITORS ASSOCIATION, 208-210 McCamly Bldg., Battle Creek, Mich., turns slow and bad accounts into cash and the Client gets every dollar collected.

No magic about it—Ask us how!

References: Chamber of Commerce and Old National Bank, Battle Creek, Mich.

Henry Smith Floral Co., Inc.

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

BUY SAFE BONDS



ESTABLISHED 1853

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

Buy Safe Bonds
from

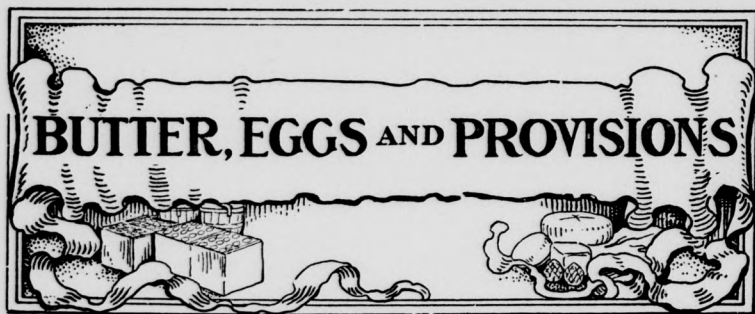
The Old National

Straub
CHOCOLATES

My But They're Good

STRAUB CANDY COMPANY

Traverse City, Mich.
Saginaw, W. S., Mich.



Stock Turn Ratio and How To Figure It?

In a letter just received this occurs: "What do you consider a fair net profit on \$80,000 yearly sales? Is there any way you could estimate about how many times stock should be turned to do this amount of business without a given figure for the stock carried?"

The average net profit in the grocery business during the last few years has run close to 1½ per cent. on sales, but the man who does a business of \$80,000 does four times the average business, so he should earn far more than the average figure. He should make anywhere from 3 to 6 per cent. on sales. Three would be good; six would be excellent. The net earnings on that size business, therefore, may range from \$2,400 to \$4,800.

But let us get one thought straight: That is that such a net, properly arrived at, is the residue after every proper deduction is made. It means what is left after every legitimate expense is deducted, whether the expenditure is actually made or not. Every direct expense must be taken out; all elements of shrinkage, actual or contingent, every depreciation or other burden must be deducted. The expenses must include a proper salary for the owner and interest on capital used, whether owned in total or partly borrowed. Rent must be deducted, whether paid to another or retained by the boss who also owns the buildings used.

I mention these things again because they are constantly overlooked and omitted. Every one of them belongs in expenses before any net profit can be declared. It is such methods of close, exact figuring that cause department stores to show earnings so very moderate—half to one and a half per cent. on sales. But when the department store states that it has made a given net, that net is net—it is sure—it is true—there is no question about its reality. And if you look at 3 to 6 per cent. that way, you will see that such ratios are very satisfactory.

I do not know where this grocer is located, nor does it matter much—and the amount of stock carried also matters nothing, because there are correct ratios for both these factors. Such ratios will be approached as closely and as rapidly as possible by live merchants. Such men will then seek to improve on the ratios. The object of asking questions is to learn of better ways and methods.

Any grocer located almost anywhere to-day can readily turn his stock twelve times annually, once every thirty days. Hence, he should do at least that well, and he can accomplish this by reducing stock to fit.

Let us assume an average margin of 20 per cent. Twenty percent. of \$80,000 is \$16,000. Deduct \$16,000 from \$80,000 and we have what? The cost of the goods sold during the year. The figure is \$64,000. Then if it requires \$64,000 worth of merchandise to provide for twelve months of sales and our stock must be turned once each month, one-twelfth of \$64,000 is the maximum stock we can carry on the average. Therefore, divide \$64,000 by twelve and get your answer. Then we find our limit is \$5,333.33.

Such is the limit of stock to be carried for such a business—and no more. Further, if this business is located near primary markets, a stock turn of sixteen, seventeen, or more, is quite feasible. On the basis of sixteen, stock of \$4,000 is the limit.

What will you bet that this man's stock is not actually from 50 per cent. more than it should be to twice as much or over? You would be apt to lose if you figured it anywhere below \$8,000, yet I do not know him nor his location. You might readily find it \$12,000. It often runs two, three or four times the proper amount, and healthy reduction would in such a case release from \$3,000 to \$8,000 from utter idleness.

So you can see, perhaps, why department managers insist more strenuously on short stocks and rapid stock-turn than on any other one factor of skill in merchandising.

Charlie Beeching, of London, has written another book for grocers. It is called "Salesmanship for the Grocer and Provision Dealer." It sells for three shillings, English, which means that you can buy it for around 75c delivered—and believe me, it is cheap at the price!

I like many things about this book. For one thing, I like the quite evident fact that Beeching believes grocers can understand good English, also that they are interested in the background of their calling and have the necessary intelligence to understand a description of such background. Maybe you have noticed that I have always gone on the same theory. I have never consciously been guilty of "writing down" to my audience—a thing I know many writers think necessary because of the supposed low order of intelligence among average grocers.

Such stuff gives me a distinct and lasting pain. I always have thought that any man who looks on his fellows from such an angle must be the narrowest kind of provincial; and it is famously known that provincials are not only strictly limited in their own intelligence, but that they are puffed up with inordinate conceit.

Charlie Beeching has run into his

RED STAR

The choice of the finest turkey wheat grown in Kansas, plus "our way of doing it" in the world's finest flour mill, make it possible for RED STAR Flour to rank as the outstanding brand. The success in the merchandising of RED STAR flour reflects the consistently increasing demand for the finest flour.



JUDSON GROCER COMPANY
GRAND RAPIDS, MICHIGAN

M. J. DARK & SONS

GRAND RAPIDS, MICH.

Receivers and Shippers of All

Seasonable Fruits and Vegetables

MOZART Brand Fancy Canned Goods

SWEET CORN
Special Small Grain
Corn
SUCCOTASH
Special Small Grain
Succotash
EARLY JUNE PEAS
EARLY JUNE SIFT-
ED PEAS
LITTLE GEM PEAS
SWEET MIDGET
PEAS
DAINTY SWEET
PEAS
TELEPHONE PEAS
MELTING SUGAR
PEAS
EXTRA SWEET
WRINKLED PEAS



CUT WAX BEANS
CUT REFUGEE Beans
GOLDEN WAX Beans
REFUGEE BEANS
EXTRA GOLDEN
WAX BEANS
EXTRA REFUGEE
BEANS
SMALL GREEN LIMA
BEANS
LIMA BEANS
FRESH GARDEN
BEETS
FRESH GARDEN
SPINACH
TOMATOES
WILD Blackberries
BLACK Raspberries
PUMPKIN
SAUER KRAUT
HOMINY

ABOVE ITEMS IN EXTRA STANDARD "GOODWILL BRAND"
ABOVE ITEMS IN STANDARD "WERTHMORE BRAND"

KENT STORAGE COMPANY
GRAND RAPIDS ~ LANSING ~ BATTLE CREEK
Wholesale Grocers
General Warehousing and Distributing

little book of only 134 pages of large, readable type a lot of illustrations drawn freely from history, psychology, philosophy and mathematics. He does not seem to be worried lest it be above the comprehension of the average grocer, and neither am I. You better send three shillings to C. L. T. Beeching, Secretary, Institute of Certified Grocers, 4 Cullum street, Fenchurch street, London, E C 3, England, and get the book. Put on all that address, too, for London is some village, if you ask me.

Just a word on a subject I should like to avoid, but feel best to talk on. Grocers who like to sell bulk goods because of the wider margin that can be earned thereon than on package goods should be watchful of the toilet facilities in their stores. Many such facilities are not merely a joke, but a disgrace so glaring as to justify any health officer in shutting up the store permanently, as they might close any other kind of social nuisance.

You all know what I am talking about. You also know that this is up to you to put right and keep right by the most unceasing, daily vigilance.

Paul Findlay.

Way of Relief For Independent Retailers.

Chain store advertising in the newspapers of Nationally advertised brands at cut prices is considered unfair competition by the independent retail grocer. But is it? Let us recall the facts.

When the chain stores were in the embryonic stage the National advertisers as well as other large manufacturers absolutely refused to sell them. The wholesale grocers bought goods in their name from these manufacturers for the chain system, thereby building up for a small immediate gain a colossal enterprise that now has these same wholesalers by the throat. And the wholesalers who worked the hardest for their own and their customers—the independent retailers—destruction are now making the loudest outcry against the manufacturers for selling the chains.

These wholesalers know in their own hearts that they, and they alone, are responsible for the tremendous growth of the chain systems, and that the manufacturer is absolutely guiltless.

The manufacturer has spent hundreds of thousands of dollars to endeavor to maintain the legal right to establish and fix his resale prices for the direct benefit of the wholesaler and retailer in spite of the lack of co-operation from these parties.

The results of this hind-sight of the wholesalers is the stupendous growth of the chain systems, who use the products of the national advertiser to promote their sales and to establish their own private brands. The advertising of the manufacturer as well as the advertising of the chain systems creates a demand for these products from the independent retailer on which he is unable to obtain a fair and legitimate profit. The result is that the independent retailer's largest sales are the products of the National advertiser on which his profits are the smallest.

His business built on such a demand for the products of the National advertiser is a business built on sand

without even a sea wall for protection, and cannot prevent a competitor in the form of another independent retailer or the chain systems from washing away his life's work by destroying his trade in cutting prices.

Yet there is a way out.

We have found that way. We are selling our own brands of high-grade products and are going to advertise extensively these brands.

We have the same right to use the brands of the National advertiser as a leader to build our own brands as the chain systems. Holstein Harvey.

Mark Twain's Sermon To Salesmen.

The famous humorist went to church one Sunday and heard a missionary talk. In his report of the address he lays convincing emphasis on the importance of knowing when to stop. "He was the most eloquent orator I ever listened to," writes Mark Twain. "He painted the benighted condition of the heathen so clearly that my deepest passion was aroused. I resolved to break a lifelong habit and contribute a dollar to teach the gospel to my benighted brethren. As the speaker proceeded I decided to make it five dollars, and then ten. Finally I knew it to be my duty to give to the cause all the cash I had with me—twenty dollars. The pleading of the orator wrought upon me still further and I decided not only to give all the cash I had with me but to borrow twenty dollars from my friend who sat at my side. That was the time to take up the collection. However, the speaker proceeded, and I finally dropped to sleep. When the usher awoke me with the collection plate, I not only refused to contribute, but am ashamed to state that I actually stole fifteen cents."

This is an old story but it is worth repeating because it brings out an important point in sales psychology—choose the right time to close.

New Food Standards on Various Products

The Joint Committee on Definitions and Standards for Foods will hold a meeting in Washington from February 24 to March 3 inclusive, when revisions of the definitions and standards for salt, alimentary paste and sauer kraut will be considered. Consideration will also be given to tentative standards for almond paste and it is expected that action will be taken on the tentative standard proposed for sweet cream butter. Other definitions and standards which will be under consideration at this meeting are those for ice cream, jams and jellies, syrups, buttermilk, flour and sausage. The standard and definitions recommended by this committee are used by Federal, State and City food control officials in the enforcement of pure food laws.

Mail Order Fish Open Retail Store.

The Frank E. Davis Fish Co., of Gloucester, Mass., the largest mail order direct-to-consumer fish company, has opened a retail store with a line of canned fish and salt mackerel in the Crystal Market, Cleveland. This is reported to be the first of others that may be located in principal cities to cater direct to the consumer and used as a distributing place for nearby cities.

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

Wm. D. Batt
F U R S
Hides
Wool - Tallow
Agents for the
Grand Rapids By-Products Co.'s
Fertilizers and Poultry Foods.
28-30 Louis Street
Grand Rapids, 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.



Moseley Brothers
GRAND RAPIDS, MICH.
Jobbers of Farm Produce

Fiegler's
Chocolates
Package Goods of
Paramount Quality
and
Artistic Design

FOR RENT

Cold Storage Space or
Warehouse Space on
~ RAILROAD SIDING ~
Just the Space for Small
Wholesaler

I. Van Westenbrugge
210 Ellsworth Avenue
Grand Rapids, Mich.

Green Vegetables are the Health Foods

New Texas Spinach, Carrots, Beets,
Cabbage and Iceberg Lettuce now
arriving fresh daily.

VINKEMULDER COMPANY
Excellent Qualities Reasonable Prices



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

Suggestions on Getting After the Factory Trade.

Written for the Tradesman.

A certain small city hardware dealer, in a community of approximately 20,000, has made a considerable success of the factory trade. I asked him the other day to give me his ideas as to the way this sort of business should be handled.

His plans are simple enough. They merely embody the basic principles of business-getting. They have, however, got him a good deal of business that most hardware dealers neglect. He writes:

"The question of 'How can I increase my business?' is ever before the real, the live, the energetic hardware dealer. With this end in view the question of opening up a new field by way of the factory trade may properly be discussed. The avenues of approach are many, and one need not depend upon one's own ideas. Seek helpful suggestions from those about you, be they competitors or trade journals.

"The scarcity of factories or the limited number of employes in any particular town need be no bar to a lively campaign for their trade. The factories will grow, so will the number of workingmen, and incidentally they offer a sure and dependable outlet for a large variety of hardware, usually of a variety that is always in stock in any hardware store.

"A very popular and telling method of business-getting is to make the rounds weekly, and above all, regularly, in order that your trade may learn to look for you on a certain day of every week; so that they may depend upon it that you will be there, to take orders or to give information as the case may be.

"The salesman should, of course, carry a line of samples with him. Belt hooks, hack saw blades, files, emery wheel dressers, babbitt metal and sample cards will suffice for an average line, and may be changed as local demands require. In a furniture factory, for instance, the natural lines to go after would be screws, nails, varnish etc. Study the requirements of that particular factory and make your stock correspond to their wants. Brass and steel butts suggest themselves in connection with firms that manufacture tables, desks, etc. Buffets and cabinets require a large amount of glass, thus enabling the hardware dealer to compete for this trade.

"Each furniture factory has an

upholstering department. Here shears and tacks are used.

"In the finishing department, linseed oil, turpentine, varnish, dry colors, etc., are used. Employes frequently require an addition to their private tool sets. Or they may make enquiry about household articles or the painting of a house. This is where the sample card of paints plays a prominent role.

"The same methods that have been mentioned as applicable to furniture factories may be applied to mills, foundries, electric supply houses, shoe and button factories, etc.

"By a careful cultivation of the men met in these rounds, an enviable position may be built up. One can make himself the middleman between consumer and jobbing house to a surprising degree. Make your customers feel that you are their adviser and will gladly furnish all the information they require. When at a loss yourself, you can always fall back upon your jobber, who will gladly help you in everything of this nature. Your customers will soon learn to depend upon you, and finding you careful about small orders will eventually give you larger ones.

