

MICHIGAN TRADESMAN

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Thirty-Sixth Year

GRAND RAPIDS, WEDNESDAY, DECEMBER 11, 1918

Number 1838

HOCH! DER KAISER

Here is the famous "Hoch! Der Kaiser" which was the little acorn from which the countless great oaks of the "Myself und Gott!" jokes and poems and cartoons grew. It was written by Alexander Macgregor Rose and he died in the year of our Lord, 1898—sixteen years before the kaiser's public conferring of the title von on his Von Gott.

Der kaiser of dis faterland
Und Gott on high all dings command.
Ve two—ach! Don't you understand?
Myself—und Gott.

Vile some men sing der power divine,
Mine soldiers sing "Der Wacht am Rhine,"
Und drink der health in Rhenish wine
Of me—und Gott.

Dere's France, she swaggers all aroundt;
She's ausgespielt, of no account,
To much we dink she don't amount;
Myself—und Gott.

She will not dare to fight again,
But if she shouldt, I'll show her blain
Dot Elsass und (in French) Lorraine
Are mein—by Gott!

Dere's grandma dinks she's nicht small beer,
Mit Boers und such she interfere;
She'll learn none owns dis hemisphere
But me—und Gott!

She dinks, good frau, fine ships she's got
Und soldiers mit der scarlet goat.
Ach! We could knock dem! Pouf! Like dot,
Myself—mitt Gott!

In dimes of peace brepare for wars,
I bear de spear und helm of Mars,
Und care not for a dousand czars,
Myself—mitt Gott!

In fact, I humor efery whim,
Mit aspect dark and visage grim;
Gott pulls mit me, and I mit him,
Myself—und Gott!



Manufactured by
The O. & W. Thum Co.
 GRAND RAPIDS, MICH.

Ceresota Flour

Always Uniformly Good
 Made from Spring Wheat at
 Minneapolis, Minn.

Judson Grocer Company
 The Pure Foods House
 Distributors
 GRAND RAPIDS, MICHIGAN

MOORE'S LAXATIVE COLD TABLETS

The best known treatment for COLD and GRIPPE contains BROMIDE OF QUININE, retailing 25 tablets for 25 cents.

Right now is the time to get in your winter supply. We can furnish you with a full line of Proprietary Medicines as well as a complete line of staple drugs.

We specialize on Grocery Drug Sundries and have made a study of the needs in this line of General and Grocery stores, we can therefore give the best of satisfaction and service.

THE MOORE COMPANY
 TEMPERANCE, MICH.

Red Crown Gasoline for Power

The modern motor and improved carburetors have demonstrated beyond question that gasoline made especially for motor fuel—as Red Crown is made—will give the most power—the most speed and the most miles per gallon. Red Crown, like your automobile, is built to specifications and Red Crown specifications have been worked out by the most eminent petroleum chemists and automobile engineers available.

Red Crown contains a continuous chain of boiling point fractions, starting at about 95 degrees and continuing to above 400 degrees. It contains the correct proportion of low boiling point fractions to insure easy starting in any temperature—the correct proportion of intermediate boiling point fractions to insure smooth acceleration—and the correct proportion of high boiling point fractions with their predominance of heat units to insure the maximum power, miles and speed.

These are the things that make Red Crown the most efficient gasoline possible to manufacture with present day knowledge.

For sale everywhere and by all agents and agencies of

STANDARD OIL COMPANY
 (INDIANA)
 Chicago U. S. A.

DEAL 1814

SNOW BOY WASHING POWDER 24s—Family Size

through the jobber—to Retail Grocers

25 boxes @ \$4.85—5 boxes FREE, Net \$4.04
 10 boxes @ 4.90—2 boxes FREE, Net 4.08
 5 boxes @ 4.95—1 box FREE, Net 4.12
 2½ boxes @ 5.00—½ box FREE, Net 4.17

F. O. B. Buffalo: Freight prepaid to your R. R. Station in lots of not less than 5 boxes.
 All orders at above prices must be for immediate delivery.
 This inducement is for NEW ORDERS ONLY—subject to withdrawal without notice.

Yours very truly,

Lautz Bros. & Co., Buffalo, N Y.

MORE PROFIT

MICHIGAN TRADESMAN

Thirty-Sixth Year

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Number 1838

MICHIGAN TRADESMAN

(Unlike any other paper.)
Each Issue Complete in Itself.

DEVOTED TO THE BEST INTERESTS
OF BUSINESS MEN.

Published Weekly by
TRADESMAN COMPANY

Grand Rapids

E. A. STOWE, Editor

Subscription Price.

Two dollars per year, if paid strictly
in advance.
Three dollars per year, if not paid in
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issues a month or more old, 10 cents;
issues a year or more old, 25 cents; issues
five years or more old, \$1.

Entered at the Postoffice of Grand
Rapids under Act of March 3, 1879.

CANNED GOODS SITUATION.

Intimations from the Government that there would be no cancellation of canned goods orders after all, and that the full percentages requisitioned would be taken, has cleared the atmosphere considerably. The canned goods market is still on a war basis and must continue so until the present stocks are disposed of. Measures to stabilize prices would have had to be undertaken in one form or another for otherwise the consequences would have been so far-reaching as to make it impossible to foresee their outcome.

These possibilities have been talked of in the trade and while some of them might have been considered extreme, in these days of reconstruction and upsetting of precedent, who is to say whether they are or not? Both growers and canners went the limit in the matter of production at the direct behest of the Government, and they did not feel that there was any need to fear that, in the end, the Government might leave them in the lurch. The growers have, of course, won out, but many of the canners still have surplus lines on hand and some undelivered portions of Government requisitions.

To some extent confidence in values has already been impaired especially on the part of retailers although it will undoubtedly be restored in due time. However, assuming that these surplus lines had been thrown on the market, prices would have gone down and then both jobbers and retailers and especially the latter, would have had to face a slump in the market at a time when they were loaded up with high priced goods.

Taking up the retailer's side of it, it could be easily seen that they would be in deep water as soon as the public grasped the idea that the wholesale market had gone down. The big chain stores would un-

doubtedly follow the decline, partly if not wholly, especially if they were able to replace with cheaper goods. It is conceivable then that the losses would be so severe that many of the smaller retailers would be thrown into bankruptcy or be brought close to it.

Carrying this possibility to its conclusion it was pointed out what serious consequences would befall the whole economic structure when it should become known that thousands of any class of dealers throughout the country were falling. Public confidence would be shaken and the distress would quickly pass to other lines of business causing greater problems of reconstruction than could have been foreseen. Of course all this may have been a pyramiding of consequences on the theory that a kingdom could be lost "all for the want of a horseshoe nail," yet no one will deny that to bring distress upon any large portion of the community is something that should be avoided if possible.

TOO MUCH WOOL ON HAND.

As the facts concerning the wool situation in this country come out, there is a demonstration of the folly of the course pursued in the past year and a half in trying to create the impression of a scarcity. Every one now laughs at the statement solemnly put forward by the chief of the wool division of the War Industries Board that 900,000,000 pounds of wool would be needed by the army for the year. Just so, also, is the absurdity of the other official statements that there was no wool for civilian uses and that, if there were, there was virtually no available woolen machinery for using it. At present the Government has anywhere from 300,000,000 pounds of wool upward, and has also on hand millions of articles of woolen clothing and millions of yards of cloth and flannel which it does not know what to do with. Besides this, there are a few hundred millions of pounds of wool yet to come from abroad. Some of the embarrassment might have been avoided if wool had been released, as it should have been, for trade purposes and if the official propaganda had not been started to induce the use of cotton warp fabrics as a supposed necessity. The cloth and the clothing trades are waiting to see what is to become of the wool supplies before they can go ahead. To remedy the existing trouble it is proposed that the Government-owned wool be sold gradually at auction and that imports be restricted.

Empty heads contain a lot of useless information.

THE NEW REVENUE LAW.

The positive statement of the Internal Revenue Commissioner, that unless the new and amended Revenue Act is enacted this month, the Department may have to base its plans for tax collection on the existing law, shows how peculiar a situation now exists. The period in which income and excess profits statements may be filed by taxpayers, Mr. Roper points out, begins on January 1; which means that all blank forms must be prepared and all instructions given to taxpayers and collectors by that date. But the new law is still to be finally constructed through the amending of last September's House bill. Until it is completed, no arrangements for putting the new provisions into force can be effected. Supposing no such final legislation before January, the Internal Revenue Department would, Mr. Roper states, either have to proceed on the assumption that the taxes enacted in 1917 will remain in force next year, or else would have to leave its work undone. Just what this would mean may be judged by the fact that, whereas \$2,838,000,000 was collected from the income and excess profits taxes in the fiscal year 1917, the Treasury has asked that \$5,000,000,000 be thus raised next year, even after making the expected reductions from the House bill's tax schedules.

It is true that, under the law, the filing of returns by such taxpayers may be made at any date up to the first of March; but this past year's experience proved the absolute necessity for early preparations by the Department. The question, then, is whether the new law can be enacted during the next four weeks. As matters stand, the Senate Finance Committee has completed its revision of the bill and will report it some time this week. Its amendments to the House bill are extensive, as was inevitable when the Treasury, after suspension of hostilities in Europe, reduced its estimate of tax requirements from \$8,000,000,000 to \$6,000,000,000. The committee has revised the excess profits schedule, has cut down or eliminated many of the "luxury taxes" and other excise levies, has struck out the tax on bank checks and reduced the postage rate from 3 cents to 2. The distribution of these changes will in all probability cause differences of opinion and be a subject of Congressional debate. Last year the Senate Committee reported the Revenue Bill on August 6. The Senate passed it and sent it to conference on September 10; the conference committee completed its work September 29, and the bill, being acted on by both houses practically

without debate, became law on October 3. Nearly two months had elapsed when changes considerably less extensive than those now proposed were being made.

What about Cuba? The general public knew more about the "Pearl of the Antilles," perhaps, when Hobson made his memorable dash to bottle up the Spanish fleet than it knows to-day. It is known, of course, in a general way, that we get great quantities of sugar and a large amount of tobacco and its products from the island, but here are a few facts which may be a revelation to many business men: The Cuban sugar crop this year, the largest crop on record, will amount to 3,600,000 tons. The price received will be 5.50 a pound, and is an advance of 175 per cent. over the price prevailing in 1914; so the 1918-19 crop will be worth over \$400,000,000. Tobacco and its products normally are worth \$25,000,000; minerals, \$12,000,000, which, with miscellaneous commodities, largely agricultural, will, it is safe to say, make the export trade of the "Little Republic" total easily \$500,000,000 this year. Cuba has always enjoyed a balance of trade in its favor and this year the margin will be larger than ever. The United States leads in commerce with the island, with Great Britain second; but in textiles this position has always been reversed with Great Britain having practical monopoly of the trade. There are over two and a half million people in Cuba and they are enjoying unprecedented prosperity. Here is an active market for American goods, which is unusually attractive at this time.

If Postmaster-General Burleson has a reply to make to the charge of the Civil Service Reform League to the effect that, in conjunction with the Federal Civil Service Commission, he has perverted the rural free-delivery service to partisan ends, he should lose no time about it. The statement of the League is specific, and reveals a peculiarly shameless procedure. Old routes were abolished and new ones established, because the law inconveniently stood in the way of throwing out Republicans and appointing Democrats directly. If this is not an open violation of the spirit of the law, Mr. Burleson owes it to himself to explain how. It is bad enough for a member of the Cabinet to revert to what we had hoped was an obsolete use of the appointing power, at Washington at least, although Mr. Bryan showed the country that it was not so far along in this respect as it had believed.

A true friend is one who never reminds you of your best traits.

EVEN HANDED JUSTICE.

Germany is defeated, but not repentant. Her armies have been beaten, but her spirit has not changed. The insane pride, the mad delusions of the German people remain. Not yet has the poison, introduced into their blood by the teaching and the incitements of forty years, been expelled. And the only way to do it is by laying a heavy burden upon them which they will continually feel as a hard schoolmaster to teach them a view of the world and of German destiny wholly different from the one that has been drilled into them. Having been educated to satisfy greed by force and lawlessness, the thing to do now is to beat it into their heads, by privation and suffering, that the whole Germany theory was wrong; that, so far from "paying," it meant in the end vast sums to be paid. Let the German people feel for the next fifty years that they are working and saving to make good the damage they have wrought. Let the iron-worker say to himself: "To-day I must pay my wages to Belgium." Let the shipbuilder and the exporter be reminded steadily that their profits will for a long time go to Serbia and France. Only by such severe discipline in the hard school of experience can the next generation of Germans be led to abandon the noxious doctrines which have made them a threat to the peace of the world.

There are forms of punishment other than indemnities. Individual criminals ought to be brought to justice. This truth is apparently penetrating the minds of the new government in Germany. It is reported that steps are being taken to bring about the formal trials of the German officials responsible for the execution of Edith Cavell and Capt. Fryatt. That others higher up—even to the All-Highest—may be proceeded against is strongly intimated. It appears to be dawning upon many in Germany, certainly upon some now in power, that the German name has become a thing of horror throughout the world and that a great cleansing must be made if Germany is ever to hold up her head again. Here, too, is a form of punishment which may prove to be for the good of Germany herself. It would also have its distinct place in beginning to restore the scanty and the reign of international law. What could be a more solemnizing demonstration of the re-asserted majesty of the law of nations than condign punishment of the nation and the rulers who dared to trample it under their feet? To deserve respect, international law, like any other, must carry penalties for its violation; and one of the duties of the Peace Conference will be to assess these penalties upon Germany.

The demand for august and even-handed justice of this kind is evidently spreading among the people in this country, as well as in France and England. It is based upon a sound instinct. Gloating vengeance does not figure in it. But the feeling is common and is justified that, if we

are to enter into a new world-order, the crimes of the old order must be expiated. The effort and the sacrifices that still must be exacted of us all for years to come will be borne in better spirit if we know that the nation and her rulers that plunged the world into misery are not only disowned, but penalized. By this work of purification and of punishment, the Germany that is to be will profit with the rest of the world.

Mr. Hoover and Mr. Davison simultaneously warn us that there must be no relaxation of self-sacrificing effort to assist the stricken peoples of Europe. The appeal of the latter is preliminary to calls for materials and work that will be issued from Red Cross headquarters. Food, fuel, clothing, medicine and shelter are required in such quantities that the governments will have to unite to supply them, but supplementary needs will be so great that Americans "will find their hearts dictating more than their hands can do." Mr. Hoover estimates that more than 200,000,000 Europeans are expecting us to help lift them from famine and reiterates that although the details of our programme have been altered, the essential fact remains that we must conserve and ship more food than ever. It will be noted that he looks forward with relief to the prospect for shipments of wheat from India, Argentina and Australia to Europe. Those apprehensive lest America suffer from its generosity in guaranteeing wheat prices cannot have considered the greatness of the world's shortage, the difficulties of transportation, and the limit on the quantities newly made available. Both Mr. Hoover and Mr. Davison speak of careful international agreement in solving relief problems. United effort by the world will be needed, and no part of it is in a position to do as much as the United States.

Shall the new Poland lie across the center of the Middle-European Union and block the path of unity and progress? This is a time when the other small nationalities are sinking their differences, when old hatreds are being wiped out or held in abeyance, in order that greater objects may be achieved. Yet, led by Dmowski in this country, the Poles have cut themselves loose from joint action with other members of the Union; they refuse to leave their boundary disputes with the Ukrainians for future settlement; they refuse to recognize the rights of minority nationalities, such as the Jews, to have a voice in their new government; they refuse actively to aid in stopping the pogroms and persecutions that have broken loose in Poland. Fortunately, in Poland itself, a new party has, it seems, seized the reins of power; the old ideals represented by Dmowski and his faction no longer completely rule the country. It is to be hoped that this latest overturn will not immediately make up for its liberality in racial matters by promotion of industrial and economic anarchy.

The War-Time Efficiency Lesson

Particularly have merchants of your community learned the value of conservation---conservation of man power and other conditions which were forced upon them during the war. These merchants will not go back to the old extravagant methods of doing business because better methods have been demonstrated---less extravagant methods.

The merchant whose business is not organized along these lines now, cannot hope to compete with such efficiency, and his business will suffer as a direct result of two conditions. In the first place he will not be able to match values with those merchants who are operating on a lower percentage basis, and secondly, his business will not yield the most returns necessary to the progress and growth of that business.

New Way methods offer the solution to this problem, and already thousands of progressive merchants are coming to this principle with such rapidity that our special store architects and designers are working only by appointments made well in advance.

Grand Rapids Show Case Co.

Main Office and Factory: GRAND RAPIDS, MICH.

Branch Factory LUTKE MANUFACTURING CO., Portland, Ore.

Branch Offices and Salesrooms

NEW YORK
1465 Broadway at 42nd St.
BOSTON
305 Harvey Bldg.

CHICAGO
316-318 W. Jackson Blvd.
DALLAS
711 S. W. Life Ins. Bldg.

Licensed Canadian Mfrs., JONES BROS. & CO., Ltd., Toronto, Ontario.

Hardware Trade Getting Back to Normal.

The barriers as to getting goods are fast being removed as Government restrictions are withdrawn and Government contracts canceled. The hardware and metal trades items, such as barbed wire and galvanized sheet iron and corrugated roofing, have for many months been unobtainable by the domestic trade. Now the factories are out soliciting orders for these goods and promising prompt shipments.

Some other products—wire nails and automobile casings, for instance could be had only in limited quantities and under strict Government regulations. Now the lid is off, and the factories are anxious for business.

Other lines, such as files and twist drills, among mechanics' tools were practically commandeered for Government use during the war. Now the manufacturers of these goods advise the trade that they expect shortly to take care of their regular trade without any difficulty.

There were still other lines of goods where the factories had largely ceased making their regular output, and were devoting their productive capacity to weapons and munitions of war. This was true of some manufacturers of axes and saws. Now their entire plants are back in the regular channels.

There has been a radical reversion of policy in the hardware and metal lines by the retail trade during the last six months in the buying of "futures." Prior to that time "futures" were bought freely, and orders for them were placed far in advance so as to ensure getting the goods. Now all goods, with few exceptions, are being ordered from hand to mouth and only as immediate needs demand.

Among the exceptions are farming tools and hand agricultural implements, which have been bought heavily in advance for spring wants in order to prepare the ground for a spring acreage in all agricultural products.

In general, all futures are being dealers are waiting until the last dealers are waiting till the last moment before placing orders for late fall and early winter seasonable goods.

Sales of steel traps, usually bought in late summer and early fall, were postponed until the cold weather made purchases imperative. Skates went very slowly until the last cold snap, while Christmas and holiday goods, such as carvers, fancy cutlery, and silver plated ware, are just beginning to move.

Gabby Gleanings From Grand Rapids

Grand Rapids, Dec. 10—The December U. C. T. meeting was called to order Saturday Dec. 7, at 1:30 p. m. by Senior Counselor W. E. Sawyer, with all the regular officers at their stations. A large class of candidates were initiated into the mysteries of the order and the work was especially entertaining, as some new and novel paraphernalia was used which was recently purchased by the Council. It would be well for the older members of the Council to show up at some of the meetings and see how the

younger fellows are doing things. It is the intention of the paraphernalia committee to give the members something new and novel at each initiation.

During the business session of the Council it was decided to hold our usual annual banquet at some hotel, as in the past. The banquet last year was held as a pot-luck supper in the hall, due to war activities and food conservation. Get yourselves in readiness for a good feed in March, with regular waiters dishing out the food.

Following the meeting, tables were laid and a pot-luck supper was served to some 120 persons seated around the festive board. After clearing away the debris a program, consisting of songs, impromptu talks and an elaborate exhibition of magic by Prof. Geo. A. Pierce, Professor of prodigitation and a member of No. 131, was carried out ending up in an informal dance. The music was furnished by Mrs. R. A. Waite, who so graciously volunteered her services. A tired but happy bunch of U. C. T's, and their families wended their way homeward about 11 o'clock, resolved to turn the trick again at some future date.

Another curious thing about hu-

man nature is the way it would rather make \$25 a week and spend \$26 to live on than \$18 and have to spend \$17.

Remember that Saturday evening, Dec. 14, is the date of the Bagman dancing party, to be given in the U. C. T. hall. This will be termed a Victory party and will be novel in its way. This is for U. C. T's. and their friends and their friends' friends. Admission, \$1 per couple; extra lady, 50 cents. Come one and all and you are guaranteed a dollar's worth. Remember Sherman Tuller presides with a five piece orchestra with his usual pep and that the time is 8:30 and the date Saturday evening, Dec. 14.

It will pay bandits who have been holding up mail and express trains to turn their attention to milk wagons now.

Charles Perkins is making a three weeks' trip through Indiana.

A. W. Olds, fixture salesman for the Hazeltine & Perkins Drug Co., received word last week of the death of his nephew, Ralph Olds, in France. Deceased was the son of Dr. Geo. M. Olds, of Hartford. He was 27 years of age and a private in the Rainbow Division.

J. W. Smith, sundry salesman for

the Hazeltine & Perkins Drug Co., recently took his six-year-old son, Roderick to Benton Harbor to be operated on. The operation is entirely successful.

J. Arthur Berg has been honorably discharged from the officers' training camp at Rockford, Ill. (Camp Grant), and has returned to his former position with the Grand Rapids Dry Goods Co.

A. F. Rockwell.

Evening Vests Selling Better.

During the last three weeks manufacturers of fancy vests have been selling more evening vests than for many months past. Retail stores are beginning to receive more calls for fancy vests for street wear and, although few large orders are being placed, they are being duplicated very often. Most of the vests sold this season are in solid colors, including gray, brown, and green. With the exception of evening vests, very few white ones are being sold.

All people who want to see the boss look alike to the office boy.

We offer and recommend as an exceptional investment opportunity

DOMINION OF CANADA VICTORY LOAN 5½% Bonds

DENOMINATIONS: \$50, \$100, \$500 and \$1,000
Coupon Bonds or Coupon Registered Bonds

Maturing as follows:

1st December, 1922.....	Price 100	and Int
1st November, 1923.....	Price 100	and Int.
1st December, 1927.....	Price 100.25	and Int.
1st November, 1933.....	Price 100.25	and Int.
1st December, 1937.....	Price 101	and Int.

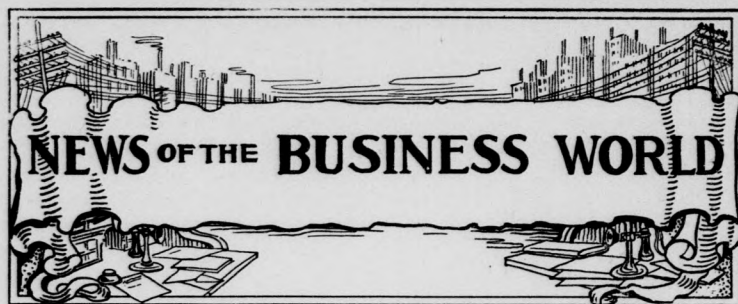
Principal and Interest payable in gold.

Interest payable half-yearly at any branch bank of Canada.

VICTORY BONDS are the premier security of CANADA.

INVESTMENT BANKERS, BONDS & STOCKS
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HOWE
SNOW
CORRIGAN
AND
BERTLES



Movements of Merchants.

Belding—Waite & Webster succeeds R. G. Cranmer in the grocery business.

New Haven—The New Haven Savings Bank has increased its capital stock from \$20,000 to \$25,000.

Detroit—The Waddell Light & Fixture Co. has increased its capital stock from \$10,000 to \$35,000.

Petoskey—The Michigan Maple Block Co. has increased its capital stock from \$75,000 to \$100,000.

Detroit—The H. S. Klar Coal Co., Inc., has been organized with an authorized capital stock of \$10,000.

L'Anse—Emory Welsh, meat dealer, died at his home Dec. 5, following an illness of several months.

Kalamazoo—E. W. Herrick has opened an exclusive women's shoe store at 107 South Burdick street.

Muskegon—The Houle Dry Goods Co. has been incorporated with an authorized capital stock of \$75,000.

Gowen—The general merchandise stock of V. Hhomsen Estate store is being closed out at special sale.

Tecumseh—The Uncle Sam Macaroni Co. is putting up a large frame addition to be used as a storage house.

Amble—Otto C. Waldo, dealer in produce, fuel and cement, died at his home, following an attack of the influenza.

Canned Fruit—The situation is unchanged, with offerings light and prices differing widely with various holders.

Grand Haven—G. A. Bottge & Son have sold their hardware stock to Buckema & Co. who will continue the business.

Owosso—J. B. Rook and Robert Hochfield have formed a co-partnership and engaged in the dyeing and dry cleaning business.

Freesoil—Thomas S. Stephens has sold his grocery stock to E. W. Trimmer, who will continue the business at the same location.

Owosso—Mrs. Allie Camburn has sold her drug stock and store fixtures to L. D. Owens, recently of Armada, who has taken possession.

Litchfield—Fire damaged the hardware stock of Henry Stoddard and the Elford clothing stock Dec. 6, causing a loss of about \$10,000.

Lansing—A. E. Milligan, who conducted a department store at the corner of Pennsylvania and Michigan avenues, has closed out his stock.

Battle Creek—Fay Spaulding, of the Spaulding Drug Co., has purchased the store building it occupies, installed a Guarantee Iceless soda fountain and will make other improvements at once.