"The keynote to a successful factory trade is the promptness with which orders are filled and also the regularity of the weekly calls. Splendid relations and substantial business may thus be established between the salesman and the factory staff. The result will justify the trouble."

A point to remember is that, particularly in the manufacturing plants in small communities where the office is quite apt to be understaffed, the manufacturer is pretty busy. So many big things occupy his attention that he does not bother himself very much with the details of purchasing. He likes to have this work taken off his hands. As necessity arises, he sends out to the nearest store for what he needs. The hardware dealer who caters to this class of trade, who keeps in touch with the special needs of each factory, will be pretty sure to get the trade for that factory. He is the dependable man whom the manufacturer can trust to look after the details of an order.

The telephone can be used to help this trade also. One small town hardware firm had an experience recently which illustrates the method. A large consignment of files was received at the hardware store. The proprietor at once telephoned the manager of a large local factory.

"We have just got in a new line of files," he announced. "I believe they will suit you. I am sending a boy up with a few samples."

Michigan Hardware Co.

100-108 Ellsworth Ave., Corner Oakes
 GRAND RAPIDS, MICHIGAN

Wholesalers of Shelf Hardware, Sporting
 Goods and
Fishing Tackle



Decorations losing freshness
KEEP THE COLD, SOOT AND DUST OUT
 Install "AMERICAN WINDUSTITE" all-metal Weather Strips and save on your coal bills, make your house-cleaning easier, get more comfort from your heating plant and protect your furnishings and draperies from the outside dirt, soot and dust. Storm-proof, Dirt-proof, Leak-proof, Rattle-proof
 Made and Installed Only by
AMERICAN METAL WEATHER STRIP CO.
 144 Division Ave., North
 City. Telephone 51-916 Grand Rapids, Mich.

WE INVITE

your orders for DEPENDABLE high grade oak tanned or waterproof cemented LEATHER BELTING. As belting manufacturers of twenty-four years experience, we are in a position to render any kind of prompt belting service, either from our LARGE STOCK on hand, SPECIAL MADE BELTS to fit a particular requirement, or REPAIRING leather belts that you need quick service upon. Call us on either phone.

GRAND RAPIDS BELTING COMPANY
 Leather Belting Manufacturers
 1-3 IONIA AVE. GRAND RAPIDS, MICHIGAN

THE TOLEDO PLATE & WINDOW GLASS COMPANY

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

All kinds of Glass for Building Purposes
 501-511 IONIA AVE., S. W. GRAND RAPIDS, MICHIGAN

A VISIT

to the G. R. Store Fixture Co. will put you next to saving money on Store, Office or Restaurant equipment. Cash or easy terms.

Foster, Stevens & Co.

WHOLESALE HARDWARE



157-159 Monroe Ave. - 151-161 Louis Ave., N. W.
 GRAND - RAPIDS - MICHIGAN

The boy at once took the files to the factory. They were used during the next few days and found quite satisfactory. An order for forty-five more was sent to the store.

The same plan is used by this hardware firm in pushing the sale of similar lines. With the manufacturer, results count; and if it is demonstrated to him that a certain article is all that is claimed for it, he will readily buy and pay the price asked.

This hardware firm makes a practice of canvassing for glass sales, and have secured a number of good orders that would probably not have been placed at all had they not canvassed. That is the main advantage of outside canvassing. It does not take business from competitors, but rather makes business on its own account.

Glass is always more or less in demand around factories. Windows get broken regularly, and the constant alterations and additions being made to large plants necessitate changes in the lighting arrangements as well. In a great many cases, however, the matter is not given very much attention. When a window is smashed, a workman remedies the matter by stuffing in a bundle of rags or nailing a board over the aperture. It may be left like this for months, or even years.

The opportunity thus presented for a good sale of glass occurred to a hardware dealer one day when passing a local factory. Being a believer in prompt action, he went to the office and saw the manager.

"Coming past the works just now," he said, "I noticed quite a number of panes of glass that had been broken and not replaced. Let me go through the factory and I will find out what is needed to replace all broken panes and give you a figure on it."

"Very well," said the manager. "It's a matter that should have been looked after long ago."

The hardware dealer carried out his inspection, and got a sizeable order out of it. In addition, he made arrangements with the manager to supply the factory with all glass in future.

At this season of the year there is considerable painting to be done around most factories. This gives the aggressive hardware dealer an opportunity to extend his paint trade. The factory trade in this department is well worth going after.

Factory business has the double advantage of bringing the name of the hardware firm continually before the employees in the shop. They know where the tools they handle come from. It frequently happens that the ordering of supplies is left with certain men in each department. They, therefore, get to know the one firm well, and are likely to deal there themselves, particularly if the goods supplied to the factory give full satisfaction.

Victor Lauriston.

Centering on the Sale.

Written for the Tradesman.

The men who do a great many things and many great things are the men who have learned to do one thing at a time, and do that thing with all their heart and soul and might.

This is as true of selling as it is of any other art or science of trade or

profession—or task. In selling, as in any other line of endeavor, concentration lessens the task—aspect of your work, and raises it to the scale of science or art.

Are you satisfied with your sales? Does selling represent to your mind a pleasant occupation or an irksome task? Do you find it easy to sell, or difficult? Do you sell more now than you used to sell—more this week than you sold the same week a year ago? Do you feel in your heart that you are a more capable salesman than you were—or have you doubts?

Try the experiment of centering your attention on each sale as it comes.

Mental concentration is a habit which anyone sufficiently determined can in course of time build up and develop. With this habit fully developed, a man can take up a task and devote his whole mind to the fulfillment of that task, to the entire exclusion of all other things. And, centering his entire attention upon the one task at a time, he finds that he can perform that task in half or one-third the time it used to take when he allowed his work to be interrupted by distracting and confusing thoughts of other things.

This isn't mere theory; and you, who have sold things, or tried to sell them, know quite well that it isn't theory. Have you ever tried to sell combs and at the same time to think about what a jolly time you're going to have at the dance this evening, or how funny So-and-So looked when he came in out of the rain the other night with his umbrella turned inside out. Let your mind wander off like that along devious paths—how soon you lose track of what the customer is saying to you, or even of what you're trying to say to the customer. Or even let your eyes stray to the front street, or turn aside to say something to another clerk—instantly you lose your grip on the sale.

Next time you're selling try, instead, the experiment of centering your every thought upon the sale. If you've fallen into the habit of letting your thoughts stray deviously you will find it difficult at first to concentrate—if so, you must keep on trying. Take personal charge of the customer the moment he enters, speak to him first, get a grip upon his wants, show the goods instantly, anticipate his questions by discussing the selling points when you hand out the goods for inspection—there's lots in that to keep you busy without thinking of other things. Watch the customer, study to adapt yourself to his ideas and to answer his objections. Tell him, tersely and tactfully, why you think the goods will suit him. Set yourself to find out just what he wants, and to satisfy his wants exactly. Fill your mind full with the thought of satisfying the customer; thereby you will effectively shut out for the time being thoughts of other things which would otherwise disturb you, and hinder the selling process.

Try this experiment, and keep on trying. You'll find that you sell more quickly, more effectively, and put across more goods. You'll take notice, learn to suggest things, become an enthusiast for bigger sales. And all this you'll do in less time, and with less strain and effort—simply because

your thoughts are centered on one thing at a time, and you're putting your efforts where they'll accomplish most at the precise moment when they'll accomplish most.

Victor Lauriston.

New Things in Novelty Lines.

Three items in popular-priced novelty merchandise are being featured by a wholesaler. One is a set of bead shoulder straps for evening wear, to take the place of the conventional silk band of undergarments. These are made of glass or lustrous agate beads or pearls in an assortment of colors. The straps attach both to the undergarment and the bodice of the dress, giving adequate support. They wholesale from \$8 to \$15 per dozen pairs. A new type of "necklace" is designed to be worn over the right shoulder, on a bias running to the left side. The necklace is twenty-three inches long. The beads composing it are of antique type, including galalith, Venetian and metal effects. This item wholesales from \$15 to \$36 per dozen. Five styles of a pendant necklet are being shown in a range of six different colored stones, the pendants ranging from seven to thirteen in number. The necklets are priced at \$15 per dozen.

Hosiery Outlook Is Good.

Although there is no apparent change in the current hosiery situation from that of a week ago, and little real buying is looked for during the rest of this month, the general feeling among first hands is that March will be productive of some very good business. A fair mail business is being done from day to day, and men yet on the road are turning in some business. The big mail order houses in the Middle West are reported still to be in the market for the greater part of their requirements, which means considerable business yet to come to the manufacturers who are in a position to meet the particular demands of these buyers. According to the current news letter of the National Association of Hosiery and Underwear Manufacturers, very few price recessions have been noted during the "off" season that is now in effect.

Interest in Men's Fancy Hose.

The vogue for men's fancy golf hose is described as stronger than ever this season. Retailers' orders have been good and prospects indicate considerable business yet to come. The patterns in both domestic and foreign merchandise run all the way from plain blocks to the most unique Fair Isle patterns. Good interest has also been shown in the better grades of fancy lisle half hose made of domestic mercerized yarns. Jacquard patterns rule in block and stripe effects. Colors run mostly to grays and blues or combinations of these hues.

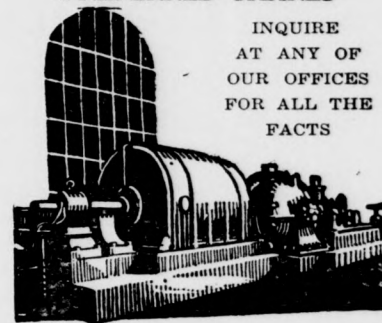
No one need experiment along lines where thousands have proven what can or cannot be done.

The most precious rewards come, not from self-seeking, but from unselfish effort.

Few men travel over the road of success without an occasional puncture.

20,000 PARTNERS PROFIT FROM CONSUMERS POWER PREFERRED SHARES

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Nothing as Fireproof
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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.
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News and Gossip About Michigan Hotels.

Jackson, Feb. 24.—Just recently the authorities of Jackson issued an order prohibiting the all-night parking of cars in any of the streets of that city. Simultaneously with the issuance of this order came the announcement from the different garages of that city to the effect that the rate for over-night storage had been advanced from 50 to 75 cents. A peculiar coincidence, at least. Jackson people may not realize it, but they will very soon discover that they are going to drive a lot of transient trade away from the hotels of that city. Already I have heard numerous traveling men say they are arranging to give Jackson the go-by as an over-night stop, and they undoubtedly mean what they say. This same thing happened in Bay City last fall. After the hotel men discovered they were losing trade by the ruling, strong pressure was brought to bear on the police authorities and the order was rescinded. The Jackson treatment of the situation looks like collusion and might be punished by criminal proceedings.

Other cities, realizing that the over-night auto trade is the mainstay of the hotels and other institutions, attach tags to all transient cars advising the operators that while they may be technically violating some of the municipal regulations, there is no intention of being disagreeable, and they are pardoned in advance of committing the misdemeanor; and these autoists go on their way and tell everyone they meet what courteous treatment they received in such and such cities. Most traveling men are willing to abide by any reasonable traffic regulations, but when they become nonsensical, they nurse a peeve which does not bode well for future visits to the places where they have been manhandled.

Down at Bronson, Harry Cheadle, a former Ohio hotel operator, has acquired by purchase, the old Farr House and re-named it the Bronson Inn. He has also remodeled it to the extent that it is hardly recognizable. A grocery store formerly occupying the corner of the building has been transformed into an attractive lobby with large plate glass windows, French doors and tasty decorations. In addition to all the other improvements, convenient lavatories and toilets have been installed. All rooms have been redecorated and convenient running water arrangements have been added to the upper floors. A tasty dining and lounging room are in evidence and the kitchen equipment is of the very best.

Mr. Cheadle, who was active in the affairs of the Ohio Hotel Association, is already a full fledged member of the Michigan body and is a desirable acquisition. He has already established a fine trade and deserves it.

Grant Eaton has gone back and taken possession of his first love, the Hotel Grant, at Coldwater, and is quite naturally regaining his old trade as well. He is a good hotel man and commercial travelers like him. The Grant is now in good physical condition and is deserving of patronage.

At Coldwater, the Arlington is operated by Kohn Bros., and has been for the past eighteen months. They were formerly engaged in the business in Indiana, where they were successful

and are making the Arlington do its paces as well. A 50 cent luncheon served the other day when I was there is certainly a strong drawing card:

Chicken Broth
Sweet Relish
Olives
Roast Prime Rib of Beef au jus
Roast Pork with Jelly
Baked Meat Pie
Creamed Onions
Mashed and Steam Potatoes
Kidney Bean Salad
Wheat, Rye and Brown Bread
Banana Cream Pie
Cherry Pie
Peach Cobbler
Beverages

Here also is a regular evening dinner at 75 cents:

Cream of Tomato Soup
Sweet Relish
Olives
Roast Prime Beef, Brown Gravy
Veal Steak Breaded
"T" bone Steak, Plain or with Tomato Sauce
Head Lettuce with 1000 Island Dressing
Wheat, Rye and Ginger Bread
Banana Cream Pie
Apple Pie
Loganberry Sauce and Home Made Cake
Beverages

The Hotel Charlotte, at Charlotte, is continually undergoing improvement and one would hardly believe it possible to make the changes shown and operate the hotel at the same time. B. J. Cairns, its owner and operator, set out to renovate the establishment and has fully carried out his ideas, which are excellent. One now occupies a room there which has been newly decorated and furnished, provided with running water, which together with excellent meals and fair prices are worthy of consideration.

At the Otsego Hotel, Jackson, they are serving an evening dinner for one dollar which deserves special notice:

Queen Olives
Hearts of Celery
Consomme, Clear
Puree of Split Peas
Broiled Michigan Whitefish
Lemon Butter
Breaded Calf's Brains, Tomato Sauce
Roast Leg of Lamb, Currant Jelly
Mashed and Browned Potatoes
Golden Wax Beans
Sugar Corn
Nut and Banana Salad
Gooseberry Pie
Pumkin Pie
Vanilla Ice Cream, with Wafers
Pimento and American Cheese
Coffee, Tea, Milk and Cocoa

Many changes are being made in the Otsego, all to the good. If this establishment could have an addition of forty or fifty modern rooms, there would be no necessity for building another hotel in Jackson, and even with the present equipment there another hotel would prove superfluous.

Since the death of her husband, Glenn Fillmore, a year or so ago, Mrs. Fillmore has been operating the Fillmore House, at Quincy, very successfully. Her rooms are clean and comfortable, meals excellently prepared and, in addition to the transient trade, she is building up an extraordinary local business. Her Sunday dinners especially are a strong drawing card. Mr. and Mrs. Fillmore were active members of the Michigan Hotel Association and enjoyed a large acquaintance among the fraternity.