South Haven—T. M. Wheeler, who has conducted a shoe store here for many years, died at his home, Dec. 7, following an illness of but a few days.

W. P. Williams has merged his furniture and builder's supply business into a stock company under the style of the W. P. Williams Co. The capitalization is \$25,000.

Ovid—Fire which gained headway before its discovery almost completely destroyed the furniture and undertaking establishment of W. J. Simeon. The loss is estimated at \$5,000.

Vernon—William W. Barlow has purchased the grocery stock of W. S. Lamb and will continue the business.

St. Charles—The Saginaw Salt Co. has removed its business office to Bay City.

Portland—Daniel Blanchard has sold his interest in the undertaking and furniture stock of Blanchard Bros. to his brother, Chester Blanchard, who will continue the business under his own name.

Holland—Albert Hidding, who for a period of ten years conducted a grocery on the corner of River avenue and Seventh street, died Tuesday morning at the age of 50 years. Mr. Hidding was widely known throughout the county.

Allegan—An important change in the affairs of the First National Bank is pending. President F. I. Chichester has determined to retire in order to give more time to other business interests which have steadily made demands upon his time. The bank's year will close in January and Mr. Chichester is still concerned with its affairs and will be until that time.

Hanover—A charter has been issued to the Hanover State Bank, which has taken over the private bank at that place known as the Peoples Exchange Bank, operated by Bauer & Joslin, Adrian men, and has purchased the building and equipment. The new bank starts business with a capital stock of \$20,000 and the stockholders are well-known farmers and business men.

Allegan—Several persons in this county have evidently been victims of a swindler who posed as a buyer from a well-known fur house in Grand Rapids. He offered attractive prices for furs and paid in checks. Instead of dollars he put down an equal number of cents. The checks were of such form that the misrepresentation was not discovered until presented at a bank when the victims found they had been swindled.

Battle Creek—Eli John, a Serbian merchant here, has lost \$750 in money and \$100 in Liberty bonds, by the

old envelope game worked with a suit case. Two men, posing as Red Cross solicitors, working for the relief of Serbians, showed John a suit case full of money they had collected for relief work. They induced him to put in \$750 and the Liberty bonds and asked him to hold the suit case. He waited several days and then he opened the suit case. It contained a roll of brown paper, wrapped with a one dollar bill.

Manufacturing Matters.

Mt. Pleasant—J. Cornwell & Sons sold their flouring mill to the Harris Milling Co.

Jackson—The trustees of the Holton Co. have sold the foundry and machine shop of the company and paid the unsecured creditors 50 per cent. of their claims.

Allegan—The Allegan Candy factory has been opened for business by Henry Tiefenthal, the new proprietor, who is devoting most of his attention to the production of baked goods rather than candies.

Lansing—The Auto Body Co. has increased its capital from \$1,000,000 to \$1,600,000, the additional stock to be preferred, to pay 6 per cent. and participate in the profits after 8 per cent. has been paid on the common stock.

Middleville—The flour mills operated by R. F. French Milling Co., at Middleville and Caledonia, have been closed indefinitely for failure on the part of the milling companies to file milling reports as required by the Federal food administration.

Jackson—The Lockwood Ash Motor Co., manufacturer of marine motors and Sterling spark plugs, has acquired the old Ruby manufacturing plant in order to extend its manufacturing facilities. The company is capitalized at \$100,000 and employs fifty men.

Owosso—James Van Pelt, of New Castle, Pa., has engaged in the manufacture of bronze and babbitt bearings for motor vehicles. He will employ a limited number of men until Jan. 1, when he will increase the capacity of the plant to a considerable degree.

Adrian—The Page Fence Co., one of the pioneer fence manufacturing companies in the United States closed Monday out of respect to Homer O. Page, son of the founder of the plant, who was buried here Monday at noon. Employees of the factory marched to the cemetery in a body. The funeral was private. Mr. Page died of influenza. He was 38 years old and his death removes a director of the company whose infancy was practically coincident with the founding of the business. Born in Rollin, 1880, he was three when his father began the manufacture of wire fencing on the farm. The boy attended the Adrian schools, the Chester Military academy, Chester, Pa., and the Massachusetts Institute of Technology, Boston.

When actors ride, it's a sign the ghost has walked.

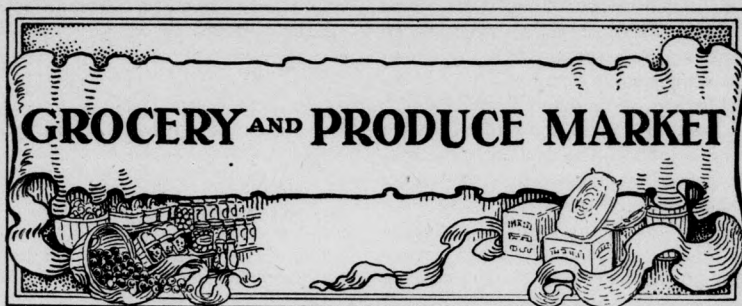
A locomotive engineer has to whistle for his pay.

Truck Sale Pledges Discontinued.

Truck manufacturers are not required to exact pledges from those who buy from them for resale. Dealers may now sell trucks to anyone. The National Automobile Chamber of Commerce has notified all manufacturers of the issuance of Circular 57, November 11, 1918, by the priorities division of the War Industries Board. This states that dealers, both wholesale and retail, in raw materials, semi-finished and finished products have been relieved of any obligations to give and require pledges relating to such commodities. There is now no preferential list for truck buying and trucks may be sold to anyone.

Against tropical diseases civilization has fought too much a defensive and a too little unified warfare. It is good to learn that Gen. Gorgas, now retired as Surgeon-General, is to sail to Central and South America to resume the investigation of yellow fever and the means of combating it which he, heading an able international commission, undertook in 1914. The governments in the yellow-fever zone—the disease is endemic in some lands, epidemic in others—will aid this commission, which is provided with funds by the Rockefeller Institute. Meanwhile, the Institute has laid plans for its struggle against hookworm, especially in the Orient, and the end of the war will doubtless make possible increased activity in sustaining it. Hookworm is a scourge in a broad belt encircling the globe, and it almost dwarfs war in its cost in death, disability, and misery. Tropical fevers, which the United States and Great Britain have attacked with zeal, but on a limited scale, repeatedly reach menacingly towards northern regions. The time is coming when a determined international effort will be made to stamp out these diseases.

If only there existed in distracted Europe the spirit of accommodation that prevails in Indiana! At the recent election there was a tie vote for the important office of Clerk of the Boone Circuit Court. Messrs. Bynum and Jones receiving 3,050 votes each. Did the two candidates and their friends organize rival Soviets, seize the local newspapers, and turn proclamations loose by wireless? Not at all. They first had a quiet but thorough investigation, which showed that the vote was really a tie and that no method of resolving such a situation was provided by law. This discovery allowed them to prove what common-sense can do when not interfered with. It was agreed that Mr. Bynum, the Republican, should qualify as Clerk and give his personal attention to the office at a stipulated salary, and that Mr. Jones, the Democrat, should designate a deputy, whatever remained of the earnings of the post after these drafts upon them to be divided between the two men share and share alike. A judge imparted an air of legality to this arrangement by appointing three citizens as a commission to review the vote.



Review of the Grand Rapids Produce Market.

Apples—Pound Sweet, \$2 per bu.; 20 oz. Pippin, \$1.75@2; Hubbard-stons, \$1.50; Baldwin, \$1.50; Northern Spys, \$2@2.25; Wagners, \$1.75; Mackintoshes, \$2; Grimes Golden, \$1.50; Greenings, \$2; Russets, \$1.75.

Bananas—\$7.75 per 100 lbs.

Beets—75c per bu.

Butter—The market is firm with quotations about 1c higher than last week. There is an extremely light supply of fancy fresh creamery at this time and a good demand. Lower grades have advanced proportionately with the fancy grades. We do not look for any relief in the butter situation until the receipts increase. Present prices will probably be maintained in the immediate future. Local dealers hold fancy creamery at 65c in tubs and 67c in prints. Creamery more than a month old sold at 63c. Jobbers pay 48c for No. 1 dairy in jars and sell at 50c. They pay 35c for packing stock.

Cabbage—\$3 per crate or \$1 per bu.

Carrots—75c per bu.

Celery—25c per bunch.

Celery Cabbage—\$1.25 per doz.

Christmas Goods—Trees, \$2.25 per bundle of 3 to 5; wreaths, \$3 per dozen for 12-inch double; holly, \$6 per case; mistletoe, 35c per lb.; festooning, \$1.50 per 20 yards. Trees are very scarce.

Cranberries—Late Howes, \$20* per obl. and \$7 per bu.

Cucumbers—Indiana hot house, \$2.50 per dozen.

Eggs—The market is steady, there being an active demand for the daily receipts, which are well cleaned up every day. There is a light supply and we do not look for any change until the fresh receipts increase, which will probably not be for two or three weeks to come. Local dealers pay 65c per doz., loss off, including cases, delivered. Cold storage operators are putting out their stocks on the basis of 48c for candled firsts and 44c for candled seconds.

Egg Plant—\$2 per dozen.

Garlick—28c per lb.

Grape Fruit—\$4@5 per box for all sizes Floridas.

Grapes—California Emperors, \$4.50 per 4 basket crate and \$8.75 per keg.

Green Onions—18@20c per dozen.

Green Peppers—50c per basket for Florida.

Honey—35c per lb. for white clover and 30c for dark.

Lemons—California have declined to \$5.50 for choice and \$6 for fancy.

Lettuce—Head, \$3 per bu.; hot house leaf, 10c per lb.

Onions—\$1.50@1.75 per 100 lb. sack for either Red or Yellow.

Oranges—Floridas, \$4.75@5.50 per box; California Navals, \$4.50@7, according to size.

Pineapples—\$6 per crate.

Pop Corn—15c per lb.

Potatoes—Home grown command \$2 per 100 lb. sack

Poultry—Local dealers pay as follows for live: Hens, 4 lbs., and over, 23c; medium, 20c; small, 17c; springs, 22c; turkeys, No. 1, 8 lbs. and over, 27c; old toms, 23c; ducks, large, 24c; geese, large, 22c. For dressed the following prices are paid: Turkeys, No. 1, 30c; ducks, large, 26c; geese, large, 25c.

Radishes—Hot house, 30c per doz. bunches.

Squash—Hubbard, \$2.75 per 100 lbs.

Sweet Potatoes—\$2.75 per 50 lb. hamper of Illinois kiln dried and \$3.25 for Jerseys.

Tomatoes—California, \$1.15 per 5 lb. basket.

Turnips—65c per bu.

How to Hire Soldiers at Cantonments

Appointment of special agents of the United States Employment Service at all army cantonments has been ordered, with a view of helping the returned soldiers find jobs. James V. Cunningham, Michigan Director of the U. S. Employment Service, has recently appointed William G. Roche as the agent at Camp Custer. He will supply the camp commander with all information available concerning the labor situation in Michigan so that provision may be made for the soldiers when they return home. The Government's order prohibits agents of industrial concerns from soliciting labor camps, but gives the privilege to the railway, fuel and postoffice administrations; likewise the shipping board. Employers who wish to obtain men from the cantonments must get in touch with the special agents of the U. S. Employment Service located at these army centers.

Peter Dornbos has removed his cigar factory from the second floor of the Maris building to the third floor of the Kennedy building, where he has more room, more light and much better ventilation.

Buy new things conservatively, but don't refrain from buying them. People want to see new things when they come to your store.

The merchant who doesn't advertise his wares and thus increase his "turnovers" necessarily must charge a larger profit because he has fewer of them.

The Grocery Market.

Sugar—With all control over distribution eliminated, retail grocers are not required to make records of sales or to report such sales monthly, as has been the rule. All red tape in other words, has been eliminated in so far as the distribution and purchase of sugar is concerned. This will relieve the trade of much additional work and will avoid confusion and dissatisfaction, especially when grocers did not receive enough to supply their needs and were constantly endeavoring to get more, thus compelling affidavits and the submission of lists of customers, etc. Not only is all restriction taken off, but the recent ruling that retail grocers could sell no more powdered sugar has been lifted at the same time. Refiners are now privileged to sell the wholesale grocers, the latter can replenish the supply of the retailers, who, in turn, are permitted to sell consumers, although such sales are supposed to be included in the four pounds per capita which the housewife is allowed and who upon her honor is not supposed to exceed. All restraint of whatever nature with respect to the sale of sugar is therefore off excepting that the dealer must adhere to the 1c per pound profit in package for and 1½c per pound when sold in bulk.

Tea—No new features of importance have developed in the local market for teas. A fairly active demand is reported for Formosas and Ceylons. Supplies on hand are light and prices continue to be maintained.

Coffee—In a sense the Government has come to the rescue of the coffee market by relaxing, to some extent, the regulations regarding the sale of coffee. The result of this relaxation is, of course, to open the market a little wider to general trading and break the extreme scarcity that has existed for about a month. The result of the change in the regulations was a slight decline in Brazil, but in this country prices on all grades of Rio and Santos are well sustained. There is very little business, everybody being afraid to buy coffee at present very high prices. Stocks of coffee in this country are unprecedentedly light, both in Rio and Santos and in Milds.

Canned Vegetables—Tomatoes are ruling in the neighborhood of \$1.90 a dozen f. o. b. factory and in a large way for No. 3s, but there are no buyers and the market will probably be shaded if business continues so dull. No change is to be reported in any other line of canned goods.

Canned Fish—An explanation of the recent unexpected offerings of red Alaska salmon comes from very good sources and is worthy of some consideration. It is to the effect that the market is being manipulated in an endeavor to induce timid holders to let go of their supplies, so that speculative operators can increase their holdings for the enormous demand that is expected from Europe as soon as shipping conditions make it possible. In the opinion of the trade at large, the salmon situation is a very strong one and should cause no anxiety to holders big or little.

The Maine sardine season has closed, with prices firm at about 25c below the maximum.

Dried Fruits—Advices received in the trade are that the Government has decided to release some California prunes after all. These will be of the 40-50, the 50-60 and the 60-70 size. The quantity to be released has not yet been determined and will not help the situation very materially, but the point is that it will help some and it encourages the trade to believe that something more in the line of unexpected happenings may occur. The rather humorous feature of the situation is that those who have been looking for something of this kind to happen had absolutely nothing to go on in the way of information or even logic. They admit that they simply had a "hunch" whereas those who said that it would be impossible for the Government to release any prunes had all the logic with them statistically and otherwise. These additional supplies will not be available in this market for the next month or six weeks. In the meantime the only prunes that are being offered are 120s and as the trade is slow to take these small prunes they are now being offered at 7¼c, their value lessening with the possibility of increased offerings of the more desirable sizes. Apricots are still firmly held with extra choice at 22c and fancy Blenheims at 24c.

Cheese—The market is very firm, due to extremely light receipts and a very light supply of the different styles. There is an active demand at this time and we look for continued high prices for some time.

Corn Syrup—There are no fresh developments to record. Trading is quiet with prices steady.

Rice—The market for rice is quiet. With supplies generally light, the market remains firm.

Sugar Syrups—No new developments are noted. Trade is routine, with prices steady.

Molasses—There are no new developments in the situation, the market being firm with trading quiet.

Salt Fish—No change has occurred in mackerel during the week. Codfish continues high and in moderate request.

Provisions—The market on pure lard is firm, with quotations about the same as last week. There is a moderate supply and a good consumptive demand. The market on lard substitute is firm at unchanged quotations. There is a moderate supply and a good demand. The market on smoked meats is very firm, prices ranging slightly higher on most styles. There is a light supply and a good demand. The market on barreled pork is firm, with quotations ranging the same as last week. The market on dried beef is very firm, with a good demand and a light supply. The market on canned meats is very firm, quotations ranging about the same as last week. There is a light supply and a good demand.

If you would be classed as a good fellow all you have to do is applaud your fool friends.

VALUE OF NEIGHBORLINESS.

Quality Should Be More Generally Cultivated.

We are never too old to learn. I have been through an experience recently which has made a deep impression upon me. As block chairman in the drive for the Fourth Liberty loan and the campaign for the patriotic fund I tried to do my whole duty and, in company with my good wife, called upon every family in our block several times and became acquainted not only with the heads of the families, but the names and ages of the children. We also learned about the aged people and those who are invalids. We learned about conditions and circumstances affecting the well being of our neighbors. We were awakened to the fact that we knew little about our neighbors, their problems and their needs. We knew the names of very few of them. In carrying on the plan of the campaign these people all called at our house, leaving their contributions and exchanging with us bits of conversation, which brought us nearer to each other. I was perfectly astounded to learn that several of them did not know where I lived, and thus was brought home to me the fact that they were as ignorant of me as I was of them.

We belonged to different churches, social organizations, clubs and business gatherings. Our interests had not thrown us together because we had all neglected the values in neighborliness. Some of us had heard stories of gossip about each other which had given us very erroneous views. Some of us had been misjudged and called distant and cold-hearted. I found one or two who had been generally regarded as aristocrats, but who were most companionable people and their inner lives would reveal not a single aristocratic factor. There were reserved people who felt that their slender income would not warrant them in making friends with well-to-do neighbors. There were folks burdened with home cares who felt they had no time to make new acquaintances and yet who welcomed the neighborly call.

I learned my lesson and shall make it effective by neglecting, if I must, my church, my club, my distant friends, that I may better know my immediate neighbors and learn how I can be useful to them. It is really the more spectacular relationship that turns us into a multiplicity of activities which use our time and energy to the neglect of the simple duties in and near our homes.

I am not only going to know my neighborhood better, but I am planning a scheme by which all of my neighbors shall become acquainted with each other and reap the joys of neighborhood associations. My thought is to bring all the people living in my block together for a social time occasionally and make the gathering so simple in its methods that all will be glad to participate in it. There will be no social distinctions. We will rub out all the little mis-

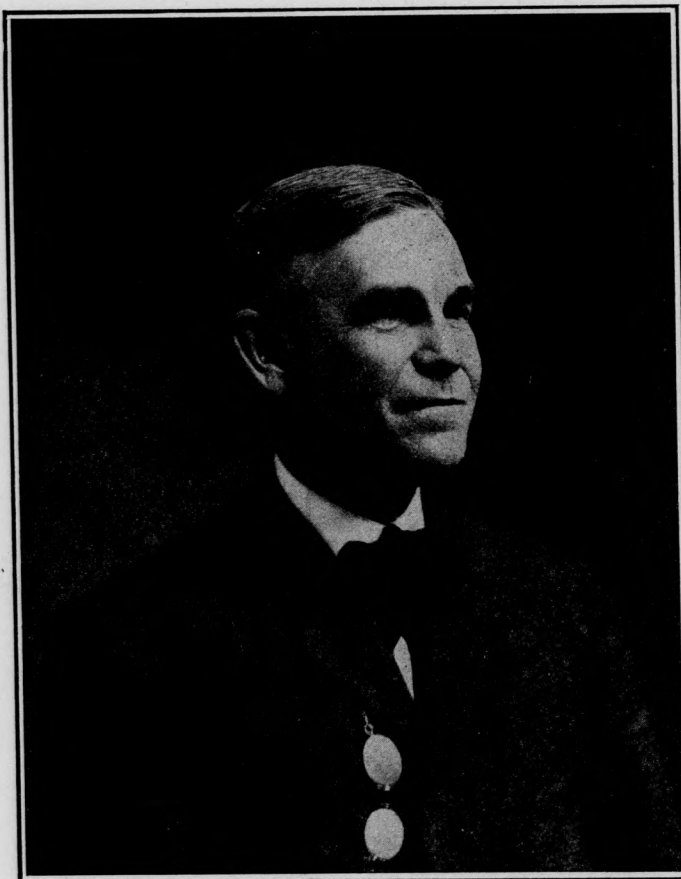
conceptions concerning each other; eliminate petty jealousies which have no foundation in fact and make neighborliness furnish the binder that will make the community blend. What a valuable suggestion comes out of the machinery of this war campaign! If all the block chairmen and the captains and lieutenants and general supervisors would unite their efforts in promoting neighborly acquaintance and spirit, what a wonderful transformation could be made of our large community! Is not this the kind of a thing that the Grand Rapids Recreation Association can promote? Why can not the War Camp Community Service utilize its mechanism in promoting neighborliness? What a burden of wrong views of each other could be lifted! What misconceived

lem which most of us have shied at, but which finds its solution in the simple movement this brief article suggests.

There is no higher tribute that can be paid to a man than that he is a good neighbor. The decision of whether it may be applied to you or me depends upon ourselves. Would it not be well for us to narrow our angle of vision, cutting out many things that attract us in the distant horizon but revealing an obligation at our threshold? Charles W. Garfield.

Plan Changes In Orange Standard.

O. W. Newman, field deputy of the California State Horticultural Commission, is making experiments with reference to possible changes in the orange standardization laws. The ex-



Charles W. Garfield.

notions of the people across the way would be wiped out! What splendid human combinations would be formed that make for graceful enjoyment! What beautiful timely and effective service would be suggested! What foolish and inexcusable social lines of demarkation would be eliminated! Most of the misunderstandings, the back biting, jealousies, feuds in neighborhood life have their source in the refusal to see the other fellow's point of view. Here is the opportunity to right ourselves with our neighbors, recognizing their good qualities and refusing to believe a lot of things which are not so, and which are thrown in our yards, blown in our windows and catch us unawares on the highway. Sermons have been written on "Who is My Neighbor?" which have not found their application to this simple prob-

perience of this year, he says, shows that the so-called 8 to 1 test, requiring eight parts of sugar to each part of acid for maturity, can not be accepted arbitrarily. The general opinion among experts is that a color test must be added, and the terms for addition are now under discussion. Federal experts of the Bureau of Chemistry, United States Department of Agriculture, who are making a series of independent investigations, are quoted as having given it as a preliminary opinion that a requirement must be added that fruit must show at least 50 per cent. characteristic orange test. This, it is believed, will cover conditions when the acid content of the fruit is low.

After a woman gets on the shady side of 40 she speaks of herself as "us girls."

Gabby Gleanings From Grand Rapids.

Grand Rapids, Dec. 10—Well, we held that meeting of Grand Rapids Council last Saturday evening. Everything was carried off in a manner which would be a recommendation to the efficiency of the National City Bank of New York. This was due entirely to the energies and push that was injected into the proceedings by its officers, and their hearty supporters—the members of No. 131.

There were six new members added to the membership roll and now we shall feel that we are just that many more points stronger. We feel that these new members will be on the job at once to help make No. 131, not only the largest, but the best Council in the State. The names of the new members are as follows:

H. Ferris.
C. B. Lehr.
C. B. Weller.
Roland Schler.
Frank Mapes.
H. Bart.

The Council was very fortunate in that M. T. Ashbrook, of Newark Council, Newark, Ohio, was present, and gave a most interesting talk of his travels and associations with the United Commercial Travelers—a talk that was enjoyed and appreciated by all present. Those who were not present missed something well worth hearing.

Following the meeting a pot-luck supper was in order and everyone "fell to" in fine shape. I do not think that Mr. Hoover will have any fault to find. Each one seemed to realize the responsibility and acted accordingly, and the way they put away the grub would surprise the most experienced in this line. G. K. Coffee was there, too.

After the feed, speeches were made by Senior Counselor William E. Sawyer and Homer Bradfield, after which the crowd was treated to a few tricks in magic and slight of hand by Professor Pill Seller Pierce, from the Far East and Mexico. After he had shown us all just how to do these tricks, the crowd was turned loose and we had dancing and music. Considering that the original programme was pretty well shot to pieces by sickness, we had a real good time, and look forward to the time when we can repeat the feat.

Oliver Wallin, of the firm of Oliver Wallin & Co., Cadillac, has been laid up for a while with the flu, but we are glad to hear that he is again on his feet and expects to be on the job in a few days.

Again the uncertainty of automobiling in Michigan during the late fall months over present roads is forcibly brought to mind in the instance of Howard Ives, salesman for the Mills Paper Co. Howard thought that maybe he could make one more trip by auto, but when he arrived in Cadillac, he encountered snow banks which made it impossible for him to continue his trip by auto, so he took himself to the hotel to think, and the question at hand was, what to do with the car? The verdict was as follows:

The car had been a good car during the summer and it was no fault of the car that snow banks had been encountered, so it should have a nice quiet place to rest during the winter months, and while the wintry winds are cutting circles around the coaches on the G. R. & I., Howard will know that his car is resting in peace, if not in pieces, in the quiet, but important little town of Fife Lake.

I think there is a magazine issued each month bearing the title of "Salesmanship." This magazine is in the neighborhood of one-half inch in thickness and of ordinary type, so I have come to the conclusion that "salesmanship" is some subject, and is to the man who follows the calling

the study of a lifetime. To him, the study of humanity has a fascination that is hard indeed to break away from, and I think that this is one reason we have men now selling goods who were selling them when they were in their teens.

Of course, everyone who takes a sample case and starts out does not carry it to the end of the road. Life on the road is not all roses as is pictured by the young man who has ambitions in this line—a fact he soon finds out and a fact his employers are aware of before they send him on his journey of experiences. Each experience has its value and some of them cost the employers a lot of money, and sometimes the good esteem of a valuable customer, but if the young salesman has the right ingredients in his make-up he never causes his house to pay the cost the second time. Each and every time the young salesman makes a mistake in his judgment and analysis of the task assigned him, just so often does he lay this mistake up as an asset to be recalled at some future time and profit thereby; thus, perhaps, balancing his debit account and leaving a profit, if not in dollars and cents, in a way of knowing that he has overcome one of the obstacles which he was not able to grapple with when he first started out.

This is the beginning of real confidence and is a sign that he is learning to walk in the narrow path of his chosen profession. This, in the estimation of the writer, is the most interesting trade in which a young man can become engaged.

However, all those who start out do not make salesmen and as soon as this fact is evident, I think it is the duty of the employing house to communicate this information to the young man and in a nice way help him to take up some other work which his house, in their vast experience in studying and handling salesmen, thinks this young man is better fitted for. He should accept this advice in the spirit it is given and try his hand at something else.

I think it is safe to say that 90 per cent. of the world's commerce is carried on through the medium of the salesmen, and the large firms on today are looking for the best in that line.

A man can be a good executive and still not be able to make a sale which would benefit his house to any great extent.

A salesman must have many qualifications. In the first place he must have a good knowledge of the product he is marketing; also he must know the requirements of the territory in which he is trying to sell this product.

He must be a student of human nature and understand the various characteristics of his many customers, upon whose energies he must depend in order to have his product reach its final sphere of usefulness with the consumer.

If the salesman is wise, he will have a good knowledge of his competitor's goods and in some way impart to the dealer the superior merits of the article he is marketing, so that, unconsciously, the dealer will impart this information to the consumer and thus move your stock on the dealer's shelves, making room for more when you call again.

The writer has met many types of salesmen and many types of men trying to be salesmen, and as I stop to compare present day salesmen with those of twenty-five years ago, I can not help but see the great difference that has come over the traveling fraternity as a whole.

The present day knight of the grip is a home-loving, upright, straight dealing individual, who as he bids his family good bye Monday mornings has from then on, during the trip,

the interest of his customers at stake, and as he jogs along on the train, often wonders how John Jones can better his business and make more money. He is not a price cutter and understands and is fully convinced that the selling prices given him by his house are the lowest and best that can be given, consistent with good service and standard goods.

A few years ago—and once in a while we run across him now—we used to meet the man (I do not use the word "salesman") who tried to worm his way into the confidence of the merchant by selling some article which the dealer is well posted on below cost, but watch out for this fellow on some other article. This kind of buying will cost the dealer a lot of money in a year if he does much business with this type of man.

Employing houses are fast weeding this class of travelers out and it is well that they should. Remember each and every article should carry its own percentage of profit and one article should not be sacrificed to save another. In other words, we should not "Rob Peter to pay Paul."

Last, but not least, always bear in mind boys that the wages paid you have got to come back to the man who hired you in the way of profit. Don't blow about your large sales, if you have any. Just keep your eyes and ears open. Be ready to profit by other's experiences; keep busy and "saw wood"—that's all.

D. F. Helmer.

Newest in Millinery.

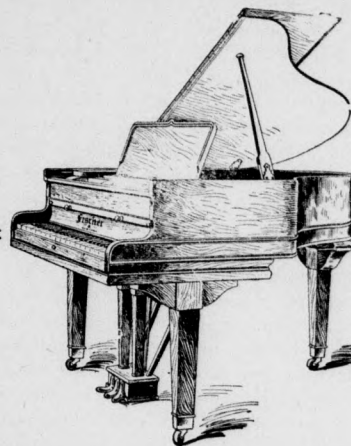
Many of the millinery manufacturers here express the opinion that hats of rough braids are going to have a big season during the coming spring. One manufacturer, according to the bulletin of the Retail Millinery Association of America, has backed his opinion by showing a large line of these goods, principally pineapple and lobster, combined with satin or georgette in blue jay, turquoise sand, and henna. In addition to this are shown such staple colors as negre brown, taupe, and black. Most of the models shown are small and "off the face," and have on them only a limited amount of trimming. They wholesale at \$24 to \$48 a dozen.

Another prominent manufacturer, according to the bulletin, is also specializing for spring on rough braids combined with satin or georgette, but as yet he is not trying to push the georgette combinations. These he prefers to hold until later in the season, as do several other manufacturers. A great many of the hats shown by this maker are trimmed with wool embroidery or flowers, but none of them is elaborate. This line ranges in price from \$36 to \$60.

May Bring in Human Hair.

An announcement is made by the War Trade Board that applications for licenses to import uncleaned human hair will be considered in the event of the shipment originating in or coming from China, Hongkong, or Japan. Aggregate imports of this merchandise, however, cannot exceed fifty long tons a month.

HARNES OUR OWN MAKE
Hand or Machine Made
Out of No. 1 Oak leather. We guarantee them absolutely satisfactory. If your dealer does not handle them, write direct to us.
SHERWOOD HALL CO., LTD.
Ionia Ave. and Louis St. Grand Rapids, Michigan



The Gift to Give
Is the Gift that
Lives.

When You Think
of Music Think of
Friedrich's.

Pianos Players Victrolas

We are showing the very latest designs in Pianos, Players and Victrolas and our prices (with terms that meet your convenience) make it possible for you to own one this Christmas.

For the friend who owns a Victrola we suggest a "Victor Record Certificate" as a particularly acceptable gift.

FRIEDRICH
MUSIC HOUSE
206 MONROE AVENUE

OUR LIST OF CLIENTS

is made up of men and institutions who appreciate the kind of advertising which makes itself heard without shouting.

We do that kind of advertising quite successfully and we never cheapen a client's business or product when we are trying to advertise it.

We are more concerned in securing clients who seek to profit by our work than we are in serving those who merely want to spend money and can't see why there should be anything constructive in their advertising.

This isn't a matter of sentiment with us. Close observation has convinced us that the kind of advertising which makes only a noise and no echo, doesn't pay anyone very well—particularly that portion of the public which will listen to it.

You probably could annex this office to your business with profit to all concerned.

If we are not taking care of the account of a competitor of yours we would be pleased to go over the matter with you.

The George A. Murphy Advertising Agency
MICHIGAN TRUST BLDG. GRAND RAPIDS, MICH.

THIRTY-SIXTH YEAR.

Although the actual conclusion of the thirty-fifth publication year of the Tradesman occurred eighteen weeks ago, the issue of this week is intended to mark the beginning of the thirty-sixth year of successful publication. The reason the anniversary edition was not published earlier in the year and nearer the event it is intended to celebrate is because there was a Government embargo on extra editions until about three weeks ago. On the lifting of this embargo, work was immediately begun on the edition the reader now has before him. It is not so bulky and pretentious as some of its predecessors, but it will be found fairly well filled with interesting matter pertaining to nearly every branch of modern merchandising.

The past year has been the most critical one in the history of trade journalism in this country. It has been a year replete with sacrifice and self-denial, due to the severe restrictions and limitations exacted by the Government in order that freedom might survive and human liberty might not perish from the face of the earth. In common with millions of other patriots, the makers of the Tradesman have aimed to do their full duty, confidently believing that Government regulations were made to be obeyed and not ignored or violated, to the end that the war might be successfully concluded at the earliest possible moment.

The past year has also brought its trials and tribulations to all branches of trade, both wholesale and retail. Never before has it been harder to move goods profitably and satisfactorily and keep within the bounds of reason and the limits established by the Government. That such a year of trial should have witnessed the penalization of less than 200 Michigan merchants is very surprising. It did not seem possible that the trade as a whole could face such an ordeal and not suffer more severely in the eyes of the law and the estimation of the people.

The future certainly has in store many changes for the members of the mercantile fraternity. Many of them are foreshadowed at this time. Most of the abuses of the past which have been abandoned during the war will never be permitted to come back.

The past year has been a year of genuine awakening for the Tradesman. It has never before realized how useful it could be to its readers in particular and the mercantile trade in general. It has been consulted more generously during 1918 than any previous year in its history and has reason to feel that it has been of real benefit to those who have sought its service. This has entailed much extra work on the part of the editorial force, but the labor has been of such a character that it has resulted to the benefit of every reader, because the problem which confronts one merchant is likely to be identical with the problems which face all dealers in the same or allied

lines. The key to one problem will, as a rule, apply to all.

More frauds have been investigated and exposed during 1918 than in any previous year in the history of the Tradesman. This feature of the Tradesman has come to be a labor of love, because the detection of frauds and cheats is no longer a difficult matter. All shady transactions and swindling propositions bear certain earmarks or involve certain stereotyped practices which are peculiar to the craft of crooks. Experienced merchants, as a rule, are not caught by specious promises which are made with no idea of their fulfillment, because they have come to know at a glance whether the plea of the plausible stranger rings true or false. The new merchant, however, furnishes ample material for the crafty salesman who wants the dealer's signature for ornamental purposes only on his assurance that the order can be countermanded or cancelled any time within a week or a month at the option of the merchant. Of course, the order turns out a promissory note which finds its way into the hands of an alleged "innocent third party" about as rapidly as the mails can transport it.

A marked victory has been achieved during the past year in the elimination of the word "concurrent" from the riders on fire insurance policies. This is the culmination of a fight which the Tradesman has conducted against the use of this word for the past twelve years. Its use adds nothing to the value of the policy, from the standpoint of the insured, and it puts a club in the hands of the unscrupulous adjuster to hold over the head of the policy holder who meets a loss by fire and who is not sufficiently informed as to the significance of the term to properly defend himself.

A marked growth in the number and strength of mutual fire insurance companies covering mercantile risks has taken place during 1918. It is now no longer necessary for any merchant to pay tribute to the stock fire insurance combine which held the business public in bondage for so many years.

The suspension of Detroit Trade a year ago and the absorption of its paid-in-advance subscription list by the Tradesman has placed additional burdens and responsibilities on this publication, which the publisher has aimed to carry with becoming grace and dignity. It may not be out of order, in this connection, to state that since 1883—the year the Tradesman began making weekly visits to the trade—over thirty trade journals have started and suspended publication in Michigan, Ohio, Indiana and Wisconsin. The Tradesman is now the only independent trade journal published in those four states.

The Tradesman has no alluring promises to make for the future. The record of the past must be taken as a criterion of what the future has in store for those who believe in the efficiency and integrity of the Tradesman and give expression to that belief by taking it regularly and reading it thoroughly every week.

THE COTTON MARKET.

No evidences were given during the past week of any immediate prospect of advances in cotton prices toward the goal which Southern holders desire. Nor, for that matter, was there much release of the article. Lack of tonnage still serves to act as a check on exports, and domestic spinners do not appear to need any quantity of cotton. For the future there seems to be great promise in the steps taken to hold a conference in this country of both domestic and foreign cotton interests. Delegates are expected from Great Britain, France, Italy, Belgium, and other European countries. Here there will be in attendance representatives of the growers, of Government departments, of manufacturers of cottons and textile machinery, of ginners, and of the various cotton exchanges. Some common understanding is expected to be arrived at which shall be for the best interests of all concerned. Among other matters to be taken up is the rehabilitation of the Belgian and French cotton industries. The goods market remains in a halting and unsettled condition. There are offerings much under the Government maximum prices, but the buyers remain coy, apparently under the impression that bottom figures have not yet been reached. It seems to be understood that Government-owned goods will not be thrown on the market. Mill men are considering a reduction of output, and some have already put this into effect. Yarns are appreciably lower. Buyers of hosiery and underwear are holding for reduced prices.

Let the Government build docks and terminals in this country and in Latin America, charging the American shipper cost. That is the novel and rather startling suggestion which comes to us as a solution of the maritime problem. It is reported that terminal facilities in Latin America, outside of the principal ports, are almost a joke; that delays in dispatching cargoes are unconscionably long; that the cost of storage, where storage facilities are available even at the big ports, is almost prohibitive. Howbeit, whether the idea is practical or not, it seems to offer a good subject for consideration at the peace conference. It will be recalled there was considerable objection on the part of American ship owners to the Government's non-discriminatory action in the matter of rates through the Panama Canal. A uniform Panama Canal charge to the ships of all nations established a principle which it is hardly likely would be broken in any new Government-owned project of an international nature. It would promote those very trade antagonisms which it is the President's aim to avoid. A merry round of Congressional debate is in prospect revolving around the paramount problem of how to successfully operate our growing merchant marine. How to offset the difference between the American and the foreign scales of wages. Subsidy is an old-time remedy. Now we have Government ownership proposed as a panacea.

What is the difference between subsidy and Government ownership if it is not the difference between efficiency and inefficiency? The stimulant of individual initiative on the one hand and the lethargy of Federal operation on the other.

The lot of few people can be unhappier than that of those in German-conquered lands who yielded to German guile or threats. Correspondents in Belgium have reported the mobbing of Flemings, who joined hands with the invader, in France the expulsion of some who had been friendly with German officers. It is told of Clemenceau that in greeting a Rumanian delegation he remarked that he cordially welcomed its members, that he took off his hat before the noble Rumanian people, but that he put it on again in the face of the Rumanian government. Feeling must be immeasurably more bitter against turncoats in the devastated regions than it was after our Revolution against the Tories. Their own sense of their contrast with those who withstood unflinchingly bitter German persecution is a chief part of their punishment. They can change their names or move to new lands, but they can not escape that.

Evidently, the mere admonition of "Children, love one another" will not suffice to restore peace to what was formerly Austria-Hungary. Ancient experience in Macedonia should have taught Entente statesmen that races which have hated their oppressors and each other for well-nigh five hundred years may at once lapse into anarchy when pressure from on top, even of the tyrant, is suddenly removed. Magyar, Czech, German, Pole, Jew, Ruthene, Mohammedan, Roman, and Orthodox Catholic, according to latest reports, are, as was to be expected, rapidly being locked in a murderous death-struggle. Something more than platonic benevolence must now be exercised by the Allies, something in the nature of real intervention. Otherwise blame for Mid-European anarchy will be attributable hereafter to Allied indifference.

Democracy, like charity, should begin at home. But it is not manifested in the spending of eight times as much of the public money upon the schooling of one child as upon that of another. This disparity between the way in which white and negro boys and girls are educated in South Carolina is the subject of fresh comment by the Columbia State. The pitiable sum of \$2.16 was expended for the education of every negro child in the State last year. The cities did better by the negro than the rural districts, which would mean that parts of the State spent less than the sum named. This is held to account in part for the tendency of the black man to take his family to the cities. Even the liberal State does not urge absolutely equal treatment of the white and the negro child. But some parts of the country can still go a long way without threatening to bring about that result.

A New Era Has Dawned

—and New Problems Now Confront the Retail Grocer

If you can get the goods

that are fair in wholesale price; that require short-time storage and little handling; that demand small selling effort, and that stay sold.

If you can price your goods

at a profit and maintain your prices

If you can weed out the slackers

and save only the profit-bringers

If you will buy conservatively

in keeping with your customers' demands, realizing that your jobber's warehouse is your storeroom and that you are entitled to this service,

YOU WILL WIN

To meet the new conditions that now confront the world calls for 100 per cent. co-operation between the merchant and his source of supply.

Our experience of nearly fifty years, devoted exclusively to the wholesale grocery business, has equipped us to serve you. Our co-operation may help you to solve your problems.

The Home of Quaker Pure Food Products

WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO

THE PROMPT SHIPPERS

THE COMING CHRISTMAS.

It Should Be the Happiest Day In History.

Written for the Tradesman.

Peace with all its manifold blessings has come to mother earth after more than four years of sanguinary strife. The fields so long ploughed with shot and shell, enriched by the dear bought blood of the race, are soon to be ready for the husbandman, tall grasses to wave where once only desolation and despair held sway.

In contemplating the situation, watching the clouds roll up and away, seeing the bright rays of peaceful sunshine take the place of barrages and blasting death of acid fumes, we may well stop and take note of how we stand with relation to all that has past like the hideous phantasy of an

William Hohenzollern is still at ugly dream.

large—he of the stern visage and relentless heart. A coward and a murderer, he shrinks into a most insignificant figure there amid the fogs and dampness of the Netherlands.

His fate, however, has not yet been decided. Like the woodchuck run to his hole he is waiting in the privacy of an obscure burg the decision of those who ran down his legions, bayoneted his boasted Prussian guards, and sent the flower of the German army helter skelter for safety beyond the Rhine.

A yellow dog is he indeed. There seems to be a wonderful unanimity in a demand for justice, something that the Hohenzollern has more to fear than any call for vengeance that might arise from his raped and murdered victims. The day of retribution draws near, and at the same time we hear as afar off that other cry of "Peace on earth, good will to man."

Another Christmas day is in the offering. Her sails are already to be seen in the near distance, freighted with good will to man. This is to be the grandest and most enjoyable Christmas day since the foundation of the world. There will be rejoicing from Land's End to the remotest corners of Britain; amid the sunny hills of France, down to the valleys of the inter-rivers of Central Europe, along the levels of Northern Italy, even to Greece and the smaller islands of the Mediterranean Sea.

Belgium, martyred, wrecked, stricken little nation, yet the most sublime figure in all the world war, claps both hands in an ecstasy of joy over the downfall of the modern Hun and the replacement of her people once again in the sunlight of peace and prospective prosperity.

Peace on earth has indeed wonderful significance this Christmas season of 1918. It is, indeed, worth something to know that the peace of this old world is not likely to be disturbed by war's dread hell for at least another hundred years. What may not be done in that time to rebuild the places made waste by this unholy war?

We can well believe that this war was most unrighteous in its beginning, that the junker party of Germany recklessly broke the peace of the

world for the sordid purpose of aggrandizing the Fatherland at the expense of other nationalities.

Were the countless millions of dead piled in one long line and William Hohenzollern made to march down the line, his gaze all the time fixed on the ghastly faces of the dead, one can imagine he would then and there realize the enormity of his sin; would in fact call the mountains to roll down upon him and bury him forever from human sight.

With all its ghastly horrors there is one redeeming feature to the world cataclysm just brought to a close. The enmities of long years have been wiped out and nations once bitter toward one another have been brought into closer communion until now they are as deathlessly determined upon each other's welfare as they were once bent upon antagonizing.

The one hundred and forty years of enmity between the United States and England has been wiped, let us hope, off the slate forever. The enmity that had become proverbial between France and Britain has met with a like erosion. Even Italy comes in for a fair share of admiration and love. These nations so long at swords points have learned a lesson in national amity that nothing less than this world war could have brushed aside.

However much good is to come from this brotherhood of nations, this fact does not in the least mitigate the crime of the war precipitators. They must be held to a strict accountability. The gaunt, sneaking wolf now hiding in seclusion beneath the flag of the Netherlands must be smoked out. He, with many others perhaps equally guilty of wholesale murder, must not be permitted to live and gloat over the crimes which have not their counterpart in the history of all times.

Knox Sparkling Gelatine

A quick profit maker
A steady seller Well advertised
Each package makes
FOUR PINTS of jelly

Rea & Witzig

Produce
Commission Merchants

104-106 West Market St.
Buffalo, N. Y.

Established 1873

United States Food Administration
License Number G-17014

Shipments of live Poultry wanted at all times, and shippers will find this a good market. Fresh Eggs in good demand at market prices.

Fancy creamery butter and good dairy selling at full quotations. Common selling well.

Send for our weekly price current or wire for special quotations.

Refer you to the People's Bank of Buffalo, all Commercial Agencies and to hundreds of shippers everywhere.

The "Little Gem" Battery Egg Tester

Write for catalogue and prices.
We have the best.

S. J. Fish Egg Tester Co., Jackson, Mich.

Arsenate of Lead, Paris Green,
Arsenate of Calcium, Dry Lime Sulphur.
Our prices will interest you.

Reed & Cheney Company
Grand Rapids, Michigan

WE BUY AND SELL

Beans, Potatoes, Onions, Apples, Clover Seed, Timothy Seed, Field Seeds, Eggs. When you have goods for sale or wish to purchase

WRITE, WIRE OR TELEPHONE US.

Both Telephones 1217 Moseley Brothers, GRAND RAPIDS, MICH.
Pleasant St. and Railroads

E We Buy E We Store E We Sell EGGS EGGS EGGS

We are always in the market to buy FRESH EGGS and fresh made DAIRY BUTTER and PACKING STOCK. Shippers will find it to their interests to communicate with us when seeking an outlet. We also offer you our new modern facilities for the storing of such products for your own account. Write us for rate schedules covering storage charges, etc. WE SELL Egg Cases and Egg Case material of all kinds. Get our quotations.

KENT STORAGE COMPANY, Grand Rapids, Michigan

Egg Candling Certificates

One must be used in every case of eggs sold by the merchant to peddler, wholesaler or commission merchant. Not to do so is to subject the seller to severe penalties. We can furnish these forms printed on both sides, to conform to Government requirements, for \$1 per 100, postage prepaid. Special prices in larger quantities.

TRADESMAN COMPANY
GRAND RAPIDS

SERVICE PIOWATY QUALITY

Largest Produce and Fruit Dealers in Michigan

NUTS—ALL KINDS—NUTS
Crop Short—Buy Now

M. Piowaty & Sons of Michigan

MAIN OFFICE, GRAND RAPIDS, MICH.

Branches: Saginaw, Bay City, Muskegon, Lansing, Jackson, Battle Creek, Kalamazoo, Mich., South Bend and Elkhart, Ind.

E. P. MILLER, President F. H. HALLOCK, Vice Pres. FRANK T. MILLER, Sec. and Treas

Miller Michigan Potato Co.

WHOLESALE PRODUCE SHIPPERS

Potatoes, Apples, Onions

Correspondence Solicited

Wm. Alden Smith Bldg.

Grand Rapids, Mich.

Onions, Apples and Potatoes

Car Lots or Less

We Are Headquarters

Correspondence Solicited



Vinkemulder Company

GRAND RAPIDS

:-:

MICHIGAN

Good will to man on this glad and glorious Christmas day does not consist in showing mercy to the infant murderers and despoilers of young womanhood who have made black the story of the world war. Justice, tempered with mercy. Very good. The same mercy shown Edith Cavell, the red cross nurse saturated with oil and burned alive, the crucified children, the babes borne on the bayonets of jeffring, besotted German soldiery, and thousands of other victims of the hellish bestiality and lust that mark the Hun everywhere, in peace and war.

Let those who can be happy on Christmas day; happy because the war has come to a close; happy that our boys over there will soon be once more out of the jaws of death, out of the mouth of hell, back to the arms of loved ones in America. Sorrow will be blended with the rejoicing of the day, sorrow because of those brave ones who lie in Flanders Fields, gone out from the lives of the dear ones left behind.

Not dead but gone before are those who fell on the blood-soaked and burning sands of No Man's Land. We think of them as martyrs in the holy cause of liberty. The dead of the Lusitania have been avenged. The haughty and insolent Hohenzollern has been humbled, made to eat of the bread of bitterness and defeat he had prepared for his enemies.

The coming Christmas day should be devoted to good cheer, happy reunions, merry doings around the fire-sides of the larger half of the world, all the while not forgetting a tear for the Yankee lads who died at Chateau-Thierry to make for liberty and union all the world over.

Old Timer.

Trade Journals—Are They Read?

Publishers of trade journals quite frequently give expression to the thought that subscribers do not read their publications with the close attention and interest that the worth of the contents would merit; that often articles which are the result of deep and thorough research by experts of undoubted ability and reputation receive but scant consideration.

Publishers of pharmaceuticals say, that they often go to great expense to provide material of exceptional quality to druggists and those who have allied interest, which in their opinion should be read with eagerness as they contain information which if applied in their vocation would prove of practical value in the way of dollars and cents.

It may be true that these publications only receive a cursory or superficial reading and that many of the nuggets of value they contain to some extent remain undiscovered. In these hustling days which seem only too short for the accomplishment of one's daily task, there may be disposition to sidetrack the reading of much of the literature that finds its way into the drug store, but is this tendency so general as to justify the complaint of the publishers? The writer maintains that it is not.

A careful study of the matter will emphasize the point that such publications are read more generally than is commonly supposed. The busy druggist, professor, writer and other whose business is to keep up-to-date can not afford to let pass by unnoticed the many chances for improvement and profit so often afforded by the substance matter trade journals offer. They may not read every article with avidity; they, however, do by a sort of natural selection cull out the part which is likely to be of special interest to themselves. That this is done with a degree of thoroughness hardly suspected is proven by the many queries evoked anent some subject which is of special interest to some particular class of readers. While the other subjects did not interest this particular class, they no doubt did interest some other class. By this psychological process all the articles in all the many publications come pretty near reaching those they are intended to reach. This is also borne out by the fact that a suggestion having merit will appear and reappear until it is by common consent universally adopted. A case in point will be found in the item of the popular "Sundae." After the idea was suggested, how long did it take before it was known and popularized throughout the length and breadth of the land? Many other striking instances will no doubt be recalled by the reader.

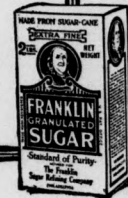
Then there are the advertisements—good, bad, and indifferent though they may be. Aside from the objects which prompted their insertion, do they not offer an interesting and profitable study to those who do more or less advertising themselves, as most druggists do nowadays? Are these "ads" read? They certainly are—and what is more they are impressed on the minds of the readers to the extent that, by association of ideas, they would be missed should they, during a period, for some reason, not appear in their usual spaces. Printers' ink experience plus brains is bound to attract the attention of readers and the greater the liberality, facility, and art with which they are applied the greater will be the list of subscribers.