The Hotel Elliott, Sturgis, D. J. Gerow, proprietor, never has any dull periods. It is well conducted. Before coming to Sturgis Mr. Gerow was one of the popular hotel men of Wisconsin, knew his lines thoroughly, and is giving Sturgis everything she could ask for in hotel accommodations. Of course, there is periodical agitation of hotel building there, but the business men of that city fully realize the situation, and so far have escaped the wiles of the hotel promoter.

Frank Ehrman, at his Columbia Hotel, Kalamazoo, has adopted another

HOTEL BROWNING

GRAND RAPIDS

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

150 Fireproof
Rooms

Rooms with bath, single \$2 to \$2.50
Rooms with bath, double \$3 to \$3.50
None Higher.

MORTON HOTEL

GRAND RAPIDS' NEWEST HOTEL

400 Rooms—400 Baths

Rates \$2.00 and Up

The Center of Social and Business Activities

THE PANTLIND HOTEL

Everything that a Modern Hotel should be.

Rooms \$2.00 and up.

With Bath \$2.50 and up.

HOTEL CHIPPEWA

HENRY M. NELSON

Manager

MANISTEE, MICH.

European Plan

New Hotel with all Modern Conveniences—Elevator, Etc.

150 Outside Rooms

Hot and Cold Running Water and Telephone in every Room

\$1.50 and up

60 Rooms with Bath \$2.50 and \$3.00

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Park-American Hotel

Headquarters for all Civic Clubs

Excellent Cuisine
Turkish Baths

Luxurious Rooms
ERNEST McLEAN, Mgr.



CODY HOTEL

GRAND RAPIDS

RATES \$1.50 up without bath
\$2.50 up with bath
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AND
Mineral Baths

THE LEADING COMMERCIAL
AND RESORT HOTEL OF
SOUTHWEST MICHIGAN

Open the Year Around

Natural Saline-Sulphur Waters. Best
for Rheumatism, Nervousness, Skin
Diseases and Run Down Condition.

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Flint's New Million and Half
Dollar Hotel.

300 Rooms

300 Baths

Under the direction of the
United Hotels Company

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WESTERN HOTEL

BIG RAPIDS, MICH.

Hot and cold running water in all
rooms. Several rooms with bath. All
rooms well heated and well ventilated.
A good place to stop.

American plan. Rates reasonable.

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HOTEL KERNS

Largest Hotel in Lansing

300 Rooms With or Without Bath
Popular Priced Cafeteria in Connection
Rates \$1.50 up

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HOTEL DOHERTY

CLARE, MICHIGAN

Absolutely Fire Proof Sixty Rooms
All Modern Conveniences

RATES from \$1.50, Excellent Coffee Shop
"ASK THE BOYS WHO STOP HERE"

FOR SALE—The Trumble Hotel, one
of the best Commercial and Tourist
Hotels in Michigan. No competition
and doing good business. Can use
some property. Part cash and easy
contract, 10% discount if sold in 30
days. Write or come and see.

J. A. HARPER,
Evart, Mich.

drawing card in his meal service, which became instantaneously popular. He was serving regular dinners for 75 and 90 cents, and a lot of them, but now he has adopted a new style of menu, giving a much larger variety, with also a varied scale of charges. This plan has been in vogue in New York hotels several months and has been much commented on. Here you are:

Tomato Purée with Rice
Stuffed Olives Pickles
Baked Potatoes French Fried Potatoes
Wax Beans
Pineapple and Banana Salad
Hot Rolls Assorted Breads
Apple Pie American Cheese
Ice Cream with Cake
Beverages
Above dinner served with
Roast Pork, with Apple Sauce 75c
Roast Young Chicken 90c
Imported Sardines 75c
Columbia River Salmon 75c
Whole White Meat Roast Chicken \$1
Single T-Bone Steak \$1.10
Double T-Bone Steak \$2.15
Single Sirloin Steak 90c
Single Tenderloin Steak 90c
Boiled or Broiled Mackerel
Butter Sauce 90c
Spanish Omelet 75c, Mushroom Omelet \$1
Peach Omelet \$1, Jelly Omelet 75c
Fried Spring Chicken 90c
Chicken Pot Pie 75c
Broiled Pork Chops 90c
Chicken Liver Sauté 90c
Country Sausage with Corn Fritters
Chicken à la King 90c
Grilled Ham with Candied Sweet Potatoes 90c
Eggs to Order 90c

A great many hotels which are serving on both table d'hôte and à la carte plans will find by adopting this combination menu a great saving over the two. Most patrons object to a la carte service for the reason that in the selection of a complete meal the charges are usually higher than one cares to pay. By the plan adopted by the Columbia, the portions are ample and the selection quite satisfactory. Service is also greatly facilitated.

Much credit is due the legislative committee of the Michigan Hotel Association in defeating the child labor amendment to the Federal constitution at Lansing, last week. The adoption of this amendment nationally would have been one of the greatest hardships ever endured by employers of mixed labor. Country hotels particularly, in order to exist, must, of necessity, employ minor labor. The work is not hard or the hours long, but is of such a character that to submit to union rules would simply mean going out of business. In many instances the smaller hotels utilize the services of the younger members of their family in table waiting and the preparation of raw foods for the kitchen. This in no wise interferes with their school studies and is not at all strenuous. The summer resorts draw upon this class of labor very largely during the vacation period and it furnishes a source of livelihood for the younger generation whereby they are enabled to provide themselves with necessities which their parents could ill afford to give them. Many young people have paid their way through college with the money earned by such methods, the lack of which would sadly interfere with their education.

Once in a while some hotel man makes the statement that business associations are of little or no benefit, but it is noticeable that every stable industry is represented by an association of some character, and the hotel man is just as susceptible to its advantages as the other lines. The defeat of the child labor amendment demonstrates just what can be accomplished by team work. The bad check law, which has been the means of bringing to justice many passers of spurious checks, was the result of this team work among the hotel men. It is far reaching in its benefits to the general public as well, but a Godsend to hotel men who are most frequently called upon to cash this class of paper. About 90 per cent. of the hotels in this State are on the roster of the Michigan Hotel Association, but we should have them all.

Any hotel operator enjoying the

benefits of the activities of this Association, who does not actually belong must have something to consider with his own conscience. He is simply allowing the other fellow to supply the sinews of war while he garners his share of the benefits. The membership list is always open and converts are always welcome.

The other day, in Detroit, Charlie Norton, of the Hotel Norton, took me out to Grosse Pointe, to call upon "Jim" Hayes, so well known as the operator of the Wayne Hotel for many years. Mr. Hayes is a victim of rheumatism, but it is a pleasure to be able to inform his legion of friends among the fraternity that he is slowly recovering. Among his present enterprises are the Park Hotel, at Sault Ste. Marie, and the Wayne Baths, at Detroit, but in years gone by "Jim" Hayes has been a prominent operator of resort hotels and a forceful member of the Michigan Hotel Association. May he get back into the harness soon is what we all say.

And speaking of Charlie Norton—who does not know him?—he is one of the banner member getters in the Association, rivaling his son Preston, who virtually "eats 'em alive." Nortons, father and son, were most valuable aides to the writer during a recent campaign for new members in the big town. They know everybody—everyone likes them, and that is one of the reasons why a lean period is never known at the Hotel Norton. The friendship of these regular fellows is an asset I am proud of possessing.

Every few days I see an announcement in the daily press to the effect that Mr. So and So, representing this, that or the other hotel financing comitular city to ascertain their hotel needs. The "survey" usually amounts to an investigation to ascertain if the crop of suckers in the locality is of sufficient thrift to warrant a stock sale.

Hotels are not public institutions. A hotel is a business enterprise operated by its owner or owners for profit. It is no more subject to Government control or supervision than a mercantile or manufacturing concern. The hotel supplies an urgent need, but seeks no franchise, has no right of eminent domain in seeking a location and is subject to no other laws than those made for the protection of other lines of business.

In Arkansas and in the District of Columbia, bills have been introduced that are unfair to the hotels as business propositions. The Arkansas bill is now before the legislature of that state and would place all hotels under the control of the railroad commission. The District of Columbia bill is now before Congress, which has supervision of the affairs of Washington and the territory adjacent.

There is no demand for either of these bills on the part of the public. Politics is doubtless behind the motive prompting the bills. Inspection and control mean jobs for the politicians. Hotel inspectors are appointed to pay political debts. There may be hotel inspectors who know something about hotel business, but for the most part few of them have on knowledge of its worries, its financial importance or the executive ability demanded for success.

If either of these measures should pass, it would mean that other states would in a few years demand the same sort of control. They would demand it not because of any need, but because the supervision furnished jobs for hungry politicians.

There is already too much Government control. The Government already has too much to do without attempting to manage the hotels.

Frank S. Verbeck.

W. H. Wood, druggist at Sheridan and a subscriber to the Michigan Tradesman since its ninth issue, renews his subscription as follows: "I do not want to miss a single issue. We surely need it in our business."

Gabby Gleanings From Grand Rapids.

Grand Rapids, Feb. 24—Seventy-three members and their guests were at Saturday's meeting of the Salesman's Club in the Pantlind Hotel. Rev. Charles O. Grieshaber, of South Congregational church, gave an excellent address on the five mental processes necessary for a successful salesman. In addition to the usual musical numbers, a violin solo was rendered by an artist from the Majestic theater.

Team Three will have charge of the program on Saturday, the 28th. L. L. Losier is manager; Wendell B. Lusk, captain; assisted by W. H. Jennings, Jr., Edward Vinkemulder, Clarence C. Myers, A. F. Rockwell, I. C. McDonald and W. N. Burgess.

March 7 is officers day and a complete program has already been arranged. An invitation is extended to any salesman who desires to attend the club meetings.

William H. Vanderbilt uttered the prophetic remark, "The public be damned," in connection with railroad service. The local freight agents of Grand Rapids evidently proceed on the same theory. Notwithstanding the half holiday on Saturday and the full holiday on Sunday, they made Monday a full holiday also, thus paralyzing shipping for two and one-half days on a stretch. The blow was particularly severe on the exhibitors at the hardware convention, many of whom were unable to get their exhibits out of the freight houses until Tuesday—the day the exhibit opened. The railroads evidently assume the public has no rights the railroads are bound to respect.

Allan F. Rockwell (Brown & Sehler Co.) was called to Detroit Monday by the death of his mother, who had been in poor health for several years. The funeral was held in Detroit to-day; interment in Chelsea, the former home of the family.

Frank L. Day, the veteran implement and vehicle salesman, of Jackson, came to Grand Rapids this week to attend the hardware convention. He is 73 years old to-day and his friends are helping him celebrate the event.

Buy Both Wheat and Flour Conservatively.

Written for the Tradesman.

May wheat has advanced a couple of cents and cash wheat about 4 cents during the past week, but prices are very uncertain. The statistical position of wheat has not changed, although the visible supply has decreased somewhat in the United States, but the growing crop of wheat appears to be in excellent condition. Reports from practically every section of the country indicate there has been no material damage done thus far through winter-killing. In fact, reports are coming from some sections that wheat is looking better than it has for years.

Favorable crop reports are bound to have a depressing effect on prices, for the market value of all cereals is anticipated.

Another fact to be remembered is that statistics do not make prices. Demand creates advancing markets and a lack of it at once causes declines.

It is too early and conditions are too uncertain to even hazard a guess as to what price new wheat will sell at in July and August and even prices of old crop wheat are bound to be affected materially by crop reports during the next sixty days.

To epitomize the situation: World stocks are materially lower than they were a year ago, but to offset this, prices are much higher than last year. Growing crops prospects thus far are

very favorable, although there is an increased consumptive demand developing in the Far East. The world is consuming more wheat yearly. The United States surplus will be comparatively small according to the best informed grain statisticians.

Conditions are so conflicting that it is advisable, we believe, for the trade to buy both flour and wheat conservatively, for while the market may advance 15@25c per bushel, it may also decline that much. Prices are rather unsettled, particularly for wheat, and both longs and shorts are rather hesitant at this stage of the game. There is comparatively very little activity. Everybody seems to be waiting for developments. Lloyd E. Smith.

Too Late To Classify.

Wayland—N. W. Hooker has purchased a half interest in the hardware and crockery stock of W. B. Hooker. The new firm will be known as W. B. Hooker & Son.

Tekonsha—J. W. Randall, proprietor of the J. W. Randall clothing store, purchased the stock of the W. T. Simon Co.'s department store and will take immediate possession. Since the death of W. T. Simon, in 1922, Mrs. Simon has conducted the store.

Quincy—E. K. Pierce, dealer in dry goods, carpets, etc., for the past 27 years, died at his home Feb. 22, following a sudden attack of heart disease. He was born in England, June 1, 1861.

Detroit—The Great Central Warehouse Co., 1321 Twelfth street, has been incorporated with an authorized capital stock of \$50,000 preferred and 1,000 shares at \$10 per share, all of which has been subscribed, \$70 paid in in cash and \$49,930 in property.

St. Clair—The Lee Manufacturing Sales Co. has been incorporated to manufacture and deal in specialties, novelties, musical instruments, etc., with an authorized capital stock of \$15,000, of which amount \$9,810 has been subscribed, \$650 paid in in cash and \$2,750 in property.

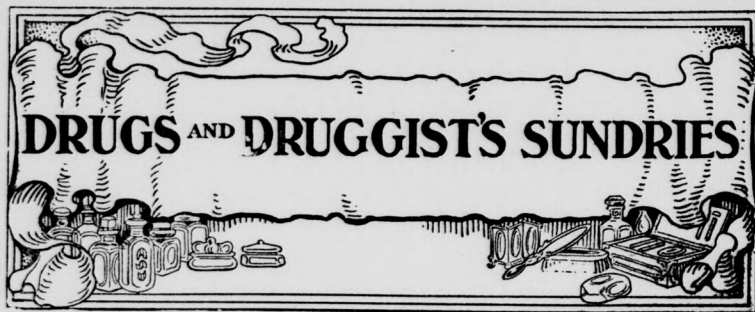
Buchanan—The Cayo Toy Co. has changed its name to the Michigan Toy & Manufacturing Co., Inc.

Battle Creek—The United States Lumber & Fuel Co. has been incorporated with an authorized capital stock of \$50,000, \$1,000 of which has been subscribed and paid in in cash.

Detroit—The Chemical Products Corporation, 3200 Woodbridge street, has been incorporated with an authorized capital stock of \$10,000, all of which has been subscribed and paid in in cash.

Detroit—The Norris Manufacturing Co., 338 John R street, has been incorporated to manufacture and deal in fountain pens, automatic pencils, etc., with an authorized capital stock of \$5,000, of which amount \$2,600 has been subscribed, \$500 paid in in cash and \$500 in property.

Detroit—The H. A. Schmid Co., Gratiot avenue and Glenfield street, has been incorporated to deal in autos, accessories, parts and supplies and to conduct an auto service garage, with an authorized capital stock of \$10,000, \$4,000 of which has been subscribed and paid in in cash.