Robert R. Lampa.

Will Produce More Rice As War Result.

The war resulted in increased production and increased consumption of rice in Texas during the last year. An intensive campaign in the South for greater acreage, and for use of rice as a substitute for wheat, was largely responsible.

Big producers in Texas, where 3,000,000 sacks of rough rice is grown annually, believe that the war has taught housewives the value of rice as food and that the increase in consumption will continue. It is estimated that 38 per cent. of the country's annual production of rice is grown on the 300,000 acres under cultivation in Texas. The product of the large rice mills in Southern Texas, where extensive crops have been put in, is valued at \$8,000,000, producers say.



To Avoid Waste

In these days of conservation avoid all bulk sugar waste and loss by using

Franklin Package Sugars

They save spillage, labor, paper bags and twine.

The Franklin Sugar Refining Company

PHILADELPHIA

"A Franklin Cane Sugar for every use"

Well Cooked Food

Is one of the most essential factors in the development and maintenance of good health.

Good health is the foundation of happiness and success, hence its possession is the most to be desired of material things.

Approximately 90% of the illness of the Human Race is directly or indirectly traceable to improper eating. We either eat too much or too little, eat illy prepared food or not the right kind.

Inefficiency is the result and inefficiency means loss in one way or another—either position, money, health, or even life itself.

Probably good bread has contributed as much or more to the good health and prosperity of the Nation as any other one thing.

To have good bread you must use good flour, so buy

Lily White

"The Flour the Best Cooks Use"

and be assured of thoroughly delicious, healthful, wholesome, nutritious bread.

Your dealer is authorized to refund the purchase price immediately if you are not completely satisfied with Lily White Flour in every respect, for every requirement of home use.

You will be delighted with LILY WHITE FLOUR, "The Flour the Best Cooks Use."

Our Domestic Science Department furnishes recipes and canning charts upon request and will aid you to solve any other kitchen problems you may have from time to time. Public demonstrations also arranged. Address your letters to our Domestic Science Department.

VALLEY CITY MILLING CO.
Grand Rapids, Mich.

The above is a sample of ads. we are running in the newspapers.
Your customers are reading them—keep a good stock on hand to supply the demand.

TWENTY-SEVEN TIMES.

Remarkable Turn-Over By Enterprising Ohio Merchant.

We turn our complete stock once every two weeks. In fact, we beat that record a little last year, for the year's record showed that we made twenty-seven turns.

The average rate of turn-over in grocery stores is ten times a year. Since we have considerably more than doubled this average, I believe some of our methods will be interesting to other merchants—not only grocers, but business men in all lines. For if there is one lesson our business has taught us, it is that ideas we can use are worth just as much to us whether they come from fellow grocers, or from druggists, shoe dealers, or even manufacturers and wholesalers.

Certain very definite policies are responsible for our unusual rate of turn-over. These policies, in general, may be said to be (1) keeping a careful watch on our buying; (2) featuring nationally advertised goods; (3) developing an effective sales force; (4) making our window displays sell more goods; (5) holding special sales; (6) keeping records that tell us all the time just what we are doing.

I am going to take up these policies in one-two-three order, and explain in detail just how we make them work so effectively for us.

First, then, come our buying methods. To be a success, a grocery store must always be well stocked. However, goods must be fresh at all times and therefore large quantities cannot be purchased. Spoilage soon eats up profits. We avoid wastes by buying what we need at the time. If one case of canned goods will fill our needs, one case is all we buy. We would rather pay a cent or two more for the goods than to stock something we do not need or that may be kept in stock for some time.

We do not, as a matter of fact, have to pay anything extra to buy in this manner, for we concentrate our buying. We divide our business between two good wholesale grocers and two commission men. We buy a few things from others—such as "specials" offered as baits, which we always take advantage of—but these four houses get fully eighty per cent. of our business. This makes a pretty good business for each of them, and we find the wholesalers are willing to give us the quantity price even when we do not buy the quantity to get it. Another thing that happens to be in favor of our buy-as-we-need-it method is that our town is situated between two large cities, 25 miles from Columbus, Ohio, and 21 miles from Springfield, Ohio. An interurban line connects us with these two cities.

One of the two wholesale houses with which we do business is situated in Columbus and the other in Springfield. We can telephone in the morning and have the goods in our store at noon, or we may call them at noon and have the goods in the evening. In this way we can buy goods as we need them and always have a complete stock. We use this same method

in buying our fresh fruits and vegetables, and we have never yet failed to receive just as good a price as any of our competitors, many of them buy in big quantities.

So much for the first method. Our second general policy deals with featuring and specializing on nationally advertised goods. We handle these goods because we don't have to "sell" them—the manufacturer sells them—we merely distribute. A grocer, according to our experience, seldom has call for an unadvertised article.

Nationally advertised goods are always guaranteed by the manufacturer. In addition, we put a personal guarantee upon every article we sell. We always make a purchase right if the customer is not perfectly satisfied.

Our third general policy has to do with our sales force. In any organization the women are important factors. Many salesmen, we believe, fail to recognize their opportunities. We do all we can to make our employees realize these opportunities. We constantly endeavor to bring our sales force to a higher state of effectiveness.

One evening every two weeks we conduct a training school. At these meetings we talk over methods by which we can increase our business, and changes that can be made to secure better work or can make the work more pleasant and effective. We tell the salesmen that these are their meetings, and if they have anything to say, or suggestions to offer or any criticisms to make, not to hesitate; for we are always eager to get them.

We also take up the study of merchandise; at one meeting we will perhaps discuss tea, and study its history and methods of manufacture. At another we will discuss coffee. And so we proceed, sooner or later taking up almost every line in stock. In this way the salesman can and convincingly talk about our merchandise to customers.

We have a typewritten set of rules and regulations which help the salesmen produce better results for the store. Everyone understands that it is absolutely necessary to adhere to these rules and regulations. They require the salesman to be neat and clean, courteous and polite, to take pains to please, and to be attentive.

Our fourth method of increasing our turn-over is one which, in my opinion, merchants sometimes do not give enough attention. I refer to interior displays. In our store we make the displays a big factor in introducing new articles and encouraging sales.

A plan we have found particularly effective is to use one window to display fresh fruits and vegetables, and another to display canned and bottled goods.

We keep our fruit and vegetable display bright and fresh by changing it every morning. We believe it is far better to have our window empty than to have fruit and vegetables in it that are shriveled up or

rotten. Such a display will often stop people from coming into the store, even if they had no intention of buying fruits or vegetables.

The display of canned and bottled products is changed at least once a week, and during the summer months twice a week. We display the goods we are advertising and those we are offering as "specials." We watch the magazines closely and display the products most extensively advertised. In this way we get the benefit of the manufacturers' national advertising.

Whenever a can or package is taken from the shelves, the one next back of it is moved to the front. This gives the shelves the appearance of being filled all the time, and helps, we believe, to give the customer the impression that the store is fully stocked at all times.

We have one counter on which we place merchandise just received, or articles we want to push. We find it a wonderful help in increasing our turn-over and a means of suggestion to the customer who does not know just what he wants. We have ten or twelve articles displayed at one time. Each article is marked with a price ticket and the ticket contains a few words about the article. When a customer comes into the store and has purchased all he originally intended to, we suggest that he look over the articles displayed on this counter. We tell him all we know about them, and generally sell at least one order; often as many as eight or nine.

We have figured that if we sell each customer 25 cents' worth of goods more than he had any intention of buying—and we serve an average of fifteen customers a day—figuring three hundred working days a year, the increase in sales amounts to \$1,125. And as we employ five salesmen, each doing practically the same, it means a \$6,000 increase for one year.

It pays to be thoughtful. We believe in selling all we can while the opportunity is with us and we never let a sale slip by us through failing to suggest some seasonable article or one on which we are making a special effort. Thoughtfulness is suggesting an article that may be just what the customer wants, but does not know it, is—we believe—real salesmanship.

One method of display we have found particularly effective is to open canned goods and empty the contents into dishes, so that our customers may examine and sample the goods. The extra sales more than pay us for the can opened.

During Lent we increased our sales by displaying various kinds of preserved fish in an old showcase placed in front of the store. People passing by noticed this odd case and stopped to examine it. Many, of course, were influenced by the display to buy.

We were anxious at one time, among other things, to increase our sales on Saturdays. We learned that our salesmen like to concentrate

their selling efforts upon a single article at an especially attractive price for Saturday only.

In selecting the article for these sales, we always demand the best. By putting all our efforts on the one article we can sell more, and therefore we are able to buy in large quantities and get the benefit of the lowest price. We never sell inferior goods because the continued success of these sales depends upon the confidence the people place in our advertisements.

In planning for the Saturday "specials" we try to pick up something during the week on which we can give an exceptionally good price and still make a profit. For instance, we have held several "banana days." In planning for them, we went to our commission merchant and told him our plans. We said we wished to buy fifteen or twenty bunches of bananas at a price that would enable us to sell them at 12½ cents a dozen. We got them at ten cents a dozen.

For our first "banana day" we purchased fifteen bunches and sold all of them by eleven o'clock in the morning. This sale proved so successful that we decided to repeat. The next Saturday we purchased twenty bunches and again we sold out before the demand was satisfied. The next Saturday we had twenty-five bunches and still the demand was greater than the supply.

Special sales on other fruits were just as successful. Our "strawberry day" resulted in the sale of 720 quarts of berries in two and three quart lots.

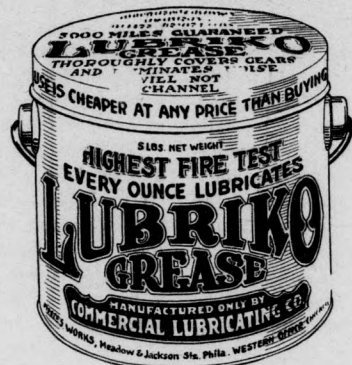
A day or two in advance our advertisements appear in the local papers announcing these "specials." We display the articles on our counters and in the windows. Each salesman, when serving a customer, calls attention to the articles, and the telephone girl does the same when taking orders by telephone.

The "one day specials" proved so successful that we believed a "weekly special" planned the same way would also be successful.

At the beginning of the year we considered the possibility of increasing our sales \$10,000 for the year. This meant, of course, an increase of over \$800 a month. To succeed we realized that we must do something to create more business, and each month must make its own increase or we would fail. By the middle of the month we saw that if the first month was to produce its share of the increase, we must get busy.

Judging from the amount of apples we were selling and the low price prevailing at the time, we thought it would be a good time to have an "apple week." Our advertisement of the event appeared three days in advance in all our local papers. We also had a large banner painted which we placed across the outside of the store.

During the week we sold 128 barrels of apples and succeeded in getting the planned increase for January. The sale was a wonderful success and brought people into our store who had never been in before.



LUBRIKO

The most talked of Grease on the market to-day, and well it should be. We guarantee 5000 miles on one filling, and have proof of from 8,000 to 27,000 miles, and then the Grease was found in fine condition.

TRY IT

Champion Motor Oil

The Autoists by-word for the past thirteen years in Western Michigan is another of our guaranteed first class products.

Buy of a dependable house.

Grand Rapids Oil Company,

J. I. Harwood, Mgr.

GRAND RAPIDS, MICH.



You
Owe
Us
a
Visit



Scores of people who visit our salesrooms after they have outfitted their store or office regret they did not come before buying.

We sell Scales, Cash Registers, Coffee Mills, Show Cases, Soda Fountains and Supplies, Counters, Account Systems, Safes, Desks, Files, etc., for the merchant and for the office.

Both new and used.

**Grand Rapids
Store Fixture Co., Inc.**

7 Ionia Ave., N. W.

Grand Rapids, Mich.

The Successful Merchant Is One Who Sells Ohio Blue Tip Matches WHY?

BECAUSE: He gives value to the Purchaser.

BECAUSE: That means a Satisfied Customer.

BECAUSE: A satisfied customer means a Repeater.

BECAUSE: They sell faster, making a quick Turnover.

BECAUSE: Quick turnovers make Profits.

BECAUSE: Profits, plus Satisfied Customers, makes **SUCCESS.**

If that is not evidence sufficient to convince you, then remove all doubt by ordering a trial shipment from your jobber. One trial makes you a satisfied customer of ours.

THE OHIO MATCH COMPANY
Wadsworth, Ohio

Many drove twelve and fifteen miles for our apples.

During the year we held ten special sale weeks—one each month excepting June or July. These months we skipped, as we were very busy handling the berry crop. All were conducted along the same lines as the "apple week" sale and with corresponding success.

Another plan we find effective to increase our business is to solicit quantity orders during the fall for future delivery of some brand of goods on which we have the exclusive sale. We are able to sell not only to our own customers, but to others also. Benefits are derived from this method during the entire year, as many people after they have once used a certain brand of goods prefer to continue using the same brand—provided, of course, it proves more satisfactory.

I have now discussed all the general policies that have helped us succeed but the sixth—keeping records that tell us all the time just what we are doing. The accounting and cost system which we have worked out not only gives us the facts we need, but gives them to us with the least cost and effort.

We have two ledgers. In one we record the business of each day—credit sales, cash sales, amount received on account, credit purchases, and total amount of expense for the day. In the other we record all expense classified under the proper headings, and also the losses and gains.

We found that we needed supplementary records which would quickly give us the following information: (1) a record of every article purchased from jobbers and manufacturers; (2) a record of every article purchased by our salesman; (3) a record of every loss sustained by damaged and spoiled goods, and of gains from advances in price; and (4) a record of all money paid out for expenses. So we devised a set of four tickets—stock, purchasing, loss and gain, and paid-out tickets—which answers our purpose unusually well.

We use these tickets to record every loss and gain except those losses resulting from bad debts. These we charge direct to the "bad debts" account in the ledger.

Losses result from goods that are spoiled or damaged, or are sold at reduced prices or from bad debts and depreciation. Our salesmen carry the tickets with them at all times and are required to record every loss. If two dozens of oranges spoil, a loss ticket is filled out. Every fact is recorded—the date, quantity, cause, regular retail price, and loss.

All the tickets are carefully inspected each day. If the loss is the result of over-buying we use a little more care in buying that particular article in the future. If a large loss results from goods returned because of inferior quality, the amount is charged to the jobber from whom the goods were purchased.

Gains are the result of advances in price. Whenever a price advances all

goods on hand, of the kind affected, are counted, and the difference between the old retail price and the new retail price is recorded as a gain. For instance, if sugar advances in price, a gain ticket is filled in showing the date, the quantity we have on hand, cause of gain the previous retail price, and the gain.

All money received from the sale of boxes, barrels and potato sacks is counted as a gain. All discounts and rebates are also counted as gains and are recorded direct to the gain column in the ledger.

Losses and gains are, of course, figured at the retail price, not the cost. When recording a loss, a line is drawn through the word "gain" and the reverse when recording a gain, so that the book-keeper will make no mistake when entering it.

One little plan we have found effective is to decide at the beginning of each year what per cent. we shall allow for expenses. Then we divide this amount among the different expense accounts. We can judge about what the expense should be from the expenses of the previous year. We always try to make our apportionment large enough to cover them, if we spend judiciously. This helps to keep down our expense, because when we see that a certain item is coming pretty close to the allowance we can plan to cut it down.

So much for our methods. Perhaps in summing up the most effective thing I can say about these methods is that they made it possible for us to increase our sales \$10,000 during 1916—and \$18,000 during 1917. We are planning to make an increase of \$25,000 during 1918.

Walter Engard.

Aid In Figuring Profits.

The following table indicates what profit on selling price accompanies mark-up percentages of various degrees:

Addition to cost.	Profit on selling price.
8½ per cent.	7 per cent.
10 per cent.	9 per cent.
12½ per cent.	11½ per cent.
15 per cent.	13 per cent.
16 per cent.	14¼ per cent.
17½ per cent.	15 per cent.
20 per cent.	16⅔ per cent.
25 per cent.	20 per cent.
30 per cent.	23 per cent.
33⅓ per cent.	25 per cent.
35 per cent.	26 per cent.
37½ per cent.	27¼ per cent.
40 per cent.	28½ per cent.
45 per cent.	31 per cent.
50 per cent.	33½ per cent.
55 per cent.	35½ per cent.
60 per cent.	37½ per cent.
65 per cent.	39½ per cent.
66⅔ per cent.	40 per cent.
70 per cent.	41 per cent.
75 per cent.	42⅔ per cent.
80 per cent.	44½ per cent.
85 per cent.	46 per cent.
90 per cent.	47½ per cent.
100 per cent.	50 per cent.

The average man would feel bored a good deal oftener than he does were he not accustomed to associating with himself.

REALM OF THE RETAILER.

Some Things Seen Last Saturday Afternoon.

I spent last Saturday afternoon in Kalamazoo, calling on those members of the wholesale and retail trade who were open for business. My calls were pleasant ones and the information I gathered regarding the mercantile and financial condition of the Celery City was exceedingly encouraging and satisfactory.

The Richardson Garment Co. has nearly completed its contract to manufacture 50,000 pairs of khaki woolen trousers for the United States Army. The Government supplies the cloth and the manufacturer furnishes the buttons, thread, silesia and labor. The company submitted to the cancellation of a part of its contract, so it could get back to work on its civilian line of dresses, kimono and children's garments.

Charles W. Carpenter, Manager of the Gilmore Bros. department store, told me he was enjoying the largest patronage his store has ever had during the holiday season. Mr. Carpenter bears his years with becoming grace and dignity and has every reason to feel gratified and satisfied over the excellent organization he has created during the years he has presided over the destiny of Kalamazoo's largest mercantile establishment.

A visit to Kalamazoo would not be complete, so far as I am concerned, unless I paid my respects to the most unique character in the Celery City. Of course, I refer to Wm. L. Brownell, who has been a critical reader and constant patron of the Tradesman for more than thirty-five consecutive years. I secured his initial subscription in 1883, when he was conducting a high grade grocery store on South Rose street, just south of Main street. He has since devoted his energies to the wholesale grocery and corset manufacturing business. For the past ten years he has been a free lance advertising writer, holding briefs from some of the largest and most successful advertisers in the country. I am very fond of Mr. Brownell, because he is one of those men you can tie to on account of his dependability. If you lend him a ten, it always comes back to you the day before he promises to return it. If you were to ask him to guard a million dollars for you, he would be on the identical spot you left him when you came back to regain possession of your million. I do not believe he knows how to make a promise he does not intend to make good. He is not a great merchandiser like Carpenter or a great paper maker like Milham or Hodge, but he fills a niche in Kalamazoo which no one else in the Celery City is capable of filling so well or so acceptably. He is not only the creator of unique and original advertising matter which has 100 per cent. pulling power, but he is the official toastmaster of the city, having long been conceded to be the most effective conductor of affairs after the menu has been discussed of any man in Michigan. No matter how closely

he may hew to the line in introducing his associates on post prandial occasions, he never gives offense or leaves a bad taste in the mouth, as is too often the case with brilliant men who frequently revel in their own brilliancy to the detriment and dismay of their victims.

Mr. Brownell is clear headed, clean minded and wonderfully resourceful. He probably enjoys a larger acquaintance than any other man in Kalamazoo. He is broad in his views, cosmopolitan in his sympathies, generous in his actions and courteous and dignified in all his dealings with men. It will be a sad day for Kalamazoo, forty or fifty years hence, when the tolling of the bells announce that he has penned his last line and presided over his last banquet.

Nearly every merchant on whom I called complained of the recent advances in fire insurance rates. In some cases increases were made in the face of improvements in the risks, made at the suggestion of the Rating Bureau with the understanding that reductions in rates would be made as soon as the improvements were effected. Instead of the promised reductions, increases were promulgated instead. This seems to be a common complaint wherever I make enquiries. Everywhere I meet with charges of bad faith on the part of rating and inspection bureaus. I think the reason for this is largely due to the fact that business men, as a class, stand in awe of insurance officials, for fear they will be treacherously dealt with if they assert their rights or undertake to obtain the rates they have been promised and to which they are justly entitled. I have listened to many recitals of wrong doing along these lines. One large merchant told me recently that he had been warned by a bureau manager that if he did not accept the advance made in his rate without complaint or appeal, all of his insurance policies would be cancelled simultaneously, thus leaving him without any insurance whatever. Of course, such threats are never made with the intention of carrying them into execution and if the merchant who is approached in this manner will stand up like a man and challenge the insurance bluffer to do his worst, he will immediately detect a marked change in the attitude of the insurance emissary. Instead of maintaining an attitude of intimidation, he will suddenly become as humble as Uriah Heap and cringe and whine like a whipped cur. I know the breed of these creatures and have an accurate measure of their capabilities and cowardice. Under no circumstances should any merchant truckle to an obstreperous insurance official or treat him like a gentleman, because he is not responsive to this kind of argument. No one ever got anywhere by being nice to a man who goes around with a chip on his shoulder and a lie on his tongue. He should be treated with the utmost contempt and indignation, if one expects to obtain reasonable rates and decent treatment at the hands of the men who are waxing fat on their ill gotten gains.

E. A. Stowe.

The House of Quality



Rademaker-Dooge Grocer Co.
Wholesale Grocers
Grand Rapids



The House of Service

CEYLON TEA.

Short History of Its Growth and Preparation.

Written for the Tradesman.

The exact date of the introduction of the tea raising industry in Ceylon is more or less uncertain, but, strange as it may seem, it was to coffee or the failure of coffee that it came about. And it was in this manner:

Previous to 1875 one of the principal industries of Ceylon was the raising of the coffee bean. The extent of this business may be judged when it is stated that in that year there was exported from the Island 112,000,000 pounds. The growers up to that date had been very successful, many of them having made large fortunes, and the industry was in a very thriving condition, with good prospects before it. But the year 1875 was very disastrous for them. Their magnificent plantations, all in a high state of cultivation, were one after another attacked by a strange new fungus blight until the entire industry was killed or almost killed. Exports fell off to nothing and the Island was in a sorry plight. Here were these large plantations with nothing growing on them but weeds and their owners facing very dark days. In many cases some of them were bankrupt. Something had to be done and at once. A few tried Cinchona cultivation (the tree from the bark of which quinine is made) and some turned their attention to tea planting. So it may be said that while there was no tea planted in Ceylon before 1875, the industry has grown since then to the enormous size of 400,000 planted acres to-day. It must also be remembered all these vast acres are in a very high state of cultivation and exceedingly well managed.

Tea plantations in Ceylon vary in size. Some are quite small and some are from 400 to 500 acres in extent. Lately many of these have been combined into one large estate, or "place," as they are called, each under an European superintendent or planter, who is known as a "P. D.," which is Tamil for Peria Dorai (Big Master in English). This "P. D." may have under him several assistants, known as "S. D.'s," or Sinnai Dorai (Little Masters). Most of these P. D.'s and S. D.'s are Englishmen, the men under them being called Creepers.

The natives of Ceylon do not readily take to labor or, in fact, work of any kind if it can be helped, so the planters depend upon Tamil coolies from South India who are brought to Ceylon in whole families, children and all. They are attracted by the pay of 30 to 60 cents in Ceylon money (10 to 20 cents in our coin), which to them seems very big, since in their own land they could earn only one-third as much. Beside this pay, the planters furnish them houses to live in. Schools in many places are built for the children and they all have the attention of a good physician free along with the necessary medicines.

An American would be astonished at the cramped quarters provided for

this labor, but in their own land even these would seem palatial. The Tamil coolie is quite satisfied and happy in them, for they have a pet aversion to large or airy houses, and while they are shiftless and irresponsible, they are docile and make obedient workers. Although it is hard for a white man to understand them, it is quite impossible for them in turn to understand the white man and his "queer ways" about economy of time and labor or efficiency. Right here is where the Tamil worries the white man and it is impossible to get a fair day's work out of the coolie. His life is easily sustained and his one object is to sustain it and that is all. He has no ambition and he knows nothing about saving money or putting it by, although he is very crafty in other ways. He will shirk any re-

it is soon flushing along rapidly, producing long, tender, green sprouts on top and all around. It is from these tender sprouts that the leaf is taken which finally makes the cup which cheers but does not inebriate.

Plucking is divided in three grades—fine, medium and coarse. The end bud and one leaf is taken for fine. The bud and two are taken for medium and three for coarse. The medium plucking is most general, although fine is also very popular on account of the better price it will bring after the tea is made, owing to its better cup.

The factories are mostly large and very well equipped with the most modern machinery run by steam and often by water power.

The coolies pick by weight since, owing to their propensity for laziness,

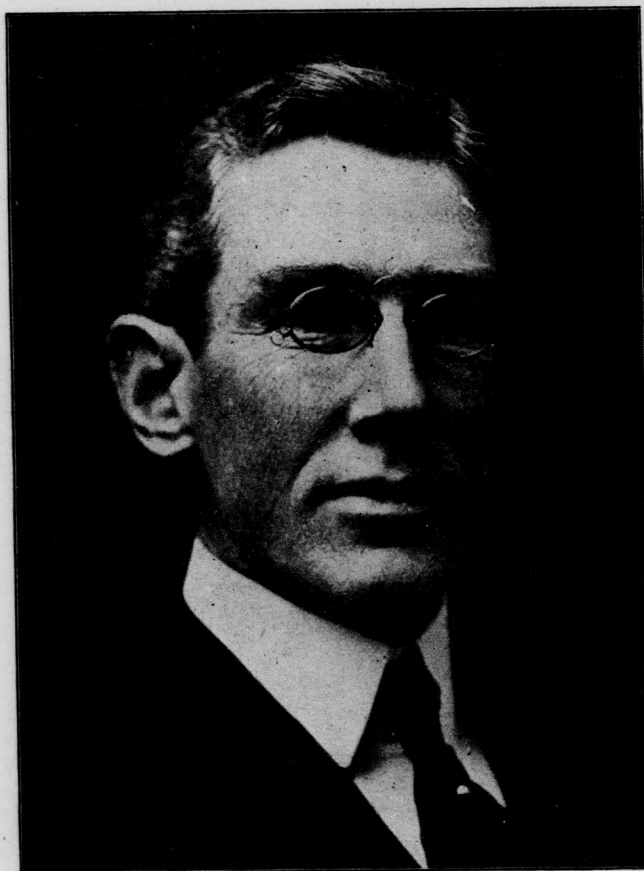
on the floor next below. Rolling machines are in general use in Ceylon, while in Japan the finest teas are rolled by hand mostly, although rolling machines are now coming into use there which does not improve the cup. These machines generally consist of a lower base or table, slightly scooped out in the center, with a hopper above, which moves about with an eccentric motion as the leaf is fed down. This hopper is adjusted so that the proper pressure can be put on the mass of rolling leaves and from time to time the center portion of the low table is opened and the rolled tea dropped out in a lump of more or less twisted leaves.

This mass goes into a roll-breaking machine, where it is knocked apart, sifted and the coarser leaves separated from the finer. The leaf is now ready to be made into black tea, which is done by spreading it out in the air so that it may ferment. Skill is now required, so that the fermentation may be stopped at the proper time by placing it in the firing machines. These machines are of several types, but the one mostly used somewhat resembles a long furnace through which hot air is forced over the leaf, stopping fermentation entirely, making the leaf quite dry. The tea is now made and is in a brittle state, ready to be removed to the final machine, which consists of sieves of different size meshes, through which it is run and thus graded. Packing into boxes is now done, also by machinery, and the name of the proper estate is marked upon it, shipment being made to Colombo.

By mail goes also a description of these teas to the auction room and small samples are sent to the buyer. These shipments at times are very large, being often upwards of 1,000 boxes from one estate. On arrival in Colombo, they are all tested inside of four or five days. Auctions are held on Wednesdays, when there is a great scramble, each man trying to buy as cheaply as possible the lot he thinks most desirable or the one he can use to the best advantage.

After purchase and settlements are made each lot is hauled by bullock carts—speed two miles per hour—to the buyer's office or store, where samples are again drawn against each lot to ascertain if they match. Buyers frequently resift these teas, some times cutting them and blending each to his own standard. Then over miles and miles of ocean come these boxes, some to England and some to our glorious United States to cheer us after a hard day's work, and we have our cup of black tea with more or less sugar, thanks to Mr. Hoover.

Edward J. Hart.



Edward J. Hart.

sponsibility whatever and must always be directed in his work. Still he loves display and pomp. His favorite recreation is to have processions.

The tea plant in its uncultivated state is a small tree, of which there are several kinds. But the Assam variety is the one mostly cultivated in Ceylon and this is so pruned that it does not grow very high, even being cut down to within a foot or so of the ground every two or four years. The method of planting is in long rows about four feet apart. The plant in that damp climate is surprisingly hardy, and after it is set out, one is astonished to see how tenaciously it clings to life, often thriving in rocky ground and poor soil.

After its regular pruning, or cutting it seems to take on new life and

any man would go broke who undertook to pay by the day for this work. The leaf is brought into the factories about 4 o'clock, when it is examined carefully by an experienced man and weighed before its picker. This amount is set down to his credit, and from time to time, he is paid off. On some plantations by the week, and others by the month.

After weighing, the green leaf is spread out on burlap shelves and allowed to wither, which it does ordinarily in from eighteen to twenty hours, but during rainy days it is sometimes necessary to force warm air over it and for this the room is properly made and is equipped with the necessary machinery.

At the proper time this withered leaf is run through shoots to the rolling machines, which are generally

Reduction in Price of Dutch Masters.

Grand Rapids, Dec. 3.—We beg to announce the following changes in price list mailed you sometime ago:

Dutch Masters Six (7c) \$49 per M.
Dutch Masters Seconds (6c) \$42 per M.

Above quotations are subject to a slight advance when the revenue tax now pending before Congress becomes effective.

We solicit a continuance of your esteemed patronage.

G. J. Johnson Cigar Co.—Adv.

Record of Achievement of Which We Are Proud

WHEN war was declared we placed our entire factory, including managerial and working force, unreservedly at the disposal of the Government. We bent every energy to assist in clothing the boys in khaki, even to the extent of disappointing some of our civilian trade, because we realized the necessities which confronted Uncle Sam and wanted to do our part in defeating the Hun, so that human liberty might not perish from the face of the earth. We put in new and improved machinery which enabled us to complete our initial contract ahead of time; and it is a source of much satisfaction to us to be able to state that out of 50,000 garments we made for the Government only three were rejected and those rejections were based on imperfections in the buttons and not because of any defects in the material or workmanship.

The necessity for more garments in our line having ceased, we cheerfully submitted to the cancellation of the remainder of our order, in order that we might devote our entire time and attention from now on to the regular trade we have cultivated so assiduously for the past thirty years. With increased capacity, due to the new machinery and other equipment we recently added to our factory, with enlarged vision, with our employes imbued with the ideas of exactness insisted upon by the Government inspectors, we are in better condition than ever to give our customers good goods and satisfactory service. Our traveling representatives are now out and will call on the trade regularly every sixty days and we bespeak for them, as well as for ourselves, a hearty reception and a generous share of the patronage of the trade.

We are duly thankful for past patronage and gladly avail ourselves of this opportunity to express the hope that the pleasant relations which were interrupted to some extent by the war orders above described may be resumed and continue for many years to come.

The Ideal Clothing Company

Wholesale Manufacturers

Grand Rapids

- - - - -

Michigan

FIGURING PROFITS.

Right and Wrong Way To Compute Margins.

There has been a mass—I might say mess—of material written on the subject of figuring profits. One can get twisted into a thousand mental knots trying to read some of it. It is one of our most knotty problems and some of the attempted solutions only seem to tie more knots into it. I shall try to throw some light on this problem and I believe since I have been assisted to the right solution I can be of help to those of my fellow members who wish more light.

To start right, what is profit? We say it is the difference between cost and selling price. True, but it is of two kinds, gross profit and net profit. These terms are apt to confuse us. Gross profit means the whole difference between cost and selling price and "profit"—net profit—means only what is left after all expenses of doing business has been deducted. Undoubtedly some erred in marking up goods because of a confusion of the two bases on which percentage may be figured. Our problem is to see how much we should mark up our goods, so as to squeeze out a respectable net profit between the cost, which is fixed by the maker or the jobber, and the selling price, which is (many times) fixed by competition; and that is some problem in these days of sharp competition and rising costs.

The first great essential is to know, not guess, at what our expenses or overhead costs of doing business are. The most expensive thing we can do is to guess. The most profitable thing we can do is to know—and know all the time as we go along. It is claimed that nine-tenths of all retailers are making less than they think they are. They are always surprised when they find out the truth. My trouble used to be that while estimating the cost of doing business as a certain percentage of the gross business, which is the selling price, I added this same percentage to the cost price when figuring the selling prices on individual items. While sales ran to a nice figure, the profits were mostly on paper. I knew that the percentage of expenses was figured on the gross business, but didn't realize that a percentage of the gross business is more than the same percentage of the invoice cost. If we figure our cost of doing business as a percentage of our gross business, we must, of course, allow that much of our selling price for cost of doing business.

If it were convenient to arrive at percentages on a basis of the cost price, and to always remember that the percentage of profit added to the cost price is always a profit on the cost price and not a percentage of the money taken in, then the old percentage method would be fine. If our profit is to come out of the selling price, and not out of the cost price, it is plain that the percentages should be figured on the selling price.

There is positively no other ques-

tion before the business men of America with such fabulous footings of loss as that involved in the problem of figuring margins. The mere fact that the text books do not throw any light on this subject is no excuse for our remaining in ignorance on a question as vital as this one.

I. G. Kennedy in his pamphlet, "The Bigness of Little Things," and his "Profit Figuring Chart" has assisted me to the correct method, and he has probably done more to guide the merchants aright in figuring profits than any other single person in the United States, and his teaching is accepted as the true and only correct method of meeting this difficult and perplexing problem.

If we make the mistake of figuring on the cost we are a loser because there is a difference in figuring the sum of a whole number and the sum



John I. Bellaire.

of a partial number. The cost is but a part of the selling price, and whether we divide, subtract or multiply, the sum will be less than the sum found in using the whole of the thing bought. A simple analysis of this may fix it in our minds and show just where the loss occurs and how we can find the correct profit.

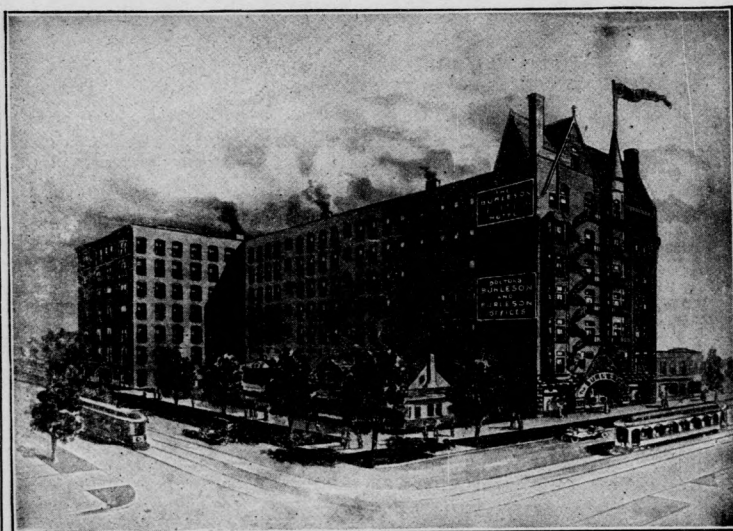
This is figured on the cost end or invoice, to show where we actually get less than intended when we take a given percentage of cost to find the selling price. Take an item of merchandise costing \$2:

Cost to sell, all expenses.....	18%
Profit desired	10%
	<hr/>
Gross profit desired	28%
Cost \$2.00	Cost
28%	Profit
	<hr/>
.16	Selling price \$2.56
.40	
<hr/>	
.56	

Rule—Let 100 per cent. (as 100 per cent. is the whole of any quantity) represent the base or selling price. Add together the percentage of our operating expenses and the percentage of profit we wish to make, then deduct this total from 100 per cent., and divide the invoice price of the article by the difference.

Selling price	100%
Cost to sell	18%

Piles Cured **WITHOUT** the Knife



The Largest Institution in the World for the Treatment of Piles, Fistula and all other diseases of the Rectum (Except Cancer)

WE CURE PILES, FISTULAS and all other DISEASES of the RECTUM (except cancer) by an original PAINLESS DISSOLVENT METHOD of our own WITHOUT CHLOROFORM OR KNIFE and with NO DANGER WHATEVER TO THE PATIENT. Our treatment has been so successful that we have built up the LARGEST PRACTICE IN THE WORLD in this line. Our treatment is NO EXPERIMENT but is the MOST SUCCESSFUL METHOD EVER DISCOVERED FOR THE TREATMENT OF DISEASES OF THE RECTUM. We have cured many cases where the knife failed and many desperate cases that had been given up to die. WE GUARANTEE A CURE IN EVERY CASE WE ACCEPT OR MAKE NO CHARGE FOR OUR SERVICES. We have cured thousands and thousands from all parts of the United States and Canada. We are receiving letters every day from the grateful people whom we have cured telling us how thankful they are for the wonderful relief. We have printed a book explaining our treatment and containing several hundred of these letters to show what those who have been cured by us think of our treatment. We would like to have you write us for this book as we know it will interest you and may be the means of RELIEVING YOUR AFFLICTION also. You may find the names of many of your friends in this book.

We are not extensive advertisers as we depend almost wholly upon the gratitude of the thousands whom we have cured for our advertising. You may never see our ad again so you better write for our book today before you lose our address.

DRS. BURLESON & BURLESON

RECTAL SPECIALISTS

150 East Fulton St.

GRAND RAPIDS, MICH.

Profit desired10% 28%
 72%
 200 divided by 72 equals 2.77 56-72.

This amount represents the exact mathematical deduction; but this fraction is impracticable for use in a general business and the larger number of cents; to-wit, 2.78, should be used.

Wrong Way to Figure.

Cost\$2.00
 Profit desired10% .20
 Cost to sell, expenses.....18% .36

72%
 \$2.56

Right Way to Figure.

Selling price100%
 Profit desired10%
 Cost to sell, exps.....18% 28%
 72%

Divide 72 into 200 equals \$2.78.

Analyze the result: \$2.78 minus \$2.56 minus 22c loss or practically 8 per cent. loss. To prove the right method, multiply \$2.78 times 28 per cent. equals 78 cents, and add 78 cents to cost \$2 equals \$2.78, or just what we wished to make.

We should mark our goods with the percentage of profit on the selling price instead of the old method of figuring profit on the cost price, if for no other reason than the one that prompts us to figure profits at the end of the year on total sales; for profit is gain, and there can be no gain unless we get more than the wholesale cost of the goods, plus our cost of doing business.

Just to have something to think about, let's figure out a little common commercial problem, and do it the old way. We buy a horse for \$75; and have an opportunity to sell it through an agent at 100 per cent. advance, and pay the agent a commission of 33 1/3 per cent. The horse, of course, would be sold for \$150; and the profit, according to the old way of figuring, would be 100 per cent. less the agent's commission of 33 1/3 per cent., or 66 2/3 per cent. net.

Adhering to this method of figuring, we should have a profit of 66 2/3 per cent. of what we paid for the horse, or 66 2/3 of \$75, which would be \$50. But have we \$50 profit? The horse was sold for \$150, and the agent was paid his commission of 33 1/3 per cent. of \$50, leaving \$100; and as \$75 was paid for the horse there is but \$25 profit.

For another illustration to show the difference in figuring the margin on the selling price, and on the cost or invoice price, let us take an article costing \$1.60 wholesale; and by figuring a margin of 20 per cent. on the selling price, we find that the selling price of the article should be \$2.00. This gives us a margin of 40 cents; and out of this margin we must pay the article's proportionate cost of doing business. It is generally admitted that 17 per cent. of the selling price is a low enough average for the cost of doing business. We then would save \$1.60 for the invoice price, 17 per cent. of \$2.00, or 34 cents for the cost of doing business, making a

total of \$1.94. This leaves a net profit of 6 cents or 3 per cent., which would certainly be low enough.

Now, let us fix the selling price by figuring the old way, to wit: 20 per cent. margin on the invoice of \$1.60, and by making the selling price \$1.92. Now, after paying the cost of doing business, which is 34 cents, is it not obvious that we would be 2 cents in the hole?

We must get \$2.00 for the article; and if we figure our percentages on the invoice price, we must figure with a percentage high enough to cover our operating expenses, etc. So you see we are not taking any more from the customer by figuring our margin at 20 per cent. on the selling price, than we would by figuring the margin at 25 per cent. on the invoice price, which we would have to do to come out even.

Another fact to be kept in mind, and a very important one, is that the margin between the invoice and the selling price is not profit. This margin must cover depreciation in value of goods, selling expenses, etc., together with the profit, which is usually the smaller part of the margin. Whether the margin is figured as 50 per cent. on the selling price or 100 per cent. on the invoice price, whether it is figured as 20 per cent. on the selling price or 25 per cent. on the invoice price, the margin does not represent profit.

Years ago when I was in business for myself I figured for 30 per cent. net profit and planned a "25 per cent.

off" special sale. I thought I would have 5 per cent. net, and could afford the sacrifice part of the profit for advertising purposes. Twenty per cent. was added for the cost of doing business and 30 per cent. for profit, making the selling price a fraction over \$20. Suits that cost \$13.50 were marked to sell for \$20, and with a reduced 25 per cent., were chopped down to \$15. Twenty per cent. cost of doing business on the original price (\$20) was \$4. Adding \$4 to \$13.50 (cost price) gave \$17.50. So when a suit was sold for \$15 there was an actual loss of \$2.50. During the sale \$3,000 worth of merchandise was sold at a loss of \$500 in cash, yet at the time I thought I was making 5 per cent., or \$150. I was all right as long as I added 50 per cent. to the cost price, thought it allowed less profit above the cost of doing business than I thought, but when I began to cut prices, I ran into unseen danger. Add 50 per cent. to \$13.50. Then deduct 50 per cent. from the new price. There is a loss of \$3.38 in the operation. Apply this to some of the prices in our store today. This method of arriving at the selling price differs slightly from the regular methods of figuring percentages. We have found that while the regular percentage method is correct, many fail to remember that a percentage added to the cost of goods is less than the same percentage of price thus marked. Adding 10 per cent. to the invoice cost of an article allows 10 per cent. profit on the 60 or 70 cents we pay for the goods and

C. J. Litscher Electric Co.

41-43 Market Ave., S. W.

Grand Rapids, Michigan



Wholesale Electric Supplies

"Service is What Counts"

not 10 per cent. of the dollar in the cash drawer.

The most expert at figures will blunder when profit percentages are handled. I frankly admit that, like many others, I used to be in the dark on this most vital of all store problems. When inventories were taken, it was found the profits figured on were not materializing. It was then I got busy, and after adopting the correct method and taking a careful inventory at the close of the year, it was found that I had realized the net profit I felt I was entitled to.

The Graduate School of Business Administration of Harvard University certainly has conferred a great favor upon everyone interested in the study of methods in the grocery and shoe business by discovering and making public a supply of genuine facts about administration costs. For years men have been talking in and out of the mercantile business with nothing more tangible than vague impression as to the underlying economic facts. There have been general ideas as to what sundry costs were and once in a while a man of superior courage and methodical disposition gleaned figures as to his own store, but these have been so widely variant as to furnish more doubt than confidence in basing intelligent arguments on them. But the Harvard observers have gone at the problem correctly and found tangible results.

We often hear men say in talking about the new methods that they are

all "bunk," will never be adopted etc. In the investigations of Harvard much has been learned to combat the common impression that the grocer is a hard master, grinding enormous profits out of his customers, which could be eliminated by fifty-seven varieties of co-operative schemes. Yet it develops that a large part of the grocers are not charging enough in some items of their services to be on the safe side. One of the most valuable discoveries was that many stores which were, in accordance with their inefficient old system of cost accounting, making a profit, discovered by a truthful system, to be losing as high as 3.3 per cent. when the proprietor charged for his services as he charged for the services of his clerks. This figure should go far to show that there isn't the gold mine in groceries that some reformers have supposed.

The whole subject is very interesting and the grocery trade and commissary men in general will be deeply under obligation to the Harvard scientists if they can disclose truths that will inspire all to higher efficiency.

It is stated on good authority that ninety-seven out of every one hundred who engage in mercantile life either fail or go out of business with greatly reduced resources.

If it were possible for business men to use the experience of others the number of failures would be greatly reduced. The only experience, however, that is really worth anything to us is our own experience, and as a

rule, our experience is valuable only in proportion to its cost—not so much its cost in money as its cost in effort and worry and trial and hardship and work. Good advice and intelligence can never take the place of actual experience, but they may reduce very largely the cost of experience, and with this idea in view the hints and suggestions in this article are offered for thoughtful consideration.

John I. Bellaire.

Flint Retailers Agree To Sell At a Loss.

Flint, Dec. 5.—Mercantile interests of Flint, acting through the Flint Board of Commerce, have launched an attack on the unprecedented high cost of living which they expect will spread all over the country and result in an economic upheaval benefitting millions of people. The plan involves a voluntary reduction in the retail selling price of necessities by 550 business houses of Flint, effective immediately, regardless of existing prices fixed by wholesalers, jobbers and manufacturers. This action will be taken regardless of the fact it may mean operation of a large proportion of the concerns at a loss for the next three months.

Merchants at the same time admit that they are not acting wholly unselfishly, since they have been given assurance by the heads of manufacturing concerns in the city that plans now under way for the early expansion of the city's industries, bringing business to offset the temporary loss.

President Walter P. Chrysler, of the Buick Motor Co., told the merchants that there would be no reduction of wages for the 13,000 men employed by his company, although, he declared, they were receiving the highest average wage, 57½ cents an

hour, of any manufacturing plant in Michigan. He also stated that there had been and would be no general layoff of men during the transition from war to peace. Although readjustment conditions would justify laying off 3,000 men, the company is keeping practically its entire force at work.

Luxuries will not be included in the reduction of prices. The lines of business represented include stationery, wholesale and retail produce, meats, clothing, electric supplies, shoes, dry goods and notions, drugs, baked goods, printing, groceries, furniture, jewelry and hardware. In addition coal dealers have already reduced their prices below the figure set by the fuel administration, while the largest creamery in the city, supplying 80 per cent. of the trade, has reduced its price one cent a quart. Steps also are being taken to bring about price reductions at motion picture theaters and restaurants.

The Flint plan is to be brought to the attention of commercial organizations throughout the country in the hope of securing Nation-wide co-operation and thus forcing the hands of the men in control of the sources of supply and eliminating a tendency toward profiteering which is now making itself increasingly evident. The leaders of the movement here argue that there is no excuse in many instances for the general tendency to hold prices up to war time levels and although the fault is not with the retailers, their united action, here and elsewhere, will force the jobbers, wholesalers and manufacturers of essentials to reconsider their proposal to keep prices soaring.

Any married man can have his way about the house by agreeing with his wife.

When the Yankee Starts For Home!

Comparisons are odious as between any of the armies that have fought so faithfully and well all up and down the crimson rim of Wilhelm's broken "Mittel Europa." One and all—no matter what their Flag or Tongue—they have won eternal Decorations from the Sovereign Peoples of an Emancipated World. * * * Yet it is fair for us to say that among all these mighty armies none has been mightier than Uncle Sam's; and among all Columbia's defenders, none has excelled the heroic record that has been written by Michigan Men and Michigan Brigades. * * * When our fighting sons have finished their last tasks abroad and turn back toward Home, Sweet Home—they'll receive a Godspeed from the Old World which will glowingly confess the Old World's debt. They'll carry with them the heart's-love of millions of alien people to whom they have been Saviour. They'll take away the grateful adulation of their new-made friends; but they'll leave a monumental reverence for the United States of America which will outlast time. * * * For such returning Pilgrims could any reception be too great? And to maintain America, can we at home, if we would justify our right to participate in the blessings their blood has bought, be too sturdy, too vigilant, too patriotic in our citizenship today, tomorrow and all down the years?

Thomas Canning Company, Grand Rapids, Mich.

Vital Importance of Motor Industry of Future.

Not long ago I gave my war-time conception of the automobile, simply as a given number of miles of rapid transportation—a unit of our National transportation system. Since that time events have transpired which made us look at things from a very different viewpoint.

We have had our hour of victory, and from now on the thoughts of every right-minded citizen will be bent to the solution of the problems of reconstruction.

The great anxiety is over, but the task to which we set our hand is still far from complete, and the true conception of the automobile from now on will have to be based upon its value in the work of reconstruction.

Just as America took account of its resources and facilities when we mobilized for war, so will she consider them and weigh their value and importance in the work which lies ahead of us.

Probably the first and great problem that confronts us to-day is that of feeding the world. This in itself is a tremendous undertaking. During the last crop year the United States shipped to Europe close to twelve million tons of food, and now we are pledged to half as much again.

Farm labor already is scarce, and a considerable period of time is bound to elapse before we can expect any appreciable relief from that condition, but the demands on the United States, not alone for food, but for clothing,

building materials, and other essentials of life will hardly grow less before the labor situation, both on the farm and in the factory, improves.

Clearly, something must be done to meet the situation, and anything which enables a man, whether he is a farmer engaged in the production of food, the executive manager or foreman of an essential industry, or a doctor, lawyer, engineer, or any other professional who serves the essential workers and the essential industries, to multiply his efficiency or to increase his productive effort will be the most important factor in the quick and economic solution of the main reconstruction problems.

Every farmer is an individual unit in the great army of supply. The motor cars that serve the farmers are in essential service. Few realize that over half of the automobiles now in use are owned and operated by the people of the farms. Lack of automobiles to serve the farmer would mean a loss of untold hours of productive farm labor. Every man, whether executive or workman in an essential industry, is a unit in our great army of supply; so are those who serve these men and keep them fed.

Lack of automobiles to serve essential workers would seriously hamper our industrial efficiency. Lack of automobiles for those who direct and serve our essential workers would restrict our National efficiency.

I hardly need mention the fact that a shortage of motor tractors to aid

in the planting, cultivation, and harvesting of the tremendous crops we have got to raise in order to meet our obligations as the big brother of civilization would work a calamity second only in seriousness of its consequences to the world war which has just been brought to such a successful close.

All the way down the line you find not one but hundreds of instances emphasizing the value of the automobile, not only as a unit of transportation in the sense of moving goods, but as a unit of transportation of the kind that speeds up production work and individual productiveness as well.