Fewer Varieties Mean Bigger Profits.

Does it pay a retail druggist to be a sort of a miniature wholesaler and stock every variety of product that a customer may want? Certainly for the manufacturer to make every variety of product that a customer may want, is a dangerous thing, as it often leads to failure to produce even the main and staple articles. The profit to the manufacturer who tries to turn out every style of goods a customer wants, is too small. The costs are too high and the turnover too slow. The business must be highly and specially organized to handle all the varieties of a product. Again, the business is not staple because the demand for all varieties is not constant. The only business which is suitable to handle all the varieties of a product is a custom tailor, or a craftsman concern, ready to make exactly what the customer wants and to get a high price for doing so.

Business men and economists have decided that it is better policy to have staple products and fewer varieties and make a bigger profit on these than to try to produce every thing the customer wants and have to raise prices. This means that the manufacturers dictate what they are going to manufacture, and not the customer, who must be satisfied or go without.

As an example of the foregoing situation take the Knox Hat Company and the Remington Arms Company. The former used to produce in one season something like 9,700 different varieties of hats, including fur, felts, cloth and straw hats. Now according to the new idea they have reduced the number of styles and of colors one-fourth and make only about 2,000 varieties. Quite enough for vain man to choose a chapeau from—don't you think!

With the Arms Company the story is approximately the same. There was a time when it took 12,000 varieties of shot-gun shells to satisfy the whims and fancies of every hunter in the United States. Each had his pet shells for his game, although the hunted animals of the region can be efficiently hunted with only eighteen varieties of shell of each gauge.

However, the company has reduced the 12,000 varieties to 1,600, and is still going strong to fetch up with only 160 varieties. Now these situations have been brought about through an attempt to save manufacturing costs by simplifying the lines produced. It was absolutely necessary to reduce manufacturing costs because of the rapid rise of price for labor and materials.

Having a picture of what it means to the manufacturer to produce a variety of styles and goods, let us see how it effects the retailer to stock styles and

variety of goods. Every drug store carries a needless variety of goods, which are so similar in fact in many instances the same kind of articles as cough syrups, corn plasters, etc., that they serve no good purpose in increasing sales.

Does the retail druggist have to carry all the cold creams listed in the Red Book? Is he obliged to shelve fifty-six varieties like the pickle manufacturer, of tooth paste? Must he keep on hand six brands of hair nets and ten of hair curlers? It is true that a drug store catering to a transit trade should keep more of a variety of similar goods than a neighborhood store. Nevertheless if a business is not organized to handle that sort of trade and if it cannot demand a high enough or full price for the specialties or extras then, like unto the manufacturer, it certainly will not pay.

The key to the solution lies in handling only nationally advertised goods; those which are advertised day in and day out in newspapers and magazines. By nationally advertised articles does not mean those which have come into existence over night and are spasmodically advertised throughout the country only to make an egress like their coming.

An example of nationally advertised goods is Colgate's. The name Colgate represents soaps, more especially tooth paste. Why? Because the public have been taught through Colgate's advertisements to associate tooth paste with Colgate's name—"Colgates Ribbon Dental Cream." Again, take Pepsodent. These people keep hammering into the public's head that Pepsodent dissolves the film and "multiplies the alkalinity, multiplies the starch digestant," although pepsin can't do this. It doesn't matter so much about the truth of the story as it is to repeat the issue again and again until it sounds like gospel truth. These are examples of nationally advertised goods. With these on his shelves a druggist can succeed.

There are two kinds of manufacturers making additional varieties of the same article. The unknown and obscure, who advertises spasmodically as money comes to hand. The other the reliable pharmaceutical house, that has to find an added cost to its running expenses in order to reduce income taxes. These people like to "create a demand" for their specialties which are scientific in every respect, by stocking the druggist with a special deal of "six dozen free with six dozen" or something to this effect. They spend a few thousand dollars advertising the goods and then leave the rest to the druggist to dispose of his overloaded and added variety.

Mr. Druggist, how many varieties of sunburn remedy have you on your shelf? Would not a little carron oil and a bar of cocoa butter answer as well both as to effect and profit? Must we work for So-and-So concern, because they have turned out a sunburn product and "stuck us" with it? How much of it will be carried over to next season?

About a year ago a bleach for the teeth arose from Chicago, a perfectly harmless vegetable acid. Since then no less than eight varieties of the same thing have made their appearance on the drug counters. The result is, the first is dead and the rest dying.

Variety may be the "spice of life," but it is not the spice of the drug business. Goods which sell in one section of the city or country may not sell at all in another. It is useless to try to stock everything that is called for. Rather lose a sale than carry a lot of dead articles. Like the druggist who carried a dye which had died years ago, but was always out of colors of the popular selling dye.

A good deal of this stocking up on varieties of articles comes from the insistence of the salesmen who claim that their particular variety has something not in common with the others. The rest of it comes through the desire to obtain free goods and the deals. But too often is the fact lost sight of that it is the last two or three of the dozen in which the profit lies; the rest had to go to pay the entire cost. These last three must be sold before the profit is realized. These salesmen are like sirens, for the druggist who listens to them and is caught is worse off. His turn-over is slow, he has slow moving stock that must finally be gotten rid of at a cut price, and this makes his investment increased.

The last few years have seen the increase of any number of articles sold in the drug store which are also sold in the grocery, stationery and hardware stores. Is it any wonder that the druggist cannot get full price for these things, when they do not properly belong there. A jeweler will not sell a Big-Ben alarm clock at \$3.99 when he can get \$4.50 for it. The clock belongs rightly in a jewelry store just like sweet spirits of niter does to the drug store. It would seem funny to purchase the latter in the jewelry store, let alone pay less for it there. Distribution is what the manufacturers are after regardless of the final disposition. The grocery store now holds the spice trade, which properly belongs to the druggist. Let the hair-dresser and the department store handle hair-nets and the like. Let the druggist stick to the new article given them by the Government and let them handle it with efficiency and profit.

Stocking ten to fifteen kinds of the same product and a dozen different brands at that, is certainly one of the chief reasons for the high cost of running a drug store. It simply shows lack of standardization of stock. It simply amounts to filling ones shelves with slow-moving competitive products of the same style. Extra capital is needed to buy all these duplications, which capital could be expended to buy nationally advertised goods by the dozens, yes, by the gross, whereby

procuring for the druggist extra discounts.

In conclusion, it does not pay for a druggist to stock every style and variety of article a customer may want. Progressive druggists are stopping this and are concentrating on dependable merchandise which they know can be turned over quickly.

W. H. McEvoy.

A Hen and a Druggist.

A druggist doing a nice business which showed a steady increase suddenly found himself so tied up for time that his hours were longer, his meals more irregular, and he felt so tired and worn out that he had a continual grouch.

A salesman friend noticed this condition and began to study this particular druggist's business. He usually had to wait some time until there was a lull in trade before this druggist could talk to him, and this gave him an opportunity to watch operations.

One thing he noticed in particular was that this druggist was so conscientious in his work that he took customers away from his clerks, answered the telephone, and in his ambitious way tried to do everything himself, regardless of his clerks who were being paid to do some of this work.

This mismanagement reminded the salesman of the fable of the industrious hen that laid eggs for the king and queen. "The king and queen began to complain that she was not laying enough eggs to supply the guests who were visiting them. The hen worked harder, but could do no better and she went to the rooster who was chief of her pen for advice. This is what he told her: 'You chase about each day in haste and in your haste you never rest, and do no more than if you stood around and took things easy, like myself. This is what I would do—I would set on some of those eggs and rest and by your resting and stored energy you will soon have many children who can help you supply the king and queen with eggs.' The busy little hen filled a nest with eggs and waited and watched, and sure enough, as the rooster had said, she soon had many little chicks hatched, and in a few months her work began to be little or nothing and the egg supply increased, all of which made the king and queen very happy."

When the druggist found time to talk to the salesman, he told him this fable, and that his clerks represented his eggs and if he took a little time to properly train, encourage and hold confidence in them, he would also find that his eggs would hatch out some good material which would take responsibility, worry, work and care from his shoulders and give him more time to watch the accounts of his credit customers, plan his sales, etc.

The advice sounded good to the druggist and he began dividing his work among his clerks, and in a short while he found that he was still doing more business. That apparently his customers were satisfied and he had more time to sit and hatch ideas to better carry on his business.

Moral—Don't try to do the things you are paying your clerks to do. Have confidence that they are able to do some of the things as well as you, and perhaps, in some cases, better.

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WHOLESALE DRUG PRICE CURRENT

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

Acids			Lavender Flow.	8 00@ 25	Cinchona	-----	@ 2 10
Boric (Powd.)	15	25	Lavender Gar'n	85@ 1 75	Colchicum	-----	@ 1 80
Boric (Xtal)	15	25	Lemon	1 50@ 1 75	Cubeb	-----	@ 3 00
Carbolic	39	46	Linseed, bld. bbl.	@ 1 22	Digitalis	-----	@ 1 80
Citric	53	70	Linseed, bld less	1 29@ 1 42	Gentian	-----	@ 1 35
Muriatic	3 1/2	5	Linseed, raw, bbl.	@ 1 20	Ginger, D. S.	-----	@ 1 80
Nitric	9	15	Linseed, ra. less	1 27@ 1 40	Gualac	-----	@ 2 20
Xalic	15	25	Mustard, artifil. oz.	@ 50	Gualac, Ammon.	-----	@ 2 00
Sulphuric	3 1/2	5	Neatsfoot	1 35@ 1 50	Iodine	-----	@ 95
Tartaric	40	50	Olive, pure	3 75@ 4 50	Iodine, Colorless	-----	@ 1 50
			Olive, Malaga,	2 75@ 3 00	Iron, Clo.	-----	@ 1 35
			yellow	2 75@ 3 00	Kino	-----	@ 1 40
			Olive, Malaga,	2 75@ 3 00	Myrrh	-----	@ 2 50
			green	2 75@ 3 00	Nux Vomica	-----	@ 1 55
			Orange, Sweet.	4 50@ 4 75	Opium	-----	@ 3 50
			Origanum, pure	2 50	Opium, Camp.	-----	@ 85
			Origanum, com'l	1 00@ 1 20	Opium, Deodor'd	-----	@ 3 50
			Pennyroyal	3 00@ 3 25	Rhubarb	-----	@ 1 70
			Peppermint	15 00@ 15 25			
			Rose, pure	13 50@ 14 00			
			Rosemary Flows	1 25@ 1 50			
			Sandalwood, E.	2 50@ 2 75			
			Sassafras, true	10 00@ 10 25			
			Sassafras, art'l	80@ 1 20			
			Spearment	7 00@ 7 25			
			Sperm	1 80@ 2 05			
			Tansy	5 00@ 5 25			
			Tar, USP	50@ 65			
			Turpentine, bbl.	@ 1 00			
			Turpentine, less	1 07@ 1 20			
			Wintergreen,	6 00@ 6 25			
			leaf	3 00@ 3 25			
			Wintergreen, sweet	80@ 1 20			
			birch	6 50@ 6 75			
			Wintergreen, art.	8 50@ 8 75			
			Wormseed	5 50@ 5 75			
			Wormwood	8 50@ 8 75			
Balsams			Potassium			Paints.	
Copaiba	75@ 1 20		Bicarbonate	35@ 40	Lead, red dry	16 1/4@ 16 1/2	
Fir (Canada)	2 55@ 3 00		Bichromate	15@ 25	Lead, white dry	16 1/4@ 16 1/2	
Fir (Oregon)	55@ 60		Bromide	69@ 85	Lead, white oil	16 1/4@ 16 1/2	
Peru	3 00@ 3 25		Bromide	54@ 71	Ochre, yellow bbl.	@	
Tolu	3 00@ 3 25		Chlorate, gran'd	23@ 30	Ochre, yellow less	2 1/2@	
			Chlorate, powd.	16@ 25	Red Venet'n Am.	3 1/4@	
			or Xtal	30@ 30	Red Venet'n Eng.	4@	
			Cyanide	30@ 30	Putty	5@	
			Iodide	4 23@ 4 43	Whiting, bbl.	@ 4 1/2	
			Ferrnanganate	20@ 30	Whiting	5 1/2@ 10	
			Frussiate, yellow	65@ 75	L. H. P. Prep.	2 80@ 3 00	
			Frussiate, red	@ 1 00	Loggers Prep.	2 80@ 3 00	
			Sulphate	35@ 40			
			Roots				
			Alkalact	25@ 30			
			Blood, powdered.	35@ 40			
			Calamus	35@ 40			
			Elecampane powd	25@ 30			
			Gentian, powd.	20@ 30			
			Ginger, African,	30@ 35			
			powdered	60@ 65			
			Ginger, Jamaica	55@ 60			
			Ginger, Jamaica,	5 50@ 6 00			
			powdered	3 75@ 4 00			
			Goldenseal, pow.	5 50@ 6 00			
			Ipecac, powd.	3 75@ 4 00			
			Licorice	35@ 40			
			Licorice, powd.	20@ 30			
			Orris, powdered	30@ 40			
			Poke, powdered.	35@ 40			
			Rhubarb, powd.	1 00@ 1 10			
			Rosinwood, powd.	@ 40			
			Sarsaparilla, Hond.	@ 1 00			
			ground	@ 1 00			
			Sarsaparilla Mexican,	@ 1 25			
			ground	@ 1 25			
			Squills, powdered	60@ 70			
			Tumeric, powd.	17@ 25			
			Valerian, powd.	40@ 50			
Berries			Seeds				
Cubeb	@ 1 25		Anise	@ 35	Soap, white castile	@ 12 00	
Fish	@ 40		Anise, powdered	35@ 40	less per bar	@ 1 45	
Juniper	09@ 20		Bird, ls	13@ 17	Soda Ash	3 1/2@ 10	
Prickly Ash	@ 30		Canary	13@ 20	Soda Bicarbonate	3 1/2@ 10	
			Caraway, Po.	25@ 30	Soda, Sal	02 1/2@ 68	
			Cardamon	@ 30	Spirits Camphor	@ 1 30	
			Cardamon	@ 30	Sulphur, roll	@ 1 30	
			Coriander pow.	30 20@ 25	Sulphur, Subl.	04@ 10	
			Dill	12 1/2@ 20	Tamarinds	20@ 25	
			Fennell	25@ 40	Tartar Emetic	70@ 75	
			Flax	09@ 15	Turpentine, Ven.	50@ 75	
			Flax, ground	09@ 15	Vanilla Ex. pure	1 75@ 2 25	
			Foenugreek pow.	15@ 25	Vanilla Ex. pure	2 50@ 3 00	
			Hemp	8@ 15	Zinc Sulphate	06@ 10	
			Labella, powd.	@ 1 25			
			Mustard, yellow	15@ 25			
			Mustard, black	20@ 25			
			Poppy	22@ 25			
			Quince	1 50@ 1 75			
			Rape	15@ 20			
			Sabadilla	25@ 35			
			Sunflower	11 1/4@ 15			
			Worm, American	30@ 40			
			Worm, Levant	4 00@ 4 25			
Flowers			Tinctures				
Arnica	25@ 30		Aconite	@ 1 80	Soap, white castile	@ 12 00	
Chamomile (Ger.)	20@ 25		Aloes	@ 1 45	less per bar	@ 1 45	
Chamomile Rom.	-----	50	Arnica	@ 1 10	Soda Ash	3 1/2@ 10	
			Asafoetida	@ 2 40	Soda, Sal	02 1/2@ 68	
			Belladonna	@ 1 35	Spirits Camphor	@ 1 30	
			Benzoil	@ 2 10	Sulphur, roll	@ 1 30	
			Benzoil Comp'd	@ 2 65	Sulphur, Subl.	04@ 10	
			Buchu	@ 2 55	Tamarinds	20@ 25	
			Cantharadides	@ 2 85	Tartar Emetic	70@ 75	
			Capsicum	@ 2 20	Turpentine, Ven.	50@ 75	
			Catechu	@ 1 75	Vanilla Ex. pure	1 75@ 2 25	
					Vanilla Ex. pure	2 50@ 3 00	
					Zinc Sulphate	06@ 10	
Gums							
Acacia, 1st	50@ 55						
Acacia, 2nd	45@ 50						
Acacia, Sorts	20@ 25						
Acacia, Powdered	35@ 40						
Aloes (Barb Pow)	25@ 35						
Aloes (Cape Pow)	25@ 35						
Aloes (Soc. Pow.)	65@ 70						
Asafoetida	65@ 75						
Pow.	1 00@ 1 25						
Camphor	1 05@ 1 15						
Gualac	@ 75						
Gualac, pow'd	@ 75						
Kino	@ 85						
Kino, powdered	@ 60						
Myrrh	@ 65						
Myrrh, powdered	@ 65						
Opium, powd.	19 65@ 19 92						
Opium, gran.	19 65@ 19 92						
Shellac	90@ 1 40						
Shellac Bleached	1 00@ 1 10						
Tragacanth, pow.	@ 1 75						
Tragacanth	1 75@ 2 25						
Turpentine	@ 25						
Insecticides							
Arsenic	15 @ 25						
Blue Vitriol, bbl.	@ 06 3/4						
Blue Vitriol, less	8 1/2@ 15						
Bordea. Mix Dry	12 1/2@ 23 1/2						
Hellebore, White	20@ 30						
powdered	20@ 30						
Insect Powder	75@ 85						
Lead Arsenate Po.	22@ 36 1/2						
Lime and Sulphur	9@ 20 1/2						
Dry	9@ 20 1/2						
Paris Green	22@ 37						
Leaves							
Buchu	1 35@ 1 50						
Buchu, powdered	@ 1 50						
Sage, Bulk	25@ 30						
Sage, 1/4 loose	@ 40						
Sage, powdered	@ 35						
Senna, Alex.	50@ 75						
Senna, Tinn.	30@ 35						
Senna, Tinn. pow.	25@ 35						
Uva Ursi	20@ 25						
Oils							
Almonds, Bitter,	7 50@ 7 75						
true	7 50@ 7 75						
Almonds, Bitter,	4 00@ 4 25						
artificial	4 00@ 4 25						
Almonds, Sweet,	1 40@ 1 60						
true	1 40@ 1 60						
Almonds, Sweet,	60@ 1 00						
imitation	60@ 1 00						
Amber, erude	1 50@ 1 75						
Amber, rectified	1 75@ 2 00						
Anise	1 00@ 1 25						
Bergamont	5 75@ 6 00						
Cajeput	1 50@ 1 75						
Cassia	4 25@ 4 50						
Castor	1 95@ 2 20						
Cedar Leaf	1 75@ 2 00						
Citronella	1 50@ 1 75						
Cloves	3 25@ 3 50						
Cocunut	2 50@ 3 25						
Cod Liver	2 00@ 2 10						
Croton	2 00@ 2 25						
Cotton Seed	1 40@ 1 60						
Cubeb	7 00@ 7 25						
Egigeron	6 00@ 6 25						
Eucalyptus	1 25@ 1 50						
Hemlock, pure	1 75@ 2 00						
Juniper Berries	3 00@ 3 25						
Juniper Wood	1 50@ 1 75						
Lard, extra	1 50@ 1 70						
Lard, No. 1	1 35@ 1 50						