John N. Willys.

Beware of German Fur Dealers in New York.

New York City is honeycombed with German fur dealers who are deluging the country with circulars, soliciting shipments of furs. Most of these men are frauds and cheats. They either make returns on a very much lower basis than the furs are worth or fail to make any returns at all for shipments sent them on consignment. Some of them advertise they will return furs free of charge in case the value placed on them by the proposed purchaser is not satisfactory to the seller. In such cases the shipper seldom gets back his own furs, but an equal number of furs of inferior quality. Better deal with houses nearer home. You are more likely to get a square deal.

For Limited Window Space.

A narrow depth of window may sometimes be used to excellent advantage as a display space, as the experience of a Chicago bank goes to prove. The main banking room is on the second floor, but there is a good sized window next the entrance on the ground floor. Although the window is in a good location, it is so narrow that it must be dressed with skill to attract attention.

A display advertising the bank's "war garden" thrift club was probably the most effective. A scenic background in the proper perspective gave an appearance of depth. The display represented a garden scene, with two figures, a boy and a girl, in the foreground, armed with spade and hoe for planting. These figures were of heavy board and painted in spring-time colors to blend with the background. Along the narrow space between the window and background little chicks ran back and forth gathering up bits of food. Several cards announced that seeds would be given to new savings account customers, to aid in their patriotic endeavors. Electric letters spelled: "Start to save." Crowds lingered in front of the window all during the display.

Friendly Advice.

"Modern ladies don't seem to care for my book on etiquette. The chapter on how to enter a drawing room used to sell it."

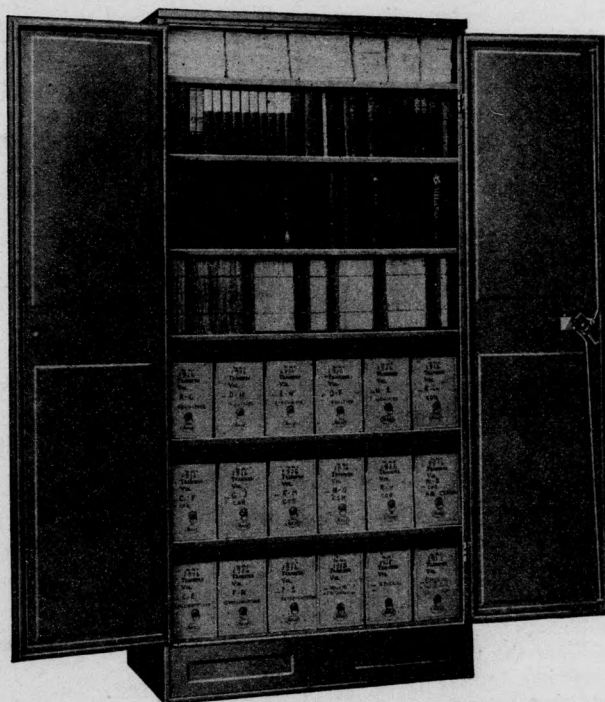
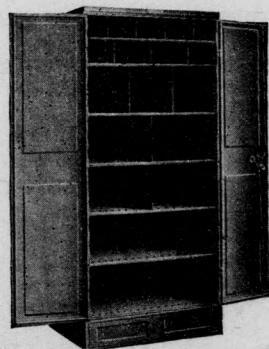
"Bring it down to date. Add a chapter on how to smoke a cigaret."

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BONUS PAYMENT PLAN.

One Way to Overcome Scarcity of Help.

A young man came to my office not such a great while ago selling a certain phase of advertising. Instead of calling my attention to the good points of his method, he tried to convince me that his scheme would solve all my advertising troubles. According to him, I could do away with the newspapers, direct mailing matter, etc., because, to quote his own words, "Everybody would see my ad" if I put it where he wanted me to put it.

My name was not on the dotted line when he left.

Now a bonus plan or any plan of this kind will no more solve all of the department store difficulties than would this young man's plan solve all my advertising problems. But it will help and anything that is of assistance during these days of extreme labor shortage should be welcomed. It is my object to outline the method of bonus payment which Lansburgh & Bro. have adopted, and which is working.

Merchants outside the District of Columbia cannot realize the tremendous difficulties that face the department store heads here. It is no uncommon occurrence to insert an 84-line "want" advertisement for salespeople in the daily papers and get only two or three applicants, and usually those who do come demand exorbitant salaries. But oftentimes they must be "taken on," in spite of this fact, in order that certain departments may be able to serve the customers promptly and carefully.

About six months ago Lansburgh & Bro., seeing the drift of the help problem, began the working out of a bonus plan, in the hope that it would in some small way assist in holding the salespeople already in the organization.

Let me turn aside just long enough to tell why there is such a dearth of female help in Washington. While other cities are busy making shells, aeroplanes, ships, etc., for the war, Washington is the office of all this great war preparation. It is here that reports almost infinite in number must come and be properly filed, orders must be sent out, supplies must be ordered here or there, etc. If you could conceive of an office large enough to care for the clerical work of all the industries engaged in war work, you would have some slight idea of the extensive work now being done in the nation's capital.

Naturally, such an organization demands a vast army of clerks, stenographers, etc. The outside supply has long been far below the needs, so the District has been compelled to furnish the majority of these war workers. And most of them had to come from the offices and stores of this fair city. Were it not for the splendid married women who have given a part of their time to Washington stores, the help problem would be an even more serious one.

Now let's back to the bonus plan:

Before drafting the bonus plan which we are now using letters were

sent to about fifty representative stores throughout the United States, asking for information about any system of this kind which they might be using. Practically all of them either had such a plan, had had one or contemplated one.

The outstanding feature of all these letters was that a successful plan must ensure the salespeople getting a definite amount of money for all sales over the amount necessary to earn their salary.

It was also the consensus of opinion that this distribution of bonus must be made as frequently as possible in order that the interest might be kept up.

Working upon this foundation, the records for the past three years were gone over month by month and the selling percentage of each department for each month determined, after which the average was taken as the basis for our present bonus plan. It was then, of course, easy to allot the amount of sales that any girl must make during each four weeks in order to earn her salary.

For instance, if the selling expense of the millinery department is 6 per cent. and the girl is earning \$18 per week, it is necessary for her to sell \$1,200 before she can participate in the bonus. All sales over this \$1,200 amount in our plan entitle her to 3 per cent. of that amount.

The record of each salesperson is kept on a card. Should a girl fail to sell the amount necessary to earn her salary, she is given an opportunity to "make it up" during the coming month.

Should she fall so far behind month after month as to become discouraged, she is given an opportunity to explain why she failed to sell the required amount, and if there is a good reason for it the slate is wiped clean and she is allowed to start all over again.

Every six months salary adjustments are to be made, and those girls who have been consistently earning more will receive an advance. This has the advantage of giving the girl an extra 3 per cent. on the surplus amount sold and then, of course, she will participate in the bonus plan, as given above, on the increased salary basis.

Allowances are made for absence, no matter what the reason.

Each girl is told the amount of sales she must make each day, and this amount is entered upon her card in the office. Should she be absent for say four days during the month, the amount necessary for one day will be multiplied by four and this subtracted from the total sales, the salesgirl receiving 3 cents on every dollar above that amount.

For instance, if the amount required is \$96 per month or \$4 per day and she is absent four days, then \$16 is taken from \$96, which leaves a required amount to sell of \$80; and she gets 3 cents on each dollar sold above that amount.

This bonus plan is also so adjusted that it applies to every salesperson, no matter what period of time she may have worked in the store—ex-

Stands for Something

THE BROOKS family has been engaged in the confectionery business for thirty years. They have built up a business second to none in their line. Their goods are known in several states and are universally conceded to be the standard of purity and excellence.

Why is this?

Because the Brooks family have devoted their best energies for 30 years to

Making the Brooks Name Good

in every avenue in which they have exerted their influence. This is the reason they have reaped their reward. This is the reason people insist on having Brooks' candies. Because the most discriminating trade demand Brooks' goods, wise merchants handle them.

A. E. Brooks & Co. Grand Rapids

Marshall Field said:

"The best advertisement a store can have, is a satisfied customer."



Sun Crimp Top

PORTER'S
"TUFF GLASS"
Lamp Chimneys
Guaranteed First Quality

Carefully made, free from flaws, and tempered to withstand great extremes of temperature. They give the retailer more profit and his customer more service.

If your local jobber does not carry them write to us for complete price list.

PORTER POTTERY CO., Inc. Clinton, Ky.

cept those who work only parts of days. Thus, a girl who starts to work in the millinery department the last day of a bonus period at a salary of \$12 and is required to sell \$34 will, if she sells \$50, receive 3 per cent. on the \$16 extra for that period of one day.

This does not mean, however, that a girl who works the first week of a four weeks' bonus period will be paid a commission on excess sales. She must be employed at the time distribution is made.

This phase has been especially beneficial in keeping girls who might otherwise be tempted to leave. Oftentimes a girl will have an offer of another position—say at the end of the first three weeks of the month—but on figuring her commission will find that she has \$10 or \$12 coming to her. She realizes that she will not get this if she accepts the other position, so she stays.

There is another phase of the bonus plan which has been worked out, and which is making for better salesmanship in the store. An accurate record is kept of the total number of sales made each month and also the average amount of the sales during the month for each salesperson. Thus if it is found that 500 sales have been made during April with a total selling amount of \$1,000, the average sale, of course, is \$2. This record is carefully watched and the salespeople are urged to increase their average sale.

This means an intensive cultivation of the customers who come to our

store and offsets the desire on the part of many salespeople to wait upon as many customers as possible.

Prior to the inauguration of the bonus plan a great many PM'S were used, especially on slow moving merchandise, the same as is done in all stores. Under the new system PM'S have been entirely eliminated.

We believe this will be reflected favorably in increased confidence on the part of the shopping public. PM'S always have been, and always will be, a detriment to merchandise service. It is human nature for a salesperson to use all her powers to sell an old waist at \$2 on which she will receive 10 cents rather than show the newer models at \$2.98 or \$3.98, even though the latter will probably sell more readily.

This bonus plan is comparatively new; consequently, we cannot speak positively as to its ultimate success. Because of its newness there will, no doubt, develop points of friction which will have to be attended to, but this fact has been told to the salespeople and they have been given to understand that changes will be made only for a better working out of the scheme for them and for the store.

We do know, however, that the new plan has already caused a number of our older help to remain with us who otherwise might possibly have left us. If the plan accomplishes no more than this, it will be worth all that it costs, for without the older employees as a nucleus around which to build the constant ebb and flow of

salespeople would work a serious detriment to our store service.

We might add that the selling expense in each department was computed honestly and fairly and not raised to a point where it was impossible to earn extra commissions. The fact that three years' records were used, instead of merely those of the past year, enabled us to make this percentage much lower than if only the preceding twelve months had been used. And because of this an exceedingly large percentage of our salespeople are receiving substantial bonus checks every four weeks. We hope the day will come when an "extra money" check will go to every member of our selling organization.

Ernest C. Hastings.

Beating Mail Order Game.

Here is a plan which a merchant in a small California city has found effective as a means of keeping trade from going to mail order houses.

When he started to sell cream separators one of the first things he did was to order a sixty-dollar "mail order" separator.

In due time the box containing the machine arrived. The merchant, however, did not open it. Not a nail was pulled, and the box was left on the floor near his own stock of separators. When customers of the merchants began bickering over the prices of the merchant's machines, and mentioned, in contrast, the price of the mail order machine he was ready for them.

"Why," asked one prospect for a

separator, "should I pay you \$100 for a separator when I can send east and get a Hardinger separator for \$60?"

"Oh, you want the Hardinger separator, do you?" responded the merchant. "Well, I carry that, too. I'll be glad to sell it to you."

"Where is it? Let's have a look at it," answered the prospect.

"It's right there in that box," said the dealer.

"Open her up. Let me see whether I want it or not."

"No," said the merchant. "It will stay in that box until it's sold. Isn't that exactly the way you buy from the mail order houses? Don't you pay your money before you ever open the box? I'll sell the separator to you on the same terms. That's fair, isn't it?"

The prospect saw the point. This incident has happened a good many times since.

A Code for Credit Ratings.

Dots, in groups of from one to five, on the mailing list cards, are used by one concern to signify the credit standing of each customer. One dot signifies that the customer discounts his invoices; two, that he pays net; three, that his account is hard to collect; four, that he is on a c. o. d. basis; and so on.

This eliminates all references to the books. Should the concern wish to send a letter to its best customers, it is necessary only to pick out the dot and double dot cards. And the readily accessible information as to how many customers are in each class is worth having, too.

MICHIGAN OFFICES AND SAMPLE ROOMS

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207 Ashton Block
Grand Rapids

F. A. PHILLIPS
Saginaw

CHAS. KLAFFKE
814 E. Genesee Ave.
Saginaw

R. E. EDWARDS
210 Wilhelm Block
Traverse City

IRAN N. SIMMONS
118 Cavanaugh St.
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C. E. ROLFE
331 Ogden Street
Menominee

The largest women's and children's ready-to-wear department in Michigan and one of the largest in the Middle West. All the latest novelties in women's silk waists ready for delivery.



Exclusive selling agents for Puritan underwear for men, women and children and Trufit Union Suits for men, brands responsible for the success of hundreds of underwear departments.

Our Representatives Are on the Road with the Lines for Spring Delivery

BURNHAM, STOEPEL & CO.
DETROIT, MICHIGAN

WORLD LEADERSHIP.

Are We Worthy To Assume That Responsibility?

Written for the Tradesman.

In the affairs of men nowadays it is almost impossible either to write or speak without having the production confined partially or in many instances entirely to the great cause of the present war, which we trust is, at an end. The question, Are we ready and are we worthy, is possibly somewhat startling and if applied to the world war needs not only analyzing, but treating from a serious standpoint.

When Bartholdi gave us the Goddess of Liberty which stands in the harbor of New York with an outstretched hand holding a message which proclaims the gospel of freedom, he did so with a prophetic conception not only founded upon the facts as he found them in this country and the things which this country had done for France, but in his vision of what this country would mean not only to itself but to the world in the future.

If you should sail by that statue to-day and stop and think just for a moment, you would realize that the message has more meaning and force than ever before. In days of old, when warrior met warrior and they looked each other in the eye and with drawn swords, it was simply a question of which was the better man. Times pass on and as progress is made in civilization and man uses his inventive genius, we find that personal ambition for war physical prowess is overcome by the accomplishments of science and war has gradually resulted in scientific slaughter and has brought about the development of brute force in those who are the aggressors to such an extent that the questions of ethics, morals and politics are put one side.

In the recent contest with Germany, we find that that nation, in bringing about a world war, had first in mind personal aggrandizement, then national supremacy and material gain. It can be easily figured that a greater percentage of profit can be made in a conquest and a victory in war through the capture of personal property, the annexation of territory and future advantage than in any other undertaking and, therefore, over and above the very detestable manifestation of brute force, war under the present circumstances with Germany was a business. The career of the German nation would have been extremely popular and eminently successful if instead of undertaking to crown its final efforts by force, it had succeeded in placing this crown by righteousness. Then the world would have been outclassed.

The present methods through which the war has been waged by the Teutons puts outside of the pale of operations the question of ethics, morals or politics; and the termination and the result of the war on the part of the Teutons has demonstrated that the manner in which the war has been conducted, or any war can be conducted, in this present age will be

absolutely unsuccessful from a standpoint of force and must, without any question, involve a moral issue to be conclusive on the part of any nation.

When America entered the contest, it did so without any desire for monetary gain, territorial acquisition, or to become the ruling power by force in any way. Taking the keynote from the message held for us by the Statue of Liberty, we hung out a banner and at once wrote the gospel before the world based upon which we would contest with the Allies the issue of the day. In doing so we not only stated the terms very plainly to our own people, but they were proclaimed broadcast over the world and were accepted in full by the Allies. As soon as this act was accomplished, America had entered into a contract

fully capable and ready to carry the burden that now rests upon us. We sought the task under this banner. We sent an army to Europe and have been obliged to give up thousands upon thousands of the choicest of our young men. We have spent billions of money. We have done marvelous things in transportation and engineering which are beyond the conception and even the imagination of the most progressive nations of the world.

We have many astonishing changes and conditions before us that have been brought about by the war that need very close attention and thorough consideration. Forces have been released in the realms of human endeavor that the American people have never supposed they possessed or

plates and the lines of demarcation among so-called parties, the same as between sects, have been wiped out and we have before us a different order of not only desires but accomplishments. Almost every day we hear somebody apologize for creeds and political differences. These matters are recited simply to emphasize social, religious and political conditions with which we must cope in the period of reconstruction that now has its beginning. Great causes need great champions and to-day it has been clearly demonstrated that, among the advanced nations of the world, a small quarrel can be settled with powder and bullets, but international differences must finally be settled upon principals of truth and justice.

From the standpoint of efficiency, citizenship, engineering, morals and all of the necessary elements which enter into the campaign of war, we have taken the first place in the contest. Over and above all this there hangs the banner, are we worthy and are we ready? Can we carry to a successful issue not only at the present time but for the future generations, the burden that we have assumed and live to, the letter of the law, the gospel that we have proclaimed? Has the yoke been fitted to our necks and have our backs been strengthened for the burdens? Has America reached the point of consecration, not only of men and money, but of minds and souls where it can act not only as a savior to the world upon the issues of the hour, but can continue to be the leader in thought, action and the issues that make not only for individual citizenship but for collective citizenship, that shall give us with France and England the right to be called the leading nation of the world.

With all of our achievements, all of our joy, all of our promises and all of the seriousness that we have so far developed, are we worthy and are we ready?

Lee M. Hutchins.

A Week of Window Signs.

Monday—Not so "blue" when you trade here.

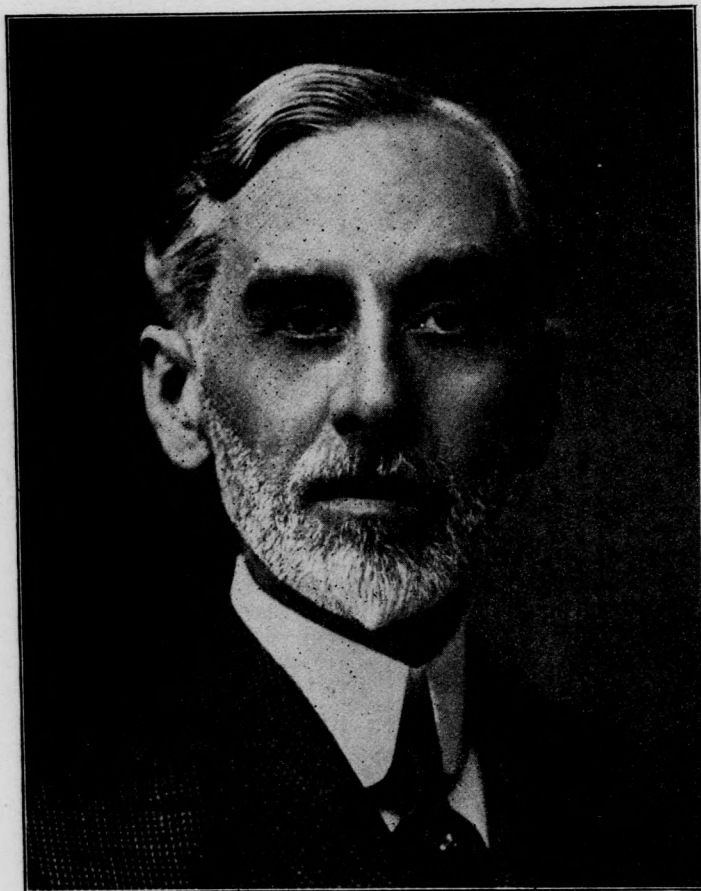
Tuesday—Let us iron out your high-cost wrinkles.

Wednesday—Look at our "cleaning-up" prices.

Thursday—Maid's day out? We'll make it easy.

Friday—Good "fishing" here. Drop in!

Saturday—Here's for to-morrow's dinner.



Lee M. Hutchins.

and unless that contract could be fulfilled by this country, then it would be to our shame. The keynote was of such a high pitch and the gospel was so thoroughly clear that there has been at no time any chance to mistake the terms. The issue was clearly drawn and for a time it seemed to be of no avail.

Finally, the daylight appeared and the world began to realize that wherever and whenever the war might terminate, the final solution must be the moral solution and one based upon freedom and justice to all. Having initiated these principals, it becomes the plain duty of this country to substantiate in every way the declarations it has made. The question now arises, after the above statements and lines of reason, as to whether we are

that have existed for any particular purpose. Therefore, we find ourselves with new powers and possibilities of wonderful achievements. In social life, customs and economic habits of the past, that have been supposed to be established orders of the world have crumbled and are giving way to a new order of events. Even our religious thought has taken on new phases and the ultimate object and attendance upon religious activities have received renewed consideration, and there has developed not only at home but with our boys abroad a seriousness as to the work of a higher power in not only the battles but the victories with our army.

The old galvanized political purposes of our own country have been stripped of their helmets and breast

A Quality Cigar Dornbos Single Binder One Way to Havana

Sold by All Jobbers

Peter Dornbos
Cigar Manufacturer

16 and 18 Fulton St., W.
Grand Rapids :: Michigan

Merchandise of The Better Kind!

When your old-established trade—customers who have always given you their business—come in to buy, they expect good values for their money.

When the new customer—the stranger to your store and your goods—comes in, you are measured by what you can show in

Style, Variety, Value and Price!

One represents regular business, the other represents additional business. You must keep the first and gain the second, if your volume is to grow.

You may hold both classes of customers by a merchandising policy which embodies a sacrifice of profit on your best selling lines.

But there is a better way! A way which insures larger growth and steadier profit. Make your entire stock a best selling line—give it the stamp of merchandise of the better kind.

Business has to be good with the buyer who depends on us. We've made his story our story.

Grand Rapids Dry Goods Co.

Exclusively Wholesale

Grand Rapids, Michigan

MISUNDERSTOOD ORDERS.

International Harvester Co. Abrogates Verbal Agreements.

Frequently during the fall months the Tradesman received complaints that blockmen of the International Harvester Co. were tiptoeing around the State and clandestinely whispering in the ears of local implement dealers that, before they could secure contracts from the International Harvester Co. for another year, it would be necessary for them to promise the blockmen, VERBALLY, that they would handle no goods manufactured by houses which are in competition with the International Co.

Believing that such methods were both underhanded, detestible and illegal, the Tradesman addressed the following letter of enquiry to Attorney General Gregory, District Attorney Walker and ex-Judge Hatch:

Grand Rapids, Oct. 28—My attention has been called to the fact that the International Harvester Co. is enforcing a new rule to the effect that no implement dealer can obtain any more goods from that corporation unless he agrees to buy Harvester goods exclusively. This applies to repairs for goods previously sold, as well as new goods.

The new rule is not printed or written, but is transmitted to dealers by word of mouth from traveling representatives of the International Harvester Co. Dealers are warned not to refer to the rule by letter, but to confine their decision in the premises to verbal expressions to the agents of the corporation.

As an iron clad rule of this kind would work great hardship to the average implement dealer, because of the prejudice against Harvester Co. products in the minds of many farmers and because the dealer is compelled to handle competing lines in order to give his customers the privilege of a choice in making their purchases, I beg leave to enquire if there is any legal prohibition of the promulgation of such an arbitrary ruling?

I thank you in advance for the courtesy of a reply.

E. A. Stowe.

The replies received to this letter of enquiry were as follows:

From the Department of Justice.

Washington, Nov. 4—The Department has received and will give consideration to your letter of Oct. 28 relative to the alleged action of the International Harvester Co. in adopting a new rule to the effect that it will sell machines and repair parts only to dealers who verbally agree to handle its products exclusively.

G. Carroll Todd,
Assistant Attorney General.

From United States District Attorney.

Grand Rapids, Oct. 30—Answering yours of Oct. 28 in regard to the new rule of the International Harvester Co., this certainly would have been a violation of the Federal law prior to the enactment of the Clayton bill, so-called, in the year 1915, and my impression is that it is now a violation of the Federal law.

I suggest, however, that you take the matter up direct with the Federal Trade Commission, Washington, D. C., within whose direct jurisdiction this matter comes.

Myron H. Walker,
United States District Attorney.

From Ex-Judge Hatch.

Grand Rapids, Oct. 30—Your letter of Oct. 28, asking my opinion as to the validity of a "new rule" of the

International Harvester Co. "to the effect that no implement dealer can obtain any more goods from that corporation unless he agrees to buy Harvester goods exclusively," is received.

Such a condition imposed on the sale of goods is void for the reason that it is a violation of the Clayton Anti-Trust act, and is unenforceable. That is to say, if the dealer should assent to such a condition at the time of purchasing goods, the condition would be unenforceable if he violated it, and the Harvester company would be without remedy as against him.

But there is nothing in the law to prevent the Harvester company from selecting its customers for any reason which appeals to it. Therefore, if a dealer should buy goods of the Harvester company upon condition that he would not deal in the commodities of a competitor, and should disregard such condition, the Harvester company could afterwards refuse to sell any more goods to that dealer, in the exercise of its right to select its own customers.