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

Cheese
Raisins
Hominy
Jelly
Wool Twine
Gasoline

DECLINED

Sugar

AMMONIA
Arctic, 16 oz. ----- 2 00
Arctic, 32 oz. ----- 3 25
Quaker, 36, 12 oz. case 3 85



AXLE GREASE
48, 1 lb. ----- 4 60
24, 3 lb. ----- 6 25
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, 25 lb. keg 12
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

BEECH-NUT BRANDS.



Mints, all flavors ----- 60
Gum ----- 70
Fruit Drops ----- 70
Caramels ----- 70
Sliced bacon, large ----- 3 60
Sliced bacon, medium ----- 3 25
Sliced beef, large ----- 5 10
Sliced beef, medium ----- 2 80
Grape Jelly, large ----- 4 50
Grape Jelly, medium ----- 2 70
Peanut butter, 16 oz. 4 70
Peanut butter, 10 1/2 oz. 3 25
Peanut butter, 6 1/2 oz. 3 00
Peanut butter, 3 1/2 oz. 1 25
Prepared Spaghetti ----- 1 40
Baked beans, 16 oz. ----- 1 40

BLUING
Original ----- 70
condensed Pearl ----- 70
Crown Capped ----- 70
4 doz., 10c dz. 85
3 dz. 15c, dz. 1 25

BREAKFAST FOODS
Cracked Wheat, 24-2 ----- 3 85
Cream of Wheat, 18s ----- 3 60
Pillsbury's Best Cerl ----- 2 20
Quaker Puffed Rice ----- 5 60
Quaker Puffed Wheat ----- 4 30
Quaker Brst Biscuit ----- 1 90
Quaker Brst Biscuit ----- 1 90
Ralston Branzen ----- 2 70
Ralston Branzen ----- 3 20
Ralston Food, large ----- 4 00
Saxon Wheat Food ----- 3 90



Shred. Wheat Biscuit 3 85
Vita Wheat, 12s ----- 1 80
Post's Brands.
Grape-Nuts, 24s ----- 3 80
Grape-Nuts, 100s ----- 2 75
Instant Postum, No. 8 ----- 5 40
Instant Postum, No. 9 ----- 5 00
Instant Postum, No. 10 ----- 4 50
Postum Cereal, No. 0 ----- 2 25
Postum Cereal, No. 1 ----- 2 70
Post Toasties, 36s ----- 3 45
Post Toasties, 24s ----- 3 45
Post's Bran, 24s ----- 2 70

BROOMS
Parlor Pride, doz. ----- 6 00
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

BRUSHES
Scrub ----- 1 80
Solid Back, 8 in. ----- 1 50
Solid Back, 1 in. ----- 1 75
Pointed Ends ----- 1 25

Shoe
No. 4-0 ----- 2 25
No. 4-0 ----- 3 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 ----- 14.4
Paraffine, 12s ----- 14.4
Wicking ----- 40
Tudor, 6s, per box ----- 30

CANNED FRUIT.
Apples, 3 lb. Standard 1 50
Apples, No. 10 ----- 4 50@5 50
Apple Sauce, No. 10 ----- 8 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 ----- 10 00
Blueberries, No. 2 ----- 2 00@2 75
Blueberries, No. 10 ----- 12 00
Cherries, No. 2 ----- 3 00
Cherries, No. 2 1/2 ----- 3 75
Cherries, No. 10 ----- 10 75
Loganberries, No. 2 ----- 3 00
Peaches, No. 1 ----- 1 25@1 80
Peaches, No. 1, Sliced ----- 1 40
Peaches, No. 2 ----- 2 75
Peaches, No. 2 1/2 ----- 3 75
Peaches, 2 1/2 Cal. ----- 7 75
Pineapple, 10, Mich. ----- 2 00
Pineapple, 1, sl. ----- 1 80@2 00
Pineapple, 2, sl. ----- 2 80@3 00
Pineapple, 2, br. sl. ----- 2 65@2 85
Pineapple, 2 1/2, sl. ----- 3 35@3 50
Pineapple, 2, cru. ----- 2 90
Pineapple, 10 cru. ----- 12 00
Pears, No. 2 ----- 3 25
Pears, No. 2 1/2 ----- 4 00@4 50
Plums, No. 2 ----- 1 75@2 00
Plums, No. 2 1/2 ----- 2 50
Raspberries, No. 2, blk ----- 3 25
Raspb's, Red, No. 10 ----- 12 00
Raspb's, Black, ----- 11 50@12 50
Rhubarb, No. 10 ----- 5 25

CANNED FISH.
Clam Ch'der, 10 1/2 oz. 1 35
Clam Ch., No. 3 ----- 3 00@3 40
Clams, Steamed, No. 1 ----- 1 80
Clams, Minced, No. 1 ----- 2 50
Finnan Haddie, 10 oz. 3 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 90
Lobster, No. 1/4, Star ----- 2 75
Shrimp, 1, wet ----- 2 10@2 25
Sard's, 1/4 Oil, ky ----- 5 75@6 00
Sardines, 1/4 Oil, k'less ----- 5 00
Sardines, 1/4 Smoked ----- 7 50
Salmon, Warrens, 1/2 ----- 2 75
Salmon, Red Alaska ----- 3 10
Salmon, Med. Alaska ----- 2 75
Salmon, Pink Alaska ----- 1 75
Sardines, Im. 1/4, ea. ----- 10@28
Sardines, Im. 1/2, ea. ----- 1 85
Sardines, Cal. ----- 1 65@1 80
Tuna, 1/2, Albacore ----- 95
Tuna, 1/2, 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 75
Beef, No. 1, Roast ----- 2 75
Beef, No. 2 1/2, Eagle sli ----- 1 25

Beef, No. 1/4, Qua. sli. ----- 1 75
Beef, 5 oz., Qua. sli. ----- 2 50
Beef, No. 1, B'nut, sli. ----- 4 05
Sap Sago ----- 85
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 ----- 90
Potted Meat, 1/2 Rose ----- 85
Potted Ham, Gen. 1/4 ----- 1 85
Vienna Saus., No. 1/2 ----- 1 35
Vienna Sausage, Qua. ----- 95
Veal Loaf, Medium ----- 2 30

Baked Beans
Campbells ----- 1 15
Quaker, 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 60@4 75
No. 2 1/2, Lge. Green ----- 4 50
W. Bean, cut ----- 2 25
W. Beans, 10 ----- 8 50@12 00
Green Beans, 2s ----- 2 00@3 75
Gr. Beans, 10s ----- 7 50@12 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 75@2 40
Beets, No. 2, cut ----- 1 60
Beets, No. 3, cut ----- 1 80
Corn, No. 2, Ex stan ----- 1 65
Corn, No. 2, Fan. ----- 1 80@2 35
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 ----- 42
Mushrooms, Choice ----- 55
Mushrooms, Sur Extra ----- 75
Peas, No. 2, E. J. ----- 1 50@1 60
Peas, No. 2, Sift., ----- 1 85
Peas, No. 2, Ex. Sift. ----- 2 25
Peas, Ex. Fine, French ----- 25
Pumpkin, No. 3 ----- 1 35@1 50
Pumpkin, No. 10 ----- 4 50@5 60
Pimientos, 1/4, each ----- 12@14
Pimientos, 1/2, each ----- 27
Sw't Potatoes, No. 2 1/2 ----- 1 60
Sauerkraut, No. 3 ----- 1 40@1 50
Succotash, No. 2 ----- 1 65@2 50
Succotash, No. 2, glass ----- 2 80
Spinach, No. 1 ----- 1 25
Spinach, No. 2 ----- 1 60@1 90
Spinach, No. 3 ----- 2 10@2 50
Spinach, No. 10 ----- 6 00@7 00
Tomatoes, No. 2 ----- 1 40@1 60
Tomatoes, No. 3 ----- 2 00@2 25
Tomatoes, No. 2, glass ----- 2 60
Tomatoes, No. 10 ----- 7 50

CATSUP.
B-nut, Small ----- 2 70
Lilly Valley, 14 oz. ----- 2 60
Lilly of Valley, 1/2 pint ----- 1 75
Paramount, 24, 8s ----- 1 45
Paramount, 24, 16s ----- 2 40
Paramount, 6, 10s ----- 10 00
Sniders, 8 oz. ----- 1 95
Sniders, 16 oz. ----- 2 95
Quaker, 10 1/2 oz. ----- 1 60
Quaker, 14 oz. ----- 2 25
Quaker, Gallon Glass ----- 12 50

CHILI SAUCE
Snider, 16 oz. ----- 3 50
Snider, 8 oz. ----- 2 50
Lilly Valley, 8 oz. ----- 2 10
Lilly Valley, 14 oz. ----- 3 50

OYSTER COCKTAIL.
Sniders, 16 oz. ----- 3 50
Sniders, 8 oz. ----- 2 50
CHEESE
Roquefort ----- 55
Kraft Small tins ----- 1 40
Kraft American ----- 1 40
Chili, small tins ----- 1 40
Pimento, small tins ----- 1 40
Roquefort, small tins ----- 2 25
Camenbert, small tins ----- 2 25
Wisconsin Old ----- 30
Longhorn ----- 23
Michigan Full Cream ----- 23
New York Full Cream ----- 30
Sap Sago ----- 45

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
Hersheys, Premium, 1/4s ----- 35
Hersheys, Premium, 1/2s ----- 36
Runkle, Premium, 1/4s ----- 29
Runkle, Premium, 1/2s ----- 32
Vienna Sweet, 24s ----- 2 10

COCOA.

Bunte, 1/4s ----- 42
Bunte, 1/2 lb. ----- 35
Bunte, lb. ----- 32
Droste's Dutch, 1 lb. ----- 80
Droste's Dutch, 1/2 lb. ----- 50
Droste's Dutch, 1/4 lb. ----- 25
Hersheys, 1/4s ----- 33
Hersheys, 1/2s ----- 28
Huyler ----- 36
Lowney, 1/4s ----- 40
Lowney, 1/2s ----- 40
Lowney, 1/2s ----- 38
Lowney, 5 lb. cans ----- 31
Runkles, 1/4s ----- 32
Runkles, 1/2s ----- 36
Van Houten, 1/4s ----- 75
Van Houten, 1/2s ----- 75

COCOANUT.

1/4s, 5 lb. case Dunham ----- 42
1/4s, 5 lb. case ----- 40
1/4s & 1/2s 15 lb. case ----- 41
Bulk, barrels shredded ----- 23
48 2 oz. pkgs., per case ----- 15
48 4 oz. pkgs., per case ----- 7 00

CLOTHES LINE.

Hemp, 50 ft. ----- 2 25
Twisted Cotton, 50 ft. 1 75
Braided, 50 ft. ----- 2 75
Sash Cord ----- 4 25



COFFEE ROASTED

Bulk
Rio ----- 32
Santos ----- 35@37
Maracaibo ----- 40
Gautemala ----- 41
Java and Mocha ----- 47
Bogota ----- 43
Peaberry ----- 37 1/2

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

Leader, 4 doz. ----- 6 75
Eagle, 4 doz. ----- 9 00

MILK COMPOUND

Hebe, Tall, 4 doz. ----- 4 50
Hebe, Baby, 8 doz. ----- 4 40
Caroline, Tall, 4 doz. ----- 3 80
Caroline, Baby ----- 3 50

EVAPORATED MILK

Blue Grass
Quaker, Tall, 4 doz. ----- 4 45
Quaker, Baby, 8 doz. ----- 4 35
Quaker, Gallon, 1/2 dz. ----- 4 30
Blue Grass, Tall, 45 ----- 4 25

Blue Grass, Baby, 96 ----- 4 15
Blue Grass, No. 10 ----- 4 25
Carnation, Tall, 4 doz. ----- 4 75
Carnation, Baby, 8 dz. ----- 4 65
Every Day, Tall ----- 4 50
Every Day, Baby ----- 4 40
Pet, Tall ----- 4 75
Pet, Baby, 8 oz. ----- 4 65
Borden's, Tall ----- 4 75
Borden's Baby ----- 4 65
Van Camp, Tall ----- 4 90
Van Camp, Baby ----- 3 75

CIGARS

Worden Grocer Co. Brands
Master Piece, 50 Tin ----- 37 50
Websteretts ----- 37 50
Webster Savoy ----- 75 00
Webster Plaza ----- 95 00
Webster Belmont ----- 110 00
Webster St. Reges ----- 125 00
Starlight Rouse ----- 90 30
Starlight P-Club ----- 135 00
Little Valentine ----- 37 50
Valentine Broadway ----- 75 00
Valentine DeLux Im ----- 95 00
Tiona ----- 30 00
Clint Ford ----- 35 00
Nordac Triangulars ----- 75 00
Worden's Havana ----- 75 00
Specials, 20, per M ----- 75 00
Little Du ----- 18 50

CONFECTIONERY

Stick Candy Pails
Standard ----- 17
Jumbo Wrapped ----- 19
Pure Sugar Sticks 600s 4 20
Big Stick, 20 lb. case ----- 20

Mixed Candy

Kindergarten ----- 18
Leader ----- 17
X. L. O. ----- 14
French Creams ----- 19
Cameo ----- 21
Grocers ----- 12

Fancy Chocolates

5 lb. Boxes
Bittersweets, Ass'ted ----- 1 70
Choc Marshmallow Dp ----- 1 70
Milk Chocolate A A ----- 1 80
Nibble Sticks ----- 1 95
Primrose Choc. ----- 1 25
No. 12 Choc, Dark ----- 1 70
No. 12, Choc., Light ----- 1 75
Chocolate Nut Rolls ----- 1 75

Gum Drops

Anise ----- 17
Orange Gums ----- 17
Challenge Gums ----- 14
Favorite ----- 20
Superior, Boxes ----- 24

Lozenges.

A. A. Pep. Lozenges ----- 18
A. A. Pink Lozenges ----- 18
A. A. Choc. Lozenges ----- 18
Motto Hearts ----- 20
Malted Milk Lozenges ----- 22

Hard Goods.

Lemon Drops ----- 20
O. F. Horehound dps. ----- 20
Anise Squares ----- 19
Peanut Squares ----- 20
Horehound Tablets ----- 19

Cough Drops

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

Package Goods

Creamery Marshmallows
4 oz. pkg., 12s, cart. ----- 95
4 oz. pkg., 48s, case ----- 3 90

Specialties.

Walnut Fudge ----- 23
Pineapple Fudge ----- 21
Italian Bon Bons ----- 19
Atlantic Cream Mints ----- 31
Silver King M. Mallows ----- 31
Walnut Sundae, 24, 5c ----- 80
Neapolitan, 24, 5c ----- 80
Yankee Jack, 24, 5c ----- 80
Mich. Sugar Ca., 24, 5c ----- 80
Pal O Mine, 24, 5c ----- 80

COUPON BOOKS

50 Economic grade ----- 2 50
100 Economic grade ----- 4 50
500 Economic grade ----- 20 00
1000 Economic grade ----- 37 50

Where 1,000 books are ordered at a time, specially printed front cover is furnished without charge.

CREAM OF TARTAR

6 lb. boxes ----- 32

DRIED FRUITS

Apples

Domestic, 20 lb. box ----- 11
N. Y. Fcy, 50 lb. box ----- 16 1/2
N. Y. Fcy, 14 oz. pkg. ----- 17 1/2

Apricots

Evaporated, Choice ----- 24
Evaporated, Fancy ----- 27
Evaporated, Slabs ----- 21

Citron

10 lb. box ----- 48

Currants

Package, 14 oz. ----- 17
Greek, Bulk, lb. ----- 16

Dates

Hollow ----- 09

Peaches

Evap., Choice, unp. ----- 15
Evap., Ex. Fancy, P. P. ----- 20

Pearl

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

Raisins.

Seeded, bulk ----- 9
Thompson's seedless blk ----- 9 1/2
Thompson's seedless, 15 oz. ----- 11 1/2

California Prunes

70@80, 25 lb. boxes ----- 09
60@70, 25 lb. boxes ----- 10 1/2
50@60, 25 lb. boxes ----- 12
40@50, 25 lb. boxes ----- 14 1/2
30@40, 25 lb. boxes ----- 17
20@30, 25 lb. boxes ----- 23

FARINACEOUS GOODS

Beans

Med. Hand Picked ----- 07 1/2
Cal. Limas ----- 16
Brown, Swedish ----- 07 1/2
Red Kidney ----- 12

Farina

24 packages ----- 2 50
Bulk, per 100 lbs ----- 06 1/2

Hominy

Pearl, 100 lb. sack ----- 5 00

Macaroni

Domestic, 20 lb. box ----- 11
Armour's, 2 doz., 8 oz. ----- 2 00
Fould's, 2 doz., 8 oz. ----- 2 25
Quaker, 2 doz. ----- 2 00

Pearl Barley

Chester ----- 5 50
00 and 0000 ----- 7 25
Barley Grits ----- 06

Peas

Scotch, lb. ----- 7 1/2
Split, lb. yellow ----- 08
Split, green ----- 10

Sago

East India ----- 10

Taploca

Pearl, 100 lb. sacks ----- 9 1/2
Minute, 8 oz., 3 doz. ----- 4 05
Dromedary Instant ----- 3 50

FLAVORING EXTRACTS



Doz. PURE Vanilla
Lemon ----- 1 50
1 80 ----- 1 1/2
3 25 ----- 2 1/4
3 00 ----- 2
5 50 ----- 4 ounce ----- 7 20

UNITED FLAVOR

Imitation Vanilla

1 ounce 10 cent, doz. ----- 90
2 ounce, 15 cent, doz. ----- 1 25
3 ounce, 25 cent, doz. ----- 2 00
4 ounce, 35 cent, doz. ----- 2 25

Jiffy Punch

3 doz. Carton ----- 2 25

Assorted flavors.

Mason, pts., per gross ----- 7 70
Mason, qts., per gross ----- 9 00
Mason, 1/2 gal., gross ----- 12 05
Ideal, Glass Top, pts. ----- 9 20
Ideal Glass Top, qts. ----- 10 80
gallon ----- 15 25

FRUIT CANS.

GELATINE	
Jello-O, 3 doz.	3 45
Knox's Sparkling, doz.	2 25
Knox's Acid'd, doz.	2 25
Minute, 3 doz.	4 05
Plymouth, White	1 55
Quaker, 3 doz.	2 70

HORSE RADISH	
Per doz., 5 oz.	1 20

JELLY AND PRESERVES	
Pure, 30 lb. pails	3 50
Imitation, 30 lb. pails	1 90
Pure 6 oz. Asst., doz.	1 10
Buckeye, 22 oz., doz.	2 20

JELLY GLASSES	
8 oz., per doz.	35

OLEOMARGARINE	
Kent Storage Brands.	
Good Luck, 1 lb.	26
Good Luck, 2 lb.	25 1/2
Gilt Edge, 1 lb.	26
Gilt Edge, 2 lb.	25 1/2
Delicia, 1 lb.	21
Delicia, 2 lb.	20 1/2

Van Westenbrugge Brands	
Carload Distributor	



Nucoa, 1 lb.	25 1/2
Nucoa, 2 and 5 lb.	25
Wilson & Co.'s Brands	
Certified	25 1/2
Nut	20
Special Role	25 1/2

MATCHES	
Swan, 144	5 75
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 60
Libby, Kegs, wet, lb.	22

MOLASSES.	
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Gold Brer Rabbit	
No. 10, 6 cans to case	5 95
No. 5, 12 cans to case	6 20
No. 2 1/2, 24 cans to cs.	6 45
No. 1 1/2, 36 cans to cs.	5 30

Green Brer Rabbit	
No. 10, 6 cans to case	4 60
No. 5, 12 cans to case	4 85
No. 2 1/2, 24 cans to cs.	5 10
No. 1 1/2, 36 cans to cs.	4 30

Aunt Dinah Brand.	
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

New Orleans	
Fancy Open Kettle	74
Choice	62
Fair	41

Half barrels 5c extra	
Molasses in Cans.	
Dove, 36, 2 lb. Wh. L.	5 60
Dove, 24, 2 1/2 lb. Wh. L.	5 20
Dove, 36, 2 lb. Black	4 70
Dove, 24, 2 1/2 lb. Black	3 90
Dove, 6, 10 lb. Blue L.	4 45
Palmetto, 24, 2 1/2 lb.	5 15

NUTS.	
Whole	

Almonds, Terregona	20
Brazil, New	18
Fancy mixed	22
Filberts, Sicily	25
Peanuts, Virginia, raw	11 1/2
Peanuts, Vir. roasted	13
Peanuts, Jumbo, raw	13
Peanuts, Jumbo, rstl	15
Pecans, 3 star	23
Pecans, Jumbo	50
Walnuts, California	31

Salted Peanuts.	
Fancy, No. 1	14
Jumbo	25

Shelled.	
Almonds	68
Peanuts, Spanish,	13
125 lb. bags	32
Filberts	1 06
Pecans	59
Walnuts	59

OLIVES.	
Bulk, 2 gal. keg	3 60
Bulk, 3 gal. keg	5 25
Bulk, 5 gal. keg	8 50
Quart Jars, dozen	6 00

Pint, Jars, dozen	3 00
4 oz. Jar, plain, doz.	1 30
5 1/2 oz. Jar, pl., doz.	1 60
9 oz. Jar, plain, doz.	2 30
20 oz. Jar, Pl. doz.	4 35
3 oz. Jar, Stu., doz.	1 35
6 oz. Jar, stuffed, dz.	2 50
9 oz. Jar, stuffed, doz.	3 50
12 oz. Jar, Stuffed,	4 50
doz.	4 50
20 oz. Jar, stuffed dz.	7 00

PEANUT BUTTER.



Bel Car-Mo Brand	
8 oz., 2 doz. in case	24
24 1 lb. pails	12
12 2 lb. pails	12
5 lb. pails 6 in crate	14
14 lb. pails	25
25 lb. pails	50
50 lb. tins	12.2

PETROLEUM PRODUCTS	
Iron Barrels	
Perfection Kerosine	12.1
Red Crown Gasoline,	18.7
Tank Wagon	39.2
Gas Machine Gasoline	22.6
V. M. & P. Naphtha	39.2
Capitol Cylinder	21.2
Atlantic Red Engine	12.2
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.	2.00
Parowax, 100, lb.	7.7
Parowax, 40, 1 lb.	7.9
Parowax, 20, 1 lb.	8.1



Semacl, 12 pt. cans	2 70
Semacl, 12 qt. cans	4 30

PICKLES	
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Medium Sour	24 50
Barrel, 1,200 count	13 00
0 gallon kegs	10 00
Sweet Small	50 00
30 gallon, 3000	10 00
5 gallon, 500	10 00

Dill Pickles.	
600 Size, 15 gal.	13 00

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

PLAYING CARDS	
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Battle Axe, per doz.	2 65
lue Ribbon	4 50
Bicycle	4 75

POTASH	
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Babbitt's 2 doz.	2 75
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FRESH MEATS	
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Beef.	
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Top Steers & Heif.	17
Good Steers & H.f.	14
Med. Steers & H.f.	12 1/2
Com. Steers & H.f.	10

Cows.	
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Top	12 1/2
Good	11
Medium	9
Common	7 1/2

Veal.	
--------------	--

Good	15 1/2
Top	17
Medium	13

Lamb.	
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Good	25
Medium	28
Poor	20

Mutton	
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Dry Salt Meats	
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S P Bellies	18 00
20 00	20 00

Lard	
-------------	--

Pure in tierces	17
60 lb. tubs	advance 1/4
50 lb. tubs	advance 1/4
20 lb. pails	advance 1/4
10 lb. pails	advance 1/4
5 lb. pails	advance 1
3 lb. pails	advance 1
Compound tierces	14
Compound, tubs	14 1/2

Sausages	
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Bologna	12 1/2
Liver	12
Frankfort	16
Pork	18
Veal	17
Tongue	11
Headcheese	14

Smoked Meats	
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Hams, Cert., 14-16 lb.	26
Hams, Cert., 16-18, lb.	27
Hams, dried beef	@34
California Hams	@15
Picnic Boiled	Hams
Hams	30
Boiled Hams	35 1/2
Minced Hams	14
Bacon	18

Beef	
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Boneless, rump	18 00
Rump, new	18 00
Mince Meat.	
Condensed No. 1 car.	2 00
Condensed Bakers brick	3 00
Moist in glass	8 00

Pig's Feet	
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Cooked in Vinegar	
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1/2 bbls.	1 55
1/2 bbls., 35 lbs.	2 75
1/2 bbls.	5 30
1 bbl.	11 50

Tripe.	
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Kits, 15 lbs.	90
1/4 bbls., 40 lbs.	1 60
1/2 bbls., 80 lbs.	3 00
Hogs, per lb.	@42
Beef, round set	14
Beef, middles, set.	25
Sheep, a skin	1 75

RICE	
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Fancy Blue Rose	7 1/2
Fancy Head	8
Broken	3 1/2

ROLLED OATS	
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Steel Cut, 100 lb. sks.	3 50
Silver Flake, 12 Fam.	2 50
Quaker, 18 Regular	2 00
Quaker, 12s Family N	2 95
Mother's, 12s, Illum	2 60
Silver Flake, 18 Reg.	1 80
Sacks, 90 lb. Jute	3 65
Sacks, 90 lb. Cotton	3 75

RUSKS.	
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Holland Rusk Co.	
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36 roll packages	4 50
18 roll packages	2 30
36 carton packages	5 10
18 carton packages	2 60

SALERATUS	
------------------	--

Arm and Hammer	3 75
SAL SODA	

Granulated, bbs.	1 80
Granulated, 100 lbs. cs	2 00
Granulated, 36 2 1/2 lb.	2 25

COD FISH	
-----------------	--

Middles	16
Tablets, 1 lb. Pure	19 1/2
Tablets, 1/2 lb. Pure,	1 40
doz.	28
Wood boxes, Pure	11 1/2
Whole Cod	11 1/2

Holland Herring	
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Mixed, Kegs	1 10
Queen, half bbls.	10 25
Queen, bbls.	17 50
Milkers, Kegs	1 25
Y. M. Kegs	1 05
Y. M. half bbls.	10 00
Y. M. Bbls.	19 00

Herring	
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K K K K, Norway	20 00
8 lb. pails	1 40
Cut Lunch	95
Boned, 10 lb. boxes	21

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

Tubs, 100 lb. fncy fat	24 50
Tubs, 60 count	6 00
White Fish	

Med. Fancy, 100 lb.	13 00
SHOE BLACKENING	

2 in 1, Paste, doz.	1 35
E. Z. Combination, ds.	1 35
Dri-Foot, doz.	2 00
Bixbys, Doz.	1 35
Shinola, doz.	90

Butter Salt.	
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280 lb. bbl	4 50
Blocks, 50 lb.	42
Baker Salt.	