But even so, the Harvester company would be liable in damages to the dealer, under Section 4 of the Clayton Act, quoted below.

The provisions of the Clayton Act referred to, are as follows:

"Sec. 3 (Requiring purchasers, etc., of goods, etc., to refrain from handling goods, etc., of competitors.) That it shall be unlawful for any person engaged in commerce, in the course of such commerce, to lease or make a sale or contract for sale of goods, wares, merchandise, machinery, supplies or other commodities, whether patented or unpatented, for use, consumption, or resale within the United States or any territory thereof or the District of Columbia or any insular possession or other place under the jurisdiction of the United States, or fix a price charged therefor, or discount from, or rebate upon, such price, on the condition, agreement or understanding that the lessee or purchaser thereof shall not use or deal in the goods, wares, merchandise, machinery, supplies, or other commodities of a competitor or competitors of the lessor or seller, where the effect of such lease, sale, or contract for sale or such condition, agreement or understanding may be to substantially lessen competition or tend to create a monopoly in any line of commerce.

"Sec. 4 (Jurisdiction of violations—damages.) That any person who shall be injured in his business or property by reason of anything forbidden in the anti-trust laws may sue therefor in any district court of the United States in the district in which the defendant resides or is found or has an agent, without respect to the amount in controversy, and shall recover threefold the damages by him sustained, and the cost of suit, including a reasonable attorney's fee."

Another remedy which the dealer has would be to apply to the Federal Trade Commission to enforce compliance with Section 3 above quoted. That Commission has authority to order compliance with such act.

Reuben Hatch.

From the Federal Trade Commission.

Washington, Nov. 5—The Commission is in receipt of your communication of Oct. 30, in which you state that your attention has been called to the fact that the International Harvester Co. is enforcing a new rule to the effect that no implement dealer can obtain any goods from that corporation unless he agrees to buy harvester goods exclusively and that this applies to repairs for goods previously sold as well as new goods.

If such a rule or practice is in effect by the International Harvester Co., it would probably be a violation of Section 3 of the Clayton Act prohibiting certain tying contracts.

Can you give the Commission any specific information or direct it to sources of information to the matter which you have called to the attention of the Commission?

John Walsh,
Chief Counsel Federal Trade Comm.

To this letter the editor of the Tradesman replied as follows:

Grand Rapids, Nov. 7—Replying to your letter of Nov. 5, I beg leave to state that I was in Martin, Mich., Oct. 26, when A. Patterson & Son informed me that the International Harvester Co. was refusing to make contracts with any dealer unless the dealer would agree verbally with the agent not to handle any implements except those made by the International Harvester Co.

On my return home, I called at the local branch of the International Harvester Co. The branch manager was out of town, but the assistant branch manager, R. L. Badgley, confirmed the statement of the Pattersons that the I. H. Co. would not execute a contract with any dealer who refused to agree verbally to handle I. H. Co. goods exclusively. He undertook to dodge my enquiries at first by showing me a printed contract and asking me to locate the condition I enquired about. I told him the information I received led me to believe the exclusive contract feature was a verbal consideration only and that the agent had to agree to the exclusive arrangement before he could enter into contract relations with the company. Mr. Badgley then admitted that this statement was correct, stating that the I. H. Co. was forced to pursue this policy to conform to the recent "compromise decision" handed down by the United States Supreme Court. He did not have a copy of the decision, nor have I been able to secure a copy from Myron H. Walker, U. S. District Attorney.

In the light of this explanation, would I be justified in advising my readers that the position assumed by the I. H. Co. is an untenable one?

I thank you in advance for the courtesy of a reply.

E. A. Stowe.

The same day the Tradesman wrote the International Harvester Co. as follows:

Grand Rapids, Nov. 7—Can you kindly favor me with a copy of the decision you have agreed to abide by, rather than await a more complete review of the situation by the Supreme Court?

I am told that the U. S. Supreme Court has handed down a decision to the effect that you can sell but one dealer in a town and that your branch managers are making contracts with such agents only as agree, verbally, to handle no goods except those exploited by the I. H. Co.

Are both of these statements correct?

Kindly make your replies to both enquiries so plain that a man of ordinary understanding can grasp your meaning.

E. A. Stowe.

To this letter the following reply was received:

Chicago, Nov. 13—Your favor of Nov. 7 is received.

In accordance with your request, I enclose herewith a statement of the settlement of the Harvester case. As you will see from it, the United States Supreme Court has not made any decision in the case of the Government against the International Harvester Co., but an adjustment of the case has been made by which the company has dismissed its appeal to the Supreme Court, and, on Nov. 2, 1918, the United States District Court at St. Paul entered a decree in accord-

ance with the terms of the adjustment.

One of the terms of this agreed decree is that the company shall have but one representative or agent for the sale of its agricultural implements in a town.

Your information that our branch managers are making contracts only with such dealers as agree to handle no goods except those sold by the International is not correct.

George A. Ranney,
Secretary and Treasurer.

From Federal Trade Commission.

Washington, Nov. 12—In reply to your communication of Nov. 7, in reference to the practices of the International Harvester Co., you are advised that in view of the fact that the Department of Justice is in direct charge of the proceedings against that company, I have turned your correspondence over to the Department of Justice.

John Walsh,
Chief Counsel Federal Trade Comm.

From the Department of Justice.

Washington, Nov. 21—Referring to your letter of Nov. 15, the Department has received from the Federal Trade Commission your letters addressed to that body relative to the new rule which it is charged the International Harvester Co. has adopted with respect to the appointment of agents, namely, that its agents must handle its lines exclusively.

There is enclosed herewith for your information a copy of the decree entered on the second instant in the case of United States vs. International Harvester Co., et. al., under the Federal Anti-Trust law, from which you will note that the statement alleged to have been made by the Assistant Branch Manager of the Harvester Company at Grand Rapids that the new rule was adopted in conformity with the requirements of that decree was not correct.

The Department has taken this matter up with the Harvester Co. The company denies having issued any instructions requiring agents to handle its lines exclusively and states that it will make an investigation to ascertain the grounds for the particular complaint mentioned in your letters and report the facts to the Department.

G. Carroll Todd,
Assistant Attorney General.

Final From Department of Justice.

Washington, Nov. 29—Referring further to your correspondence with the Department relative to the alleged action of the International Harvester Co. in adopting a rule requiring its dealers to handle its products exclusively, the Department has received a letter dated Nov. 26 from Edgar A. Bancroft, General Counsel for the International Harvester Co., stating that the information furnished by you indicates that the instructions issued by the company to its branch managers

Sand Lime Brick

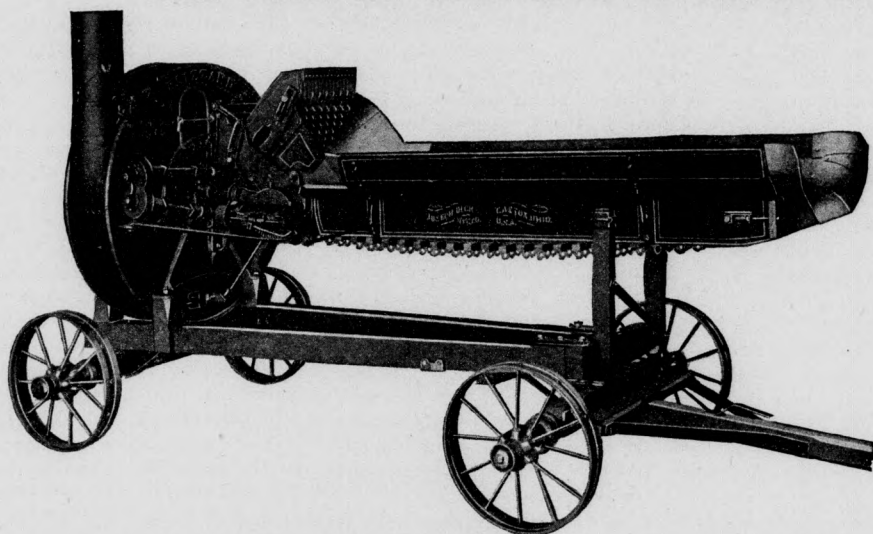
Nothing as Durable
Nothing as Fireproof
Makes Structures Beautiful,
No Painting
No Cost for Repairs
Fire Proof
Weather Proof
Warm in Winter
Cool in Summer

Brick is Everlasting

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

"BLIZZARD" ENSILAGE CUTTERS

ARE SOLD BY THE BEST DEALERS TO THE BEST FARMERS.



READ THIS

Belton & Burch, Dowagiac, Mich. sold over \$2000.00 worth of "Blizzards" in 1918 with less than two days work. Read what they have to say.

CLEMENS & GINGRICH CO.,
Grand Rapids, Mich.

Gentlemen:

We wish to thank you for the nice business which you helped us to get on your line; also for the prompt service which you have given us. Having sold over \$4000 worth of your Blizzard ensilage cutters this year, with less than two days' work, on our part. I further wish to state that you have one of the most serviceable and easiest selling cutters that we have ever sold. The sales being cash, we have been able to take our cash discount.

We have sold several different makes, and I will say that you have them ALL BEAT.

Thanking you for past favors, and your prompt service, we remain,

Yours very truly,

BELTON & BURCH

Per A. J. Belton

The Genuine Dick "BLIZZARD" is easy to sell—stays sold—and brings more business.
DEALERS' 1919 CONTRACTS NOW READY—GET YOURS EARLY.

CLEMENS & GINGRICH CO.

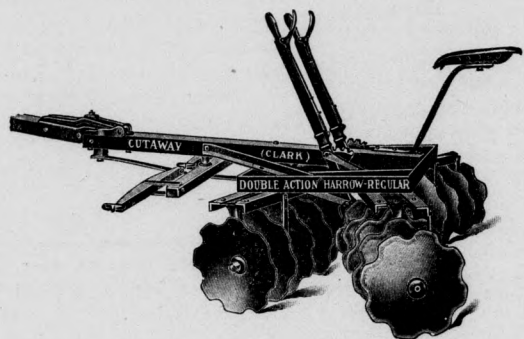
DISTRIBUTORS FOR CENTRAL WESTERN STATES

COMMERCE AND CHERRY

GRAND RAPIDS, MICHIGAN

Cutaway (Clark) Double Action Harrows

Bigger Crops at Less Cost



Bigger crops always follow better disking. Note the heavy angle-iron main frame and how strongly it is built. Each of the gangs is attached to this heavy frame—it forces the rear disks to cut exactly midway between the fore disks, thus completely cutting, pulverizing, stirring and aerating ALL the soil. Once over the ground does the work. It's the farmer's greatest time and labor-saver in his most important work.

A Style and Size for Every Farmer Whether He Uses One Small Horse or a Large Tractor for Power

MONEY-MAKER SILAGE CUTTERS AND HAY PRESSES

Bryan Plows, Land Rollers, Pulverizers, Harrows, Seeders, Corn Planters, Potato Planters, Weeders, Cultivators, Sprayers, Bean Harvesters, Bean Threshers, Garden Tools, Etc.

A better idea of our line of Farm Implements and Garden Tools can be obtained from our complete catalog. If you haven't a copy, send for it to-day—NOW.

Manufacturers Representatives:

Brown & Sehler Co.

Grand Rapids, Michigan

have been misunderstood and transmitting a copy of General Letter No. 250, issued by the Harvester Co. on Nov. 9 with a view to avoiding any further misunderstanding along that line. Photographic copies of Mr. Bancroft's letter and General Letter No. 250 are enclosed for your information.

G. Carroll Todd,
Assistant Attorney General.

General Counsel I. H. Co. to Department of Justice.

Chicago, Nov. 26—Thank you for your favor of Nov. 18, stating that complaint had been made by Mr. E. A. Stowe, editor of the Michigan Tradesman, Grand Rapids. According to the statements in Mr. Stowe's letter of Nov. 7 to the Federal Trade Commission, HE WAS WARRANTED IN MAKING THE COMPLAINT. The facts as stated by him indicate that the instructions issued to the branch managers have been misunderstood. This misunderstanding can no longer exist.

Shortly after receipt of your former favor, General Letter No. 250 was sent out, under date of Nov. 9, 1918. I enclose a copy herewith.

Under these instructions there will be no chance of a misunderstanding and the company will promptly discipline any representative who violates these instructions.

Edgar A. Bancroft,
General Counsel I. H. Co.

"General Letter No. 250" to Branch Managers.

Chicago, Nov. 9—We are notified that complaint has been made to the Department of Justice at Washington that "this company has adopted a new rule that it will sell machines and repair parts only to dealers who agree to handle its products exclusively." No such rule has been adopted, and, as you know, any attempt to compel the local dealer handling our implements not to handle competitive goods is contrary to the settled policy of the company.

This complaint, however, makes it necessary that we should be certain that our blockmen, as well as our branch managers, clearly understand our instructions and strictly observe them. You have already been advised that after Dec. 31, 1919, this company, in pursuance of a decree of the United States Court, can have only one agent or representative in a town for the sale of its agricultural implements, and that in going to this one-representative basis, you will endeavor to secure the best local dealer and one who will handle the entire I. H. C. line salable in his territory.

It is your right and your duty to the company to find representatives who will be most active in the sale of our implements, but you have no right to insist that such representative shall handle no competitive goods. We believe it is for the interest of the dealer as well as due to this company and to its established trade, that the dealer who takes our line should push it vigorously, but whether he shall also handle competitive goods or not is for him to decide. The local dealer is free at any time to buy such goods as he chooses and this company is free at all times to change its single local representative if he does not value the representation enough to give careful attention to the trade in our goods.

In order that your blockmen may fully understand the instructions, we are enclosing a sufficient number of copies of this letter so that each may have one.

After enquiry, advise us fully if there has been any case in your territory upon which the above complaint

to the Government might have been based.

International Harvester Company
of America.

It naturally affords the Tradesman much satisfaction to be the medium of unearthing and exposing such characteristic tactics on the part of the branch managers of the International Harvester Co., whose methods of doing business have frequently been called into question by business men and the courts. It may be the intention of the officers of the company to conduct business along honorable lines, but the practices of the branch managers and blockmen have frequently been such as to bring the corporation under the condemnation of men who deal fairly and act justly. It is not necessary for the Tradesman to go into details and describe specific instances. Every implement dealer who has ever done business with the I. H. Co. is familiar with the methods of the corporation during the time it assumed to monopolize the implement business of the country. The acceptance of the decision of the United States District Court of Minnesota, which forced the disintegration of the company and, it was expected, would change it from a complete monopoly to a competitive corporation was, of course a bitter pill to swallow, and it appears to have left a bitter taste in the mouth, judging by the peculiar methods the branch managers immediately employed to maintain its supremacy. It may as well conclude, once for all, that it can no longer dominate the implement trade—at least so long as the strong arm of the Department of Justice holds itself in readiness to act on any disclosures which the Tradesman and its conferees may bring to its attention.

Caught with the goods, the I. H. Co. quickly and gracefully acquiesced in the demands of the Government, but the company has so long been indifferent to public opinion and the rights of both customers and competitors that it will, possibly, make still further attempts of a similar character. The watchful eye of the Tradesman will be just as much in evidence in the future as it has been in the past and it will be a cold day when the legal twisters of the I. H. Co. will be able to invent and put into execution any scheme having the effect of embarrassing the retail dealer and giving the ex-monopoly an undue and unfair advantage over its competitors and customers.

Prevention.

Dr. Brown was a phlegmatic man who usually took his own time at answering even urgent calls, but one day he hustled around in a great hurry.

"Mrs. Weaver has sent for me—her boy is sick; I must go at once," he said.

"What is the matter with the boy?" asked the doctor's wife.

"I don't know," he said, "but Mrs. Weaver has a book on 'What to Do Before the Doctor Comes,' and I must hurry before she does it."

THE JOBBER'S OBLIGATION.

New Order of Business Must Be Inaugurated.

No business policy can be good for a business house, or for a group or a trade, unless that policy also results in benefit to the public. In the long run, whatever hurts the public hurts the line of business involved.

There is already too much prejudice in the minds of the consuming public against business men—against so-called "middle men." This has hurt the retail trade, which indirectly means that it hurts the jobbing trade; and in addition it has also directly hurt the jobbing trade. There has been both direct and indirect damage.

The average person pictures the "middle man" as a useless creature, never stopping to think that business men, generally speaking, are making every effort, both for reasons growing out of competition and because they are good citizens, to get goods into the hands of the consumer at the least possible expense.

In a considerable measure, legislation, regulation, the enforcement of laws and rules, and, in fact, every act of every public official, goes back to public opinion for its authority—for its cue.

So long as the public is prejudiced against the "middle man," just so long will the whole system of merchandising be in danger of unfair laws and improper rules. Every time it has appeared, since the beginning of the war, that some line of trade was likely to be injured, it has been easy to trace the attitude of the public official involved back to a prejudice, on the part of the public, against that line of business.

The cost of doing business is soaring. Already too high, it is going higher.

Some of the fault, to be sure, is flammable directly to the retailer. Perhaps the department stores and the highly specialized specialty stores are more largely to blame than other retailers, because they have added first one and then another furbelow, under the guise of giving additional "service", thus forcing other retailers to adopt similar methods—while the consuming public holds the bag.

On the other hand, however, the jobbing trade is by no means blameless.

One of the big difficulties is that it has been entirely too easy for a man to go into the retail business. It has been too easy for him to get credit. It has only been necessary for him to show that he has some cash in hand, and a dozen jobbers are more than willing to sell him a bill of goods, regardless of his capability to operate a store economically and in the light of present knowledge of retailing.

No one seems to ask whether the man is capable of being a retail merchant and rendering a real service to the community. The only question is the question of the credit department, "Is he good?"

By confining himself, practically speaking, to this one question, the jobber runs the risk of hurting other

retailers who are buying his goods, while at the same time, injuring the public. In cases where he does sell to people who are not capable of operating a retail store successfully, he is also taking a distinctly unfair advantage of the person to whom the bill of goods is sold.

The hardest competition for a capable merchant to meet is the Competition of Ignorance. The fellow who knows nothing about the cost of doing business and who blunders blindly along to certain failure sometimes pulls the other fellow down with him. A good deal depends upon how much his wife inherited from his Aunt Sally. If the sum is sufficient, he may bring the man around the corner into the bankruptcy court before he goes himself—and all through such colossal ignorance as ought to have been discovered by the jobbing house that helped him lose his money.

Jobbing houses, through their association, should adopt definite policies relative to selling new bills of goods. It would even be well if there were a committee to pass not only upon the credit but also upon the capability of the man who wants to enter the retail field.

It is true that the individual jobbing house which sells the opening account can usually protect itself from credit losses, because it has all of the facts at hand. On the other hand, however, the retailer is likely to buy at least some goods from other jobbing houses; and when the crash comes he may not leave the house which sold him the opening bill in

It Helps the Advertiser.

The advertising expense of one merchant has considerably decreased since he found a way to decrease the cost of his printed window cards. He watches the magazine for full page advertisements of the goods he sells. These he cuts out and pastes upon a large white cardboard, which has on it the price and other remarks.

Formerly the merchant had printed from three to six window cards a week, at a cost of from 25 to 35 cents each. By his new method he has cut down this number and the new cards are fully as attractive.

Walter Engard.

About three minutes after starting an argument with a woman a man realizes he is lost.

Special Sales
John L. Lynch Sales Co.
No. 28 So Ionia Ave.
Grand Rapids, Michigan

Henry Smith
FLORIST
139-141 Michigan St.
Both Phones
GRAND RAPIDS, MICH.

Jobbers in All Kinds of
BITUMINOUS COALS
AND COKE
A. B. Knowlson Co.
203-207 Powers Theatre Bldg., Grand Rapids, Mich.

Thanks to Whom Thanks Are Due

All who are familiar with the confectionery business realize that the past year has been the most exasperating season ever experienced by that industry. Restricted raw materials, limited output, high wages and inadequate transportation service combined to render the year 1918 full of difficulties and disappointments.

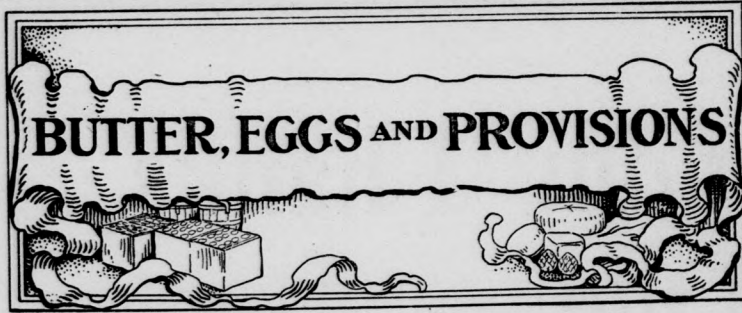
We left no stone unturned to meet the requirements of our customers, so far as we could do so and strictly conform to the rules and regulations of the Federal Food Administration, and feel duly thankful that we were able to do as well as we did.

We appreciate the patience and generous attitude of our customers under such trying circumstances and thank them heartily for their courtesy and kindness in permitting us both to pass through the ordeal without friction or ill feeling. This spirit of give and take is really the brightest spot in our career as purveyors of the trade.

We bespeak a continuance of the pleasant relations of the past during the year to come and succeeding years.



PUTNAM FACTORY, National Candy Company, Inc.
GRAND RAPIDS, MICHIGAN



Michigan Poultry, Butter and Egg Association.

President—J. W. Lyons, Jackson.
Vice-President—Patrick Hurley, Detroit.
Secretary and Treasurer—D. A. Bentley, Saginaw.
Executive Committee—F. A. Johnson, Detroit; H. L. Williams, Howell; C. J. Chandler, Detroit.

Eliminating Waste In Dairy Products.

First steps for a nation-wide movement to systematize and improve conditions surrounding the collection and shipment of cream for manufacturing purposes, that under present methods is attended by losses said to amount to millions of dollars annually, have been taken by the Association of American Dairy, Food and Drug Officials. John B. Newman, secretary of the food officials' organization, has announced that the matter had been taken up with the Federal Food and Railroad Administrations.

At the last convention of the Association, which is composed of representatives of the United States Department of Agriculture and food and drug control officials of the different states, the subject of cream waste was discussed and a resolution was adopted. This resolution has been embodied in a formal letter urging prompt and vigorous action sent to the heads of the Federal Railroad Administration and the Food Administration at Washington. The letter is as follows:

Dear Sir—At the 22nd annual convention of the Association of American Dairy, Food and Drug Officials, a resolution was adopted calling attention to the great loss of a valuable food material in the collection and shipment of cream for manufacturing purposes, and recommending that the Director General of Railroads and the Federal Food Administrator take such action as in their judgment will eliminate the loss referred to. Your attention is respectfully called to the resolution which is as follows:

Whereas—There exists throughout a large section of the United States an avoidable loss of valuable food material in the course of the collection and shipment of cream to be used for manufacturing purposes; and

Whereas—This loss is detrimental, especially at this time, to the interest of our Nation and our Allies; therefore, be it

Resolved—That the Association of American Dairy, Food and Drug Officials, assembled at this 22nd Annual Convention in Chicago, Ill., recommends that the Director General of Railroads and the Federal Food Administrator investigate existing conditions and take such action as the

economic conditions may permit to eliminate the above named loss; and, be it further

Resolved—That copies of these resolutions be forwarded by the secretary to the Hon. Wm. G. McAdoo, Director of Railroads, and the Hon. Herbert C. Hoover, Federal Food Administrator, for their consideration.

Believing that a few details will be of interest, I take the liberty of supplying the following:

Much of the loss is due to careless methods that could be easily corrected with the proper co-operation of milk and cream buyers, cream station operators, transportation agents and railroad train crews. Creamerymen agree that the principal trouble occurs in that period of operations between the time when the milk and cream leaves the producer's hands until it reaches the milk products factory.

Under existing conditions a great amount of the raw product is permitted to deteriorate or spoil by reason of being held too long at shipping points or at cream stations. Cans of milk and cream are often allowed to stand for many hours on a station platform because the railroad employees will not handle the product with promptness. This situation is particularly deplorable in rural territory where the train service is limited. Failure of the crew of a morning train to take aboard the milk or cream, often means that it will not be picked up by the crew of another train until late in the afternoon or evening. If, as in the case of branch lines, a freight transfer is made, under the conditions complained of, the product is delayed twenty-four hours before delivery to the factory.

Milk and cream being a highly perishable commodity, if it is to reach the consumer in good condition, promptness in handling is essential. The creameryman can turn out the best grade of butter only from cream received in good condition. When we read that 85 per cent. of the 627,000,000 pounds of creamery butter made in this country a year, will not grade extra, we realize that all of our available resources are needed to arouse all hands to the seriousness of the situation and to adopt methods to cut down this enormous waste. Your co-operation to these ends is respectfully urged.

John B. Newman, Secretary,
Association of American Dairy,
Food and Drug Officials.

A woman cares nothing about a man's first love if she is sure of being his last.

Profitable Pullets.

Twenty white Leghorn pullets at the experiment station poultry farm at Madison, Wis., have already laid as many eggs each as at least one-half of the hens in the United States average for the whole year. The 80-eggs-a-year farm hen has been put to shame by the performance of 107 Leghorn pullets, which laid 2,879 eggs between the last of August and the first of November, averaging 27 eggs each in the two months. With the price of eggs ranging around 50 cents a dozen, the pullets have been worth about \$120.