280 lb. bbl.	4 20
100, 3 lb. Table	6 07
60, 5 lb. Table	5 57
30, 10 lb. Table	5 30
28 lb. bags, Table	40
Colonial Iodine Salt	2 40



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



Worcester	
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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:	4 20
A-Butter	4 20
AA-Butter	4 20
Plain 50-lb. blks.	52
No. 1 Medium bbl.	2 75
Tecumseh 70-lb. farm	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
Back "C" 100 lb. sacks		20

IN THE REALM OF RASCALITY.

Cheats and Swindles Which Merchants Should Avoid.

Chickens sometimes come home to roost after all. In the fall of 1920 Frank D. Travis, of Plainwell, employed an unscrupulous stock salesman and proceeded to sell stock in the F. D. Travis Co. to the amount of approximately \$150,000. Neither Travis nor the crook he employed secured permission to sell the stock from the Michigan Securities Commission. The Tradesman did its level best to get action in this matter by the Commission, without result. Now sixty odd residents in Hamilton and vicinity have retained Clare E. Hoffman, an attorney of Allegan, to proceed against Travis on the ground of fraud. The suit is brought in the name of Andrew G. Lohman, who alleges that Travis himself and by his agents, servants and employes and conspiring with them to cheat and defraud this plaintiff and each of plaintiff's assignors and to sell to plaintiff and to each of his assignors at a sum greatly in excess of its value stock of the F. D. Travis Co., a corporation, and to obtain by fraud from plaintiff and each of his assignors, without any consideration therefor, a large sum of money, did falsely represent, pretend and state to plaintiff and to each of plaintiff's assignors that the F. D. Travis Co. was a company organized under, by virtue of and in compliance with the laws of the State of Michigan; that it was and had been a prosperous corporation, paying dividends amounting to upwards of 8 per cent. per year, doing a profitable business at all of its branches, some of which were located at Wayland, Plainwell and Allegan, and that it had accumulated profits on hand sufficient so that, if it did not make a dollar during the coming year, it could still pay the next year's dividend of 8 per cent.; that it had no debts; that it had agreed to purchase of Harry J. Lampen his buildings and his stock at Hamilton and that a binding contract to that effect had been entered into by it; that the business of the said company was so profitable and so large in volume that from the stores already established the dividend of 8 per cent. had been paid and would be paid thereafter every four months and that all the money obtained by the sale of stock in the vicinity of Hamilton would be used to establish and to pay for a store building and a stock at Hamilton, and that the business of said company had been and was being conducted in such a manner and was so organized and safe guarded that any person could tell by an examination of the books of the business just how the corporation stood financially at the end of every day; that he, the said Frank D. Travis, was thoroughly familiar with the methods of conducting said business, with the volume thereof and with the profits made, and that there was no question but that those purchasing stock would receive a dividend of 12 per cent. per annum; that he had been operating and managing said business for years and that it had at that time upwards of \$20,000 in surplus and reserve which was idle; that he had made large sums therefrom and that the only ob-

ject in selling stock was to form a co-operative company so as to secure a larger number of customers.

Plaintiff further avers that the said F. D. Travis Co. was not a prosperous, going concern, doing a profitable business; that it did not have accumulated profits on hand and that it did not have a reserve and surplus of \$20,000; that it had debts; that it had not entered into a binding contract with Harry J. Lampen for his stock and building; that its volume of business was not so large that a dividend of 8 per cent. could be paid thereafter; and that the statements hereinbefore referred to as having been made by the said defendant, his agents, servants and employes were false in every particular and were known by the said defend-

pencils which we imprinted with your name, and was sent to you without an order.

As explained to you in our circular letter, we are now making a campaign with this high grade pencil which was formerly sold through jobbers under a branded name and are now selling same direct to the consumers with their own names for less money.

As you have no doubt realized, the selling of this first gross of pencils is not a money making proposition for us, as we had a special die made up with your name, as well as prepaying parcel post.

We would ask you to please try these pencils as we know that you will be pleased with them.

Our advice would be to write the United States Pencil Co. that it can come and get the pencils or send \$1 to pay for the bother of packing, mailing and postage. That appears to be

designating the binding of its books, it is alleged, misleads and deceives the trade and consuming public, and causes purchasers to erroneously believe that such books are bound in leather.

The Banner Silk Knitting Mills, Inc., a textile manufacturer of New York City, is named as respondent in a complaint issued by the Federal Trade Commission charging the use of unfair methods of competition. The textiles, the complaint states, manufactured by the respondent are not composed of silk in whole or in part. Nevertheless, it is alleged, that in the advertisement and sale of such products the respondent uses a number of misleading statements, such as "The Silk Sensation of 1923," "Queen of Knitted Silk Fabrics," "The Textile of this Newest and Most Delightful of Knitted Silk," and other statements having the tendency to create the impression that respondent's products are made in whole or in part of silk. Further allegation is to the effect that the word "silk" in the respondent's corporate name is misleading and deceives the purchasing public into the erroneous belief that respondent's products are composed of silk from the cocoon of the silk worm. The complaint states that respondent's alleged methods of exploiting its products not only deceive the purchasers, but are unfair to competitors who do not misrepresent or misbrand their products.

Alleging that the John B. Stetson Co., of Philadelphia, Pa., secures the support and co-operation of dealers in the maintenance of a standard resale price system, the Federal Trade Commission has issued a complaint charging the concern with the use of unfair methods of competition in connection therewith. The company is a manufacturer of hats which it sells to wholesale and retail dealers throughout the United States. The complaint alleges that in order to carry out its resale price plan the respondent uses many methods to prevent retail dealers from reselling its products at prices less than those established by it. Among such methods are the following: the respondent receives and procures from dealers handling its hats reports of, information concerning, and proof of the failure of retailers to observe and maintain the set resale prices; respondent uses the information thus secured, and also receives through its salesmen and other agents, to induce and coerce offending dealers to observe its prices in the future by exacting promises that such dealers will in the future maintain the prices; respondent refuses to further supply dealers selling below its prices unless such dealers give satisfactory assurance that they will in the future observe and maintain prices. The direct effect and result of respondent's alleged acts, the citation states, is to suppress competition among retail dealers in the distribution and sale of respondent's hats.

Six complaints of interest to the lace industry have been issued by the Federal Trade Commission charging the use of unfair methods of competition by the following concerns: Alfred



I Love the Land Where Mother Lives

I love a land because mother's there,
With all her faith and her tender care;
I'd travel far just awhile to be
In the days of old at mother's knee.

There are friends who come and friends who go,
But there's none whose love I treasure so.
Mother clasped me to her loving breast,
And prayed God each day her boy to bless.

You may have your silver and your gold;
Yea all the wealth that the old earth holds;
But I'll choose mother my life to share,
For she'll watch o'er me with loving care.

When I was ill how the pain she soothed;
My fevered brow she caressed and cooled.
I can see her now the vigil keep
Till my eyes were closed in slumber sweet.

Oh, how she toiled ever more and more,
For this lad of hers, in days of yore.
I've not forgotten, and never will,
Till the hand of death my heart doth still.

I'll love Heaven more when mother's there.
With all her faith and her tender care
We'll live fore'er in that land of joy,
As mother prayed when I was a boy.

Lloyd E. Smith.

ant, his agents, servants and employes, at the time they made the same, to be false.

It is to be regretted that summary action has not been taken long ago in this matter. The sale of the stock, under the conditions then in existence, was a deliberate swindle. Travis and his crooked associate should be made to pay the penalty of their crimes by life long imprisonment in Jackson.

Pentwater, Feb. 25—Here's another of those cases. On your advice, as I understand it, I am disregarding this. Would you let them come get them?

Elizabeth S. Verbeck.
The writer sends the Tradesman a letter from the United States Pencil Co., reading as follows:

New York, Feb. 20—We have your enquiry in reference to the gross of

the only way to stop this abuse.

Bonni & Liveright, Inc., a book publisher of New York City, is cited by the Federal Trade Commission in a complaint charging the use of unfair methods of competition in the exploitation of a series of books published under the name of "Modern Library." These books, the complaint alleges, are bound in a cloth binding simulating leather in texture and appearance, but in which no leather is used. In the advertisement and sale thereof, the complaint states, the respondent uses statements that "Modern Library volumes are bound by hand in limp leather" and "All the books in the Modern Library are hand bound in flexible style." This method of

Kohlberg, Inc.; W. Riscallah & Company; A. D. Sutton & Sons; Nanyang Brothers, Inc.; N. B. Bardwil & Company; and Lian & Maraback. All of the respondents are located in New York City, and import lace from China which they sell to manufacturers of garments throughout the United States. The complaints allege that the lace imported from China by the respondents which closely resembles Irish Lace in pattern, design and general appearance, is inferior in quality and value, and has for many years been, and now is sold at prices much less than the prices received for genuine Irish Lace. Respondent's Chinese Lace, it is further alleged, is designated in their price lists, circulars, invoices and other trade literature, and offered for sale and sold under trade names which contain the word "Irish." This practice, the citation states, places in the hands of respondents' vendees the means of committing a fraud upon retail dealers and the consuming public, and, it is alleged, causes a substantial number of tradesmen and consumers to purchase respondents' lace products in the mistaken belief that it is of Irish origin.

The Federal Trade Commission has issued an order dismissing without prejudice its complaint against the Tremont & Suffolk Mills, of Boston, and Catlin & Company, of New York, who acts in the capacity of sales agent for the first named respondent. Arthur J. Cummock, Samuel S. Widger, Arthur R. Sharp, and John W. Blodgett are named as copartners in the Catlin Company. The Tremont & Suffolk Mills is a manufacturer of blankets, and the Catlin company acts as sales agent in the distribution thereof. The complaint charged the respondent with misbranding certain blankets which they marketed, but was dismissed for the reason that the practice complained of has been voluntarily discontinued and the defendants have agreed to make proper restitution for the frauds they committed.

Vicious Estate Taxes.

The President's attack upon inheritance and estate taxes is so well reasoned, so sound and statesmanlike, that it should sound the knell of this particularly vicious form of taxation. He signed the Revenue Act of 1924, which increased these taxes from a 25 per cent. to a 40 per cent. maximum, with a pointed protest against them. He believed then that they mean confiscation in many cases. His present opinion is that levying such imposts after the passing of a war emergency is Socialism.

They are, in fact, defended by all those who believe in a redistribution and a limitation of wealth. Their chief apostles belong to the La Follette school of political economy. These taxes are devouring many estates. It was the intent of some of the legislators that they should. To the Federal tax of 40 per cent. are added state taxes of varying amounts, all tending to go higher. The dead are robbed and their dependents are shoved aside by state and Federal tax collectors.

As has been emphasized again and

again, money taken for taxes vanishes from productive use. It represents just so much of the Nation's capital wiped out of existence. The states have joined in the scramble, and the President cites instances where a single share of stock may be taxed as many as seven times; taxed, in fact, until its value is gone and until its holders have paid more than its worth in taxes. He wants the General Government to withdraw from this field of taxation. His position is so sound that anywhere other than in Congress it would be accepted at once and in full.—N. Y. Evening Post.

Store Provided Taxi Service.

A specialty shop in Duluth, Minn., recently gave free taxi rides to customers from the store to their homes as an advertising "stunt." Customers handed the starter their duplicate sales slip, told him their address and entered the cab which rolled up to the store at the starter's signal. Over 200 customers were taken home in this way. No limit was placed on distance and no minimum purchase was fixed, customers being driven home whether their purchases amounted to 10 cents or hundreds of dollars. The vice-president of the store said the plan was successful through the co-operation of a taxicab company. This company published an advertisement in connection with the store's publicity and each cab carried a sign in the rear telling of the store's sales. The advantages accruing to the taxi company were said to lie in the featuring of its service and the comfort of the cabs.

Hides, Pelts and Furs.

Green, No. 1	09
Green, No. 2	08
Cured, No. 1	09
Cured, No. 2	08
Calfskin, Green, No. 1	18
Calfskin, Green, No. 2	16½
Calfskin, Cured, No. 1	19
Calfskin, Cured, No. 2	17½
Horse, No. 1	3 50
Horse, No. 2	2 50
Pelts.	
Old Wool	1 00@2 50
Lambs	1 00@2 00
Shearlings	50@1 00
Tallow.	
Prime	07
No. 1	06
No. 2	05
Wool.	
Unwashed, medium	@40
Unwashed, rejects	@30
Unwashed, fine	@40
Furs.	
Skunk, Black	3 00
Skunk, Short	2 00
Skunk, Narrow	1 00
Skunk, Broad	50
Muskrats, Winter	1 25
Muskrats, Fall	1 00
Muskrats, Kitts	15
Raccoon, Large	5 00
Raccoon, Medium	3 50
Raccoon, Small	2 00
Mink, Large	9 00
Mink, Medium	7 00
Mink, Small	5 00

The second attack of love, like measles, is usually lighter than the first

Two Leading Features at the Muskegon Convention.

Saginaw, Feb. 24—The question box will be a feature of the Muskegon convention of the Retail Grocers and General Merchants Association. Secretary Gezon is desirous of having you submit to him questions you want answered at that time. Mr. Gezon is willing to go the limit in the matter of service on questions which are submitted to him in plenty of time. Some correspondence may be necessary in getting certain information; therefore get your questions in so that we may have an answer ready.

An informal round table discussion will follow up the speeches so that everyone will have an opportunity to ask and answer questions in an impromptu and intimate manner.

We hope to make this a convention that will give substantial aid to the merchant who attends. The time for much success by individual efforts in matters of wider scope and general trade welfare is past. Organized effort, with the aid of the trade press, is the only thing that will win.

Charles C. Christensen.

Save time in work by being certain your plans are practicable.

The Cudahy Packing Company

Common Stock

Average dividends the past 8 years 8.9%.

Listed on Chicago and Boston Stock Exchanges, and application will be made to list on New York Stock Exchange.

This is one of the most successful packing concerns. The packing business is anticipating a long period of prosperity.

This Common Stock has paid approximately 100% in stock dividends during the past 9 years.

Now paying 7% cash dividends.

HOWE, SNOW & BERTLES INC.

Investment Securities

GRAND RAPIDS

New York Chicago Detroit

Series Number 172 Opens March 2nd.

Join now and get the benefit of cooperative mutual savings. No membership fee charged for the privilege of joining and your savings earn you the highest rate consistent with safety and good building and loan practice.

GRAND RAPIDS MUTUAL BUILDING AND LOAN ASSOCIATION

CHARLES N. REMINGTON, President; THOMAS C. MASON, Secretary
Ground Floor—Building and Loan Building, Monroe at Lyon
Who wants to rent a desirable suite of offices in our building?

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—Cash and Carry Grocery. Did over \$60,000 business last year. Rent reasonable. Fine location. Excellent wholesale service. No stiff competition. Best of reasons for selling. Will inventory all I ask—(\$6,000 cash). Address No. 842, c/o Michigan Tradesman. 842

Good opportunity—For opening men's furnishings, dry goods and shoe store at Edmore. Write Box 276, Edmore, Mich. 843

READY TO WEAR STORE FOR SALE.—In Niles, Mich. Population 10,000. Long lease. Best location. A money maker for the right party. Fixtures all new. Stock is clean. Best of reasons for selling. Immediate possession. Deal can be closed with small payment down. Write to W. A. Fishel, Three Rivers, Mich., or phone 70. 844

GENERAL STORE—With going business, stock general merchandise, store fixtures and store buildings, located in thriving village between Flint and Detroit. Will sell or exchange for Flint or Detroit properties. Must be sold at once. Address Chas. L. Beckley, Hadley, Mich. 845

GROCERY STOCK—Three shares Grand Rapids Wholesale Grocery stock, cash or time. Particulars, address M. L. Pierson, Hastings, Mich. 846

\$300 Burroughs 9-key modern adding machine, with stand, \$125. Fine condition. Kutsche's Hardware, Grand Rapids, Mich. 847

For Sale—Counters, show cases, rolling ladder, garment carriers, electric light fixtures, coffee mill. For particulars, write John Rummel & Co., Sebawaing, Mich. 848

For Sale—General merchandise stock and fixtures. Inventory about \$7,000. Doing about \$35,000 per year. Good place for the right man. About twenty-five miles from Grand Rapids. Poor health reason for selling. Address No. 849, c/o Michigan Tradesman. 849

Wanted To Rent—Space in a cash and carry grocery for meat market. Big business guaranteed to first-class meat man who has good fixtures. Very liberal contract. If interested, write to David Gibbs, Ludington, Mich. 850

SALES EXPERTS—WE ARE SPECIALISTS IN TURNING STOCKS INTO CASH. CONDUCTING SPECIAL SALES and COLLECTING DELINQUENT ACCOUNTS. For information, write The W. G. & H. Sales Co., 142 N. Mechanic St., Jackson, Mich. 841

For Sale—General store, cash business. Fine buildings. Post office connected. Good farming country. Box 35, Hobart, Mich. 851

Must sell well established implement business on account of sickness. Stock will pay for half price asked. Address No. 835, c/o Michigan Tradesman. 835

Merchandise sales specialist will assist merchants to reduce or close out stocks entirely. Reasonable charge. Expert service. Greene Sales Co., 216 Michigan Ave., E., Jackson, Michigan 836

Position Wanted—By high grade stationary engineer. Understands generators and motors. Can take full charge of maintenance. Wm. H. Geale, R. F. D. No. 9, Box 336, Grand Rapids, Mich. 837

Wanted—Registered pharmacist. State experience, and names of past employers. Address No. 840, c/o Michigan Tradesman. 840

FOR SALE—Old established shoe store, only general line in town of 1000; resort and farming, Western Michigan. Owners have other interests. A visit is welcomed from bona-fide prospects. Address No. 821, c/o Michigan Tradesman. 821

For Rent—I want to rent store building and fixtures at 419 W. Main street, Ionia, for any kind trade that is suitable. Best location in city. Store is all remodeled, in good condition. G. Balice, Ionia, Mich. 823

WANTED—Man with sales experience to sell the EHRICH line of refrigerators, cooling rooms and freezing counters to the butcher and grocery trade. Splendid opportunity for the right man. H. EHRICH & SONS MFG. CO., LAKE AND COLORADO AVES., ST. JOSEPH, MISSOURI. 813

For Sale—A clean stock of general bazaar goods and groceries in small town with city conveniences and surrounded by good farming country. This is a splendid opportunity for a retail merchant. Address No. 808, c/o Michigan Tradesman. 808

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

CASH For Your Merchandise!

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

LARGEST AND BEST.

Michigan Hardware Dealers Out in Full Force.

The thirty-first annual convention of the Michigan Retail Hardware Association convened at the Pantlind Hotel, Grand Rapids, Tuesday afternoon.

President Rankin called the meeting to order, when William Moore pronounced the invocation.

After the singing of America, led by Charles F. Nelson, Mayor Swarthout delivered the address of welcome, which was responded to by Scott Kendrick, of Flint.

President Rankin then read his annual address, which is published verbatim in this week's paper.

Addresses were then made on General Business Conditions by H. A. Squibbs, Chicago; Hardware Prospects for 1925 by Paul H. Stokes, Indianapolis, and Profession of Business by Grover C. Good, Grand Rapids.

Tuesday evening all who wished to do so attended Empress theater.

Wednesday forenoon W. J. Spencer, of Saginaw, read a paper on Relation of the Traveling Salesman to the Dealer, which is published in full in another part of this week's paper.

Charles M. Alden read a paper on Community Development, which will be found on pages 6 and 7 of this week's Tradesman.

J. H. Lee, of Muskegon, read a paper on Forming a Favorable Impression, which appears verbatim elsewhere in this week's paper.

Herbert P. Sheets, National Secretary read a paper on Team Play in Business, which will be published in full in the Tradesman next week.

The annual report of Secretary Arthur J. Scott was as follows:

This is my twenty-third annual report as Secretary of your Association, and one cannot help but be impressed by the numerical growth of the organization and by the sincerity of the members in their desire to co-operate in any movement inaugurated by the Association for the welfare of the hardware trade of the State.

The Association has been placed upon such a strong foundation and has such an enviable record to look back upon that there are few, if any, connected with the hardware business in any capacity but what realize that a membership is worth many times the amount of the annual dues.

I am pleased and gratified to report that the Michigan Association is still in the lead of all other single state associations as to membership. We should all be proud of this creditable showing, for it constitutes the strongest evidence that the dealers in Michigan are among the most progressive in the country and are doing their full share to assist in placing the business in which they are engaged upon the very highest plane. At the time of our last convention we reported 1685 members. We now have a membership of 1731 which shows a gain for the year of forty-six. While this increase is not as large as has been reported at some of our previous conventions, we should consider it as a good showing when we realize that some counties in the State are 100 per cent. organized and that the limit of our growth is about reached.

However satisfactory membership growth may be, it means little unless it reflects a similar measure of progress in constructive association activities and service. After all, membership service is the real object of and reason

for association existence, and enlarged membership is simply a means of better co-ordinating of the retail forces to work together in the solution of their common problems.

The increased service rendered to members during the past year has been very marked and there has not been an idle moment in the Association office and its activities during the year.

For your information I am going to give you some figures, which are taken from the report to your officers for the fiscal year ending December 31, 1924.

Field Secretary Nelson and other officers made personal calls on 940 dealers.

Thirty-two group meetings were held in different sections of the State. All of these meetings were attended by Field Secretary Nelson and, with one or two exceptions, by some officer of the Association. The total attendance was 1542, which is larger than that of any previous year and the members are very desirous of having the meetings continued.

Twenty-four Secretarial messages (general letters) went from the Association office during the year.

Our postage account for the year was \$1,198.61. Figuring on an average postage of two cents a letter would make an estimated total of 59,930 pieces of mail sent out from the Association office.

Through our Bargain and Information Bulletin, which is published and issued every three months, many members disposed of dead stock and others made considerable money through taking advantage of the special offers which these bulletins contained.

We gave special information, answering questions of every character pertaining to the conduct of a hardware store, including such information as the source of supply for new or obsolete merchandise, repairs, etc. This service was given to 296 members.

We helped fifty-six members with the installation of Association Better Business Records.

Made plans and offered suggestions to sixteen members on store and stock arrangement.

Gave advertising help to seventeen members.

Collected dead accounts amounting to \$742.41 for forty-two members. This service was started July 1.

Adjusted complaints for ten members.

Gave legal advice to thirty members. Analyzed and checked paint stock, so as to get a better turnover in this line, for six members.

Checked books for fifteen members. Made a business analysis for thirty-two members.

Audited books for one member.

Gave copies of charts on stockturn to forty-seven members.

Made profit and loss statement for one member.

Made income tax report for one member.

Gave personal help in stock reduction to one member.

This gives you an idea of the many and varied activities of the Association and our hope is that more of our members will avail themselves of the services that the Association has to offer and is willing to render.

The matter of fire insurance is of vital importance to all of us and I am pleased to report that Michigan members can well be taken care of by our hardware companies. We now have seven which are licensed to do business in our State and any ordinary stock can be entirely covered. For several years they have returned to the assured, from 40 to 50 per cent. of the premium, which is certainly a very creditable showing. In the face of these large returns our mutual companies have built up their surpluses, so that their assets for every \$1,000 insurance in force are greater than that of the old line of stock companies. Personally, I cannot understand why every hardware dealer in the State

does not take full advantage of this great saving.

Representatives from several retail mercantile associations of the State met in Lansing on Oct. 3 and perfected a new organization which is known as the Michigan Retailers Council. Mr. C. L. Glasgow, of Nashville, a member of our Association, was elected President, and J. E. Hammond, of Lansing, Manager of the Dry Goods Association, Secretary. This organization is not made up of individual members, but is an amalgamation of the retail mercantile associations of the State. Most of these organizations have common interests in many directions, and especially in matters pertaining to legislation, that applies to retailers of all classes of merchandise. The Council is now busy and active in legislative matters affecting the retailers of the State.

At this time, I wish to make brief mention of the twenty-fifth annual Congress of the National Association, which was held in San Francisco, June 16-19, 1924. The convention theme was retail efficiency and the program concentrated on retail problems, with the hope of spot lighting the factors essential to retail efficiency. A very complete report of this meeting was published in the July issue of Hardware Retailer, which, no doubt, was read with interest by most of our members. It was a very constructive meeting, one of the best ever held by the National Association.

Have you noticed the recent issues of Hardware Retailer, our official publication? It has so developed that it now stands at the head of all trade journals. This is your publication and you should read it thoroughly. Its policy is, to at all times promote and stand for the things which are for the best interest of the retail hardware trade.

The past year, like all its predecessors since I assumed the office of Secretary, has found the officers and members of committees of the organization always on hand to administer to the best of their ability, the important work which has come before them from time to time. This example should be an inspiration to every member to co-operate whenever called upon.

I wish at this time to thank the officers and members of committees individually for the personal consideration extended to me during the past year and also those members who have responded so promptly to requests made upon them.

I hope that this convention will find us all closer together and that we will return to our respective homes inspired by a desire to maintain and increase the efficiency of this Association.

The attendance is the largest ever recorded by the organization and the exhibits exceeded in number and variety anything before witnessed by the Association.

Renewed Industrial Development.

Boyer City, Feb. 24—The Michigan Cooperage and Excelsior Co., after a shut down of about six months, during which time a complete lath making equipment has been added to the stove and heading mill, has started up with a crew of forty men. The company has secured a good stock of timber and the expectation is that it will continue to operate well into the summer, if not all the season.

There are signs of a renewed industrial development that it is hoped will be permanent and replace with permanent industries the places left by the passing of the lumber industries.

Charles T. McCutcheon.

A. J. Palmer, dealer in general merchandise at Gagetown, renews his subscription to the Tradesman as follows: "We want you to be sure to keep it coming."

Detroit—Edward J. McNulty has taken over the grocery and meat market at 8011 Lawton avenue.

Jackson—An involuntary petition in bankruptcy has been filed against Elgin G. Ellsworth, druggist. The claims against him total \$537.92.

Detroit—Thomas F. Murphy succeeds Samuel George, confectioner at 8020 Mack avenue.

Detroit—Leo K. Barber and R. P. Brooks have opened a grocery and meat market at 11342 Jefferson avenue, East, under the style Peninsula Market.

Detroit—Lloyd C. Wehmes has bought the share of his partner, Chris Lynorup, in the W. & L. Pharmacy 14701 Kercheval avenue. The partners sold their other store at 14119 Kercheval avenue to R. E. Bowers a short time ago.

Detroit—The proprietor of the Fennell Avenue Clothing Store, on Fennell avenue, was held up and robbed of \$1,000 which he had just borrowed recently. The thugs locked him in the rear room of the store, from which a customer released him an hour later.

REMARKABLE GROWTH ASSETS NOW \$565,225.96

The Citizens' Mutual Automobile Insurance Company was organized in 1915. The company wrote 12,000 policies within one year, and has had an increase in assets and business each year.

The company has settled over 25,000 claims, and has satisfied policy holders in every portion of the state.

With 52,624 members it is the largest company in Michigan writing exclusively automobile insurance, and has a special agency and adjusting force, which brings its service home to its members.

In the year 1924 it settled 9,001 claims and yet only thirty-seven of these cases were disposed of through the Circuit Court. Of these thirty-seven, sixteen were adjusted before trial; a verdict against the policy holder in seven cases; verdict in favor of the policy holder, seven; and dismissed and discontinued, seven.

With an increase in assets for the year 1924 of \$189,000.00 the company is prepared to give even better service. It will therefore pay you to get in touch with the agent for

Citizens'
Mutual Automobile
Insurance Company
HOWELL, MICHIGAN