The lot of 20 pullets laid 950 eggs up to Nov. 1, an average of 47½ eggs apiece—an especially high record, points out O. N. Johnson, of the poultry department, when it is remembered that pullets are not usually expected to lay until they are a year old.

The success of the experiment, Mr. Johnson says, is due greatly to the early hatch. March and April pullets have a better chance to develop into early layers. The pullets were chosen from good egg-laying strains.

The ration has been strictly wartime. At present it consists of a light feed of corn, barley and oats. This the pullets are given each morning, scattered in a deep litter of straw. Late in the afternoon they have a heavier feed of the same mixture. Besides, this, they are allowed to eat all they want of dry mash made of equal parts cornmeal, bran, gluten feed, and middlings, with a small amount of meat scrap and a little salt. They have had no food or shelter that the ordinary farm could not supply.

Market Trip For Fresh Eggs Only.

Developments in the Nation's egg situation show the need, probably at very attractive prices, for all the fresh eggs that can be produced. Poultrymen are asked to gather eggs often enough to prevent freezing and to exercise unusual care in preventing all kinds of waste. More than ever before, it will be unpatriotic and wasteful to sell eggs of doubtful quality. Eggs that are unfit for human consumption, or which may soon become so, waste transportation space, clog the channels of trade, cause lower price to producers and thus discourage production.

An understanding by farmers and poultrymen of these general conditions should be of immediate benefit to the poultry industry as well as result in additional food and more stable markets.

Affecting Print Butter.

Some time ago the Food Administration made a ruling that no print butter less than one pound should be sold after Nov. 1, giving as a reason for this action the necessity of conserving paper and saving labor. As

many of the manufacturers had a considerable quantity of material on hand an appeal was made to Washington, and the time was extended to Jan. 1, 1919. The changing conditions brought about by the close of the war, have caused a repeal of that ruling, as indicated by the following announcement from the Food Administration, under date of Nov. 25:

"Special Rule 5 by which the manufacture and sale of prints of butter weighing less than one pound on and after Jan. 1, 1919, is prohibited, is hereby repealed."

Featuring One Article At a Time.

A southern department store has demonstrated the fact that to establish an advertised feature it is not necessary that the store offer an uncommon value. It has shown that it is necessary, only, that the value be a fair one, and that if the advertising be good, which, of course, means persistent as well as attractive, the merchandise featured can be made to draw trade in a remarkable way.

Some months ago the store in question began to feature neckwear at 50 cents, and gave the line a name, "Town Talk Ties." It was the usual run of 50-cent goods, well selected and carefully bought to be sure, but just such neckwear as other stores could buy whose outlet was considerable, and who thus obtained such consideration as buying in rather large quantities affords any store.

The advertisements have been headed, "Town Talk Ties," the words being printed in an attractive script, and the name, by the way, being copyrighted.

The advertising copy has featured the fact that people were talking about the ties. One announcement, for example, said that all the people in town were not talking about "Town Talk Ties," but that surely half of them were, and that their talk prompted others to wear the ties and talk, and that, sooner or later, "Town Talk Ties" would be the talk of the town.

The name, coupled with frequent advertising announcements of gossip, interesting character, and backed up with merchandise that was well selected, has brought new people into the haberdashery department of the store in such numbers as to double the business of the department. The plan has demonstrated the fact that the best way to advertise a department, very often, is to feature one article rather than undertake to advertise the whole department.

The Gentle Critic.

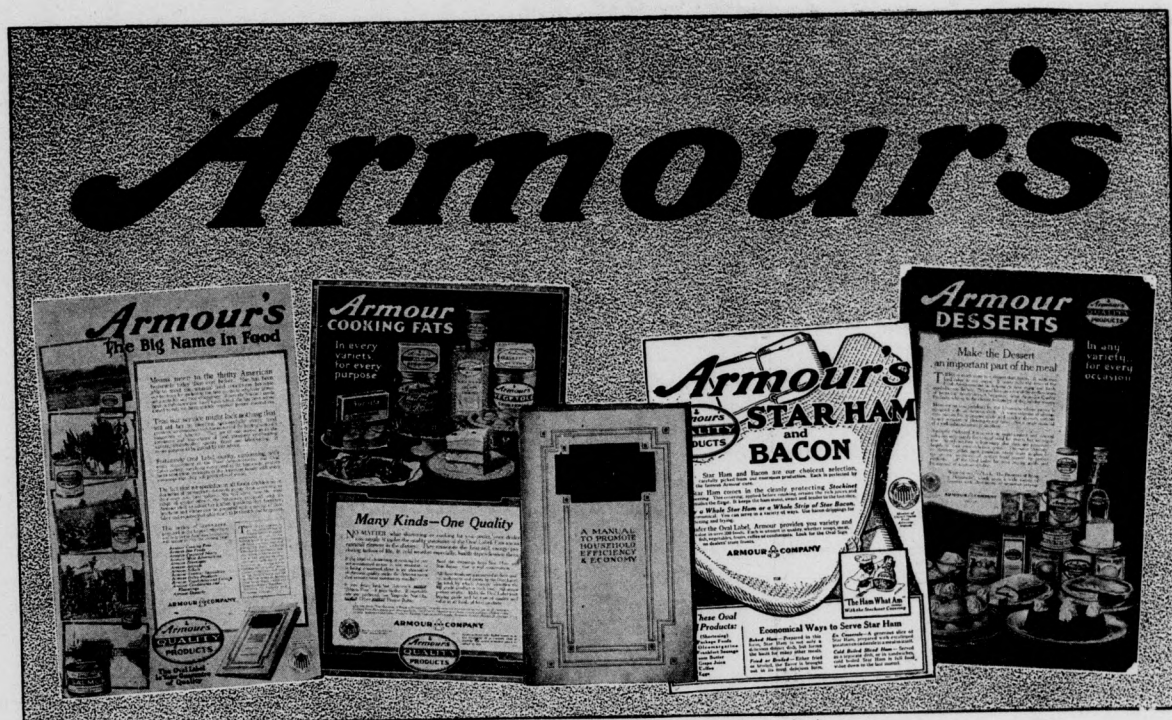
"You have read my new story?"

"Yes."

"What do you think of it?"

"To be perfectly candid with you, I think the covers are too far apart."

**FOR SALE—Five cars Y. & R. Onions, also turnips in lots of 1 sack to a carload. Write, wire or phone.
E. A. Livingston (grower)
St. Johns, Mich.**



Your Profits Are Not in Goods Sold To You---But in Those Sold For You

IT'S EASY to sell you goods, if you look at the price alone. But the shrewd merchant asks himself: "Do my customers know about them? Will they accept them readily when I offer them—or will I have to plead and promise to get them to take them?"

Money tied up in shelf-clingers is loafing capital. It not only eats up *profits*, but costs you interest. Twelve stock-turns in a year at 10% margin is 120% on money invested, whereas six turns at 15% is only 90%. Nationally-advertised, known, *acceptable* goods move off your shelves—that's why they are the most profitable.

Oval Label products are sold *for* you as well as *to* you.

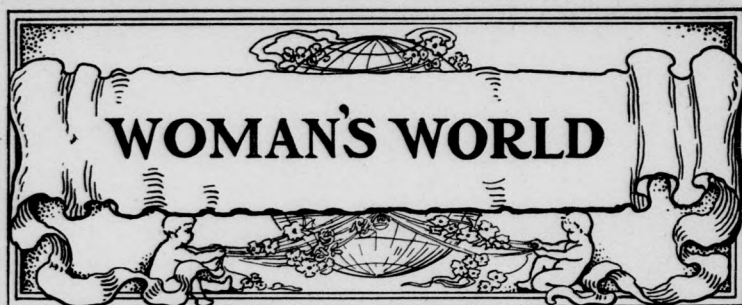
Armour gives you a market with the goods, because all of Armour's top-grade products are advertised under the Oval Label. One brand—one line—one standard quality for the consumer to remember, and ask for.

Put this force to work in your store.

Sell Armour Oval Label Products.



ARMOUR AND COMPANY
CHICAGO



Don't Ruin the Child By Giving In To It.

I remember once being present when a baby—a very little baby—undertook to compel his parents to do what he wanted them to do. It was the first real struggle between the baby's will and the judgment of his father and mother.

He had been put into his crib for the night, but decided that he would be taken up and entertained. So he set out to yell. And he yelled for a solid hour. I think his mother would have given in; but his father, after making sure that the child was not in any kind of pain or fright, insisted that they must see it through.

"He is just trying to wear us down," he said, "and if we give in we are lost for good and all."

That child seemed to have an inexhaustible voice and determination and made the most of them. It was rather harrowing. I am not sure I could have held out so long myself.

Suddenly, you could fairly hear that baby decide that there was nothing in it. He stopped as if somebody had chopped off his voice.

"This isn't getting me anywhere," he was saying to himself. "Guess I'll quit."

Those parents told me that it never happened again. The child had discovered by experiment, to his final satisfaction, that however much he might want anything of those two imperturbable people, that wasn't the way to get it!

If those parents had given in to him on that occasion, and on the next, and the next—for one of these surrenders leads inevitably to another—I know that child would have grown up into a "tease"—a whining, crying, coaxing tease: instead of the brave, sweet, self-controlled lad he has come to be.

We use the word "tease" in two ways, and both uses apply to things thoroughly bad. I am not sure which is worse, or more injurious to the character of the child and the atmosphere of the home.

First is the teasing that the child indulges in toward his elders or others to gain some object that he can not gain without it. Coaxing, it is sometimes called—"Please, mother, oh, please, please!" You have heard it a thousand times. And a thousand times you have seen mother weakly give in. You knew when you heard that half whining, cajoling tone that mother was going to give in. Like as not, you knew to begin with that she was just that kind of a person. How much better the child knew it! For years that little girl had been study-

ing her mother—none more keenly—and knew exactly how much tremolo, how much threat of tears, to put into her voice; just how much pout to frame upon her lips. They both knew, too, that if the teasing and the pout didn't work, there was a fit of sulking or of temper in reserve. It always worked.

"Yielding to teasing, permitting petty arguing, all foster evasion, falsehood, carelessness, and disrespect for authority," says a teacher of psychology who has studied hundreds of children; and what she says is absolutely true.

Parents and nurses, and sometimes teachers, give in to teasing children, even when they know that it is not the right thing, or best for the children. They are too indolent, easy-going, or weak-minded to stand up to what they know to be the merits of the case. But what of the long chain of consequences to the child?

A child should never get by teasing or coaxing what he could not have without it. Much worse is it, after the teasing and coaxing have failed, to yield to sulks or fits of temper. They all are of a piece—thoroughly bad habits. They should be nipped in the bud, or cured if they have got a start.

Watch those first little times when the baby is two years old or less, and begins to use wiles of one kind and another to overweigh the judgment of his mother. Every time you yield you are weakening the essential character of the child—and your own, too.

There is another side to it—your side. Are you given to saying "No" when you might as well say "Yes?" That in itself is a bad habit, and I imagine that a good many times you yield to the child's importunity; you do it because you know that your refusal was unreasonable; that you ought to have said "Yes" in the first place. Study yourself in this regard; you may find that half the trouble is with yourself.

But when sure your "No" is right and you have said "No," let it mean "No." Listen to reasons, but listen to them before you have made your decision. Let your child learn—and he will soon learn—that mother doesn't say "No" without good reasons, and that when she has said "No," that settles it.

Establish with your child a reputation for being reasonable; such a reputation that will accept your judgment as wise and right. What an added value then will attach to those occasions in which you discover that you have been wrong, and change your mind! I would not have you

either weak-minded or pig-headed.

Last summer I saw for the first time since she was a child a lovely college girl. When she was a little thing she used to get her way by teasing, sulking, and fits of wild temper. She was doing it still; but the teasing has turned to petty evasions and intrigue, and the sulks are even more unlovely than they used to be. The whole thing is a legacy from parents who used to give in because they were too lazy to train the child to self-control and themselves to rational relations with their daughter.

The other kind of teasing is that that older people inflict upon children. It is just as bad, and with it goes the dreadful habit of scolding and nagging by parents and other elders. Fathers who tease the daughters they adore are erecting a barrier that never quite comes down. Some may imagine that this sort of thing helps to develop character and self-defence in children. It does not. It ruins tempers.

I know one mother who had a boy who teased his sisters. She organized a club of a dozen boys of the neighborhood, and got them interested in the tales of the Knights of the Round Table, and many modern knights as well. From that it was easy to lead the lads to the idea of chivalry toward all women and consideration for others.

It is all in the spirit of the home. Never combat bad temper with bad temper; noise with noise, snarling with snarling. Never tolerate wrangling or nagging or teasing among your children.

It begins at the beginning. Nothing should be done to the baby, such as violent rocking, tossing, tickling, or boisterous play, to excite his nerves. Quiet self-restraint, firm handling, calm decisiveness in action and decision—these are the conditions in which to train a temperament into which there will not enter even the beginnings of teasing, fretting, or inconsiderateness.

Prudence Bradish.

Desirability of Possessing The Will to Learn.

Written for the Tradesman.

The fundamental thing in the educative process is the will to learn.

Merchants everywhere are now replacing seasoned salespeople with green, inexperienced help.

And these people—many of them—have had little or no previous selling experience.

Your lines are new to them; the environment strange; and the policy of your store a new thing to them.

They must be assimilated to the organization of which you hope to make them a part.

They must be coached, trained and developed as quickly as possible into store effectives.

What is it you appreciate most in these new recruits to your store? Teachability.

Their will to learn makes an instant hit with you.

They may be clumsy and awkward, and not overly quick at figures, but

you can overlook a multitude of shortcomings if they seem to want to get on.

There is hope of a man if he have a will to learn; but if not, he is a poor stick, and the job he hath to-day he is likely to lose on the morrow.

There are merchants who are lacking in the will to learn—thinking, forsooth, they know pretty much the whole works when it comes to store-keeping.

Verily such a merchant is scheduled for a painful disillusionment; for some day when he least expects it, some wise guy will come along and put one over on him.

The man who hath a will to learn looketh diligently into the pages of his trade paper, fincombing the columns for new and helpful ideas.

But the wise guy who opines the editor and his staff cannot throw any light on dark problems of merchandise casteth the paper into the waste paper basket.

It sometimes comes about that a clerk gets so wise in his own estimation, the boss cannot teach him any new ideas.

Such a salesperson fossilizes before his time; therefore the job he held down so long abruptly goes to another.

The wise man keeps his eyes and his ears open; yea even the pores of his disposition, taking care lest anything of value escapeth him.

He learns from people old and young, rich and poor, high and low; even the little tots who frequent his store unwittingly impart elements of instruction.

Such a man does not fossilize with respect to his noodle, but keeps on growing intellectually and in skill as a merchant although his hair and his beard have been frosted by many winters.

In little people the will to know expresses itself in questions that come so fast it maketh the adult tongue weary to answer the same.

It would not be a bad idea for the merchant to conduct betimes a sort of Questionnaire, asking the people who trade with him how they think he might improve the service.

Consumers have ideas as well as merchants. It may be that your business looks a bit different from the other side.

Maybe the people want sorts and kinds and qualities of merchandise you haven't got.

No man can see his own blind-spot. Self-criticism isn't nearly so good as the judicious criticism of a friend.

Keep the pores of your intellect open during business hours, and close them not when you shut up the store; for in so doing many a dealer has missed a profitable tip.

Maintain the will to learn as conscientiously as you keep your credit; for this also is a profitable thing under the canopy. Frank Fenwick.

Sometimes it is better late than early. The bit of repartee you think of ten minutes too late might have cost you a friend.

Wheat Flour and Sugar

Have Played a Prominent Part in

Winning the War

We have all Met the Conditions Cheerfully—The War is Over—The Restrictions are Withdrawn—And Business is Better Than Usual.

Our well known Brands of Flour have stood the Test of the War Restriction---If you want the flour business in your community, take on one of our well known brands.

Ceresota Fanchon Sleepy Eye

Red Star Aristos Puritan

Barlow's Best

Old Tyme Graham

Business Better Than Usual

Judson Grocer Co.

The Pure Foods House

Grand Rapids,

Michigan

THE PASSING TRADE.

Duty of Progressive Merchant To Attract It.

An analysis of the term "passing trade" may give us a broader view than is generally derived from this familiar phrase among merchants of all classes.

This allegory is, as a general rule, applied to those who pass our place of business.

Let us look beyond this line of vision and delve into the nooks and corners, if you please, that we may find other lines along which to work in the task of bringing this passing trade within our grasp or at least to bring them within the radius generally traversed by those to whom this phrase is applied.

What classification are we to give to the traveler, for instance, or the class of trade that is generally known as transient who may never pass our stores but for some drawing power entirely away from this center that has had its effect.

Transient trade must be attracted by outside methods of advertising. For instance, his attention may be drawn to a particular store by the large signs that are so commonly seen along the right of way. But while his attention may be called to a particular business house by such methods, it is not always that the impressions made are such as will induce the individual to look up this store when he is about to make a purchase. Slovenly or poorly kept signs will not serve as a magnet in drawing the class of trade that is in search of merchandise that possesses character. It is also true that this method of advertising has its effect not only on the transient or the casual visitor in city, but also upon the regular flow, as traders that come to us over country roads, who drive miles probably and are constantly having their view arrested by these familiar signs. Regular traders are influenced in the same manner as transient trade, although it may be that they are not so readily impressed along unfavorable lines, because they have become accustomed to making a certain store their trading center. But let them continue to look upon torn-down signs or signs that are only half covered with paint, and in time it is sure to have its influence along unfavorable lines.

Cleanliness.

There are conditions upon which financial standing has absolutely no effect. In this connection I refer particularly to the matter of cleanliness. There is no more excuse for the employe who occupies the most meager position presenting himself, as many do, in a condition that is loathsome to those with whom he comes in contact, than there is for the highest official in the same establishment.

Now, let us look to the higher official himself.

There is no one scarcely but who realizes to the fullest extent the importance of such an official presenting himself at all times, and under

all circumstances, in a clean and well kept condition.

Place the passing trade that we are dealing with in a position where they are associating with men of this stamp, and find one who has paid no attention whether his hands are clean, his clothes neatly pressed, and who looks as if he had neglected to purchase his last week's shave or haircut. For a time it may be that because of his slovenly appearance, he passes apparently unnoticed, but, eventually someone will begin to make enquiry as to what position he occupies in the business world. What kind of an impression does it make upon the minds of strangers regarding the class of trade he caters to, or the business he conducts? I have seen men of this stamp, and have visited their offices or places of business, and found conditions and surroundings to be just as unattractive as the man with whom I had hoped to do business. It is needless to mention the kind of impression such surroundings make.

Attractive Displays Sell Goods.

Then, too, we must appeal to another class that may be known as "passing trade." These are the people who are actually on the inside of our stores.

For instance, a customer enters in search of articles of merchandise that are on the top floor. She has this one particular object in view—that of purchasing the things that she is in need of at that time. She passes through the aisles of the main floor to the elevator without bestowing as much as a glance upon the merchandise that is displayed on every side. Why? The answer is apparent. There has not been an article of merchandise displayed in an attractive enough manner to arrest her attention long enough to cause her to pause or as much as look at it.

Attractive displays bearing neatly printed cards, which explain briefly their uses and tell the price, are all silent salesmen that bring many an unexpected dollar into the cash drawers during the course of a day's business.

Newspaper Advertisements.

Then, too, there is the casual reader of the daily papers or magazines who perhaps never paid any particular attention to the advertisements that continually appear.

A merchant may be a persistent advertiser, and he may be an honest or dishonest advertiser. He may offer merchandise at phenomenal reductions in price or exploit the magnificence of the new merchandise that has just arrived in his store. All this may be done in the most fluent and appropriate language that tongue can express, but—let the general appearance of his advertisements be unattractive, and the reader who is not directly interested will pass them by without glance. Careful attention is necessary to the layout, the size of type used, and the position the advertisement is to occupy in the paper.

Store Fronts.

Show windows and store fronts! How important a part do they play

in the attracting of passing trade. A store's aggressiveness is measured in no better way than by the impression made by its front. This applies to every detail—its windows, its entrance, etc.

Clean and inviting store fronts and windows attract trade.

The value of appearance is obvious, whether it be that of a person, a city, or a store, and each is judged by the front it presents to the community.

A prosperous business man usually looks the part, a progressive city is also neat and clean. If a store is to succeed, it is important that the building in which it is housed reflects prosperity. Many a merchant has struggled against fate and finally given up all, because the appearance of his store and show windows did not invite confidence, while his neighbor with no better merchandising or business policies succeeded because he showed a clean and inviting front, and people liked to go there. It is human nature to want to be seen with well groomed people, and it is also human nature to like to trade with a merchant who has a well groomed store.

Individuality in store fronts is of tremendous value in attracting new trade.

The windows should be made attractive. Don't evolve a layout and then stick to it through thick and thin. There is always room for improvement in the display of merchandise, because one can never be certain just when a layout has attained the acme of selling excellence. Moreover, when merchandise is displayed in accordance with one set style, it fails to interest the beholder. Vary the character of the setting, strive for individuality, introduce novelty fixtures. One of the essential qualities of good display is newness or newness.

A newspaper with every story written in the same manner would be very dull and uninteresting. The display manager who makes every window different, who is ever striving to make his lay-out refreshing and different, makes his windows interesting. The best way to assure this individuality in display is to give the assistants in the department full play. Let them show their originality.

Make your show windows a stage. Beyond a doubt the show window is

a miniature stage, and the display man is the scenic artist and stage director. He sets the scenes, and then places his actors and properties. He can learn much from the stage manager in regard to artificial lighting.

Window Lighting.

Let us follow this analogy and see what points are similar.

The stage manager carefully conceals his lights, he never annoys the audience by permitting bright lamps to be visible. Make it possible for the person on the sidewalk to view your display with comfort. Do not waste a lot of light up in the flies or out in the auditorium, but provide each lamp, or group of lamps, with a reflector to utilize as much light as possible. Equip your windows with reflectors that will direct the light on the display; don't spill it out on the sidewalk, or up in the ceiling. The object of a window is to attract attention by its striking appearance. But see to it that the striking appearance comes from the merchandise.

Use of Colors.

Vivid colors demand attention. A somber display of shoes has no appeal. Draping the window with rich, unusual lines, and displaying various colored silk hose with the shoes puts pulling power behind the display.

A New York store made a canvass of its trade and found that men preferred blue, and women red. This firm has found that in its window for women it is advisable to use richer and more varied colors than are employed in windows for men.

Extremely small windows hamper the display. Windows will appear larger when a background of receding colors is employed—soft grays, greens, and blues. A touch of white near the face of models will heighten their color. White neckwear, however, only increases the sallowness of an ochreous complexioned model, while yellow near the face relieves the sallow effect by contrast.

Studying Human Nature.

Human nature is so much alike everywhere that it is possible to make capital of it on a big scale in retail business. If one will only study human nature, he can conduct his business with something approaching precision and get away from the old hit-or-miss methods.

Heystek & Canfield Co.
Grand Rapids, Mich.

Criterion
Quality

Wall Papers Paints Window Shades

United Light & Railways Company

GRAND RAPIDS

CHICAGO

DAVENPORT, IOWA

First and Refunding Mortgage 5% Gold Bonds

DUE JUNE 1, 1932

6% Bond—secured Gold Notes, Coupon

DUE JANUARY 1, 1920

6% Bond—secured Gold Notes, Series "A"

DUE MAY 1, 1920

7% Bond—secured Gold Notes, Series "B"

DUE APRIL 1, 1923

6% Convertible Debentures

DUE NOVEMBER 1, 1926

First Preferred, 6% Cumulative Stock

DIVIDENDS PAID SINCE ORGANIZATION

ALL REPUTABLE BROKERS BUY, SELL AND QUOTE ON ABOVE SECURITIES.

We Divide Our Profits With You

This company was founded on the principle of an equitable division of all of its profits with the policy holders.

Under this system, backed by careful selection of risks and economical management, we have been able to save our policy holders each year

Twenty-five Per Cent on Their Premiums

There is every reason to believe that we will be able to do even better than this in the future.

We adjust and pay all losses promptly.

This is a MERCHANT'S company. It was organized and is officered exclusively by retail merchants. It is the outgrowth of a demand for relief from excessive fire insurance rates and unfair adjustments.

We now have over \$3,000,000 of the very best class of fire insurance on our books. Our losses are very low and our assets are ample to meet all demands promptly. We are earning good profits, and we divide those profits equitably with our policy holders. Correspondence Solicited.

Grand Rapids Merchants Mutual Fire Ins. Co.

Wm. A. Haan, Sec'y and Treas.

325-328 Houseman Building, Grand Rapids, Mich.

For example, the old-fashioned way is to place on sale what the storekeeper thinks the customer will want, or ought to want, and then wait for the customer to come in and buy it. The modern way is to know in advance, in so far as possible, exactly what the customer is going to want, and then provide just that. A good retailer should know more about the average customer's needs than the customer herself.

There is no deep psychology about the idea of finding out what people like. It is just plain common sense. Yet it is a comparative novelty. The tendency has been to proceed along lines of haphazard guess work. I would spare no reasonable expense to ascertain just what my customers thought of the stuff I was offering—which things they liked best. I would aim not only in a general way but with precision.

But in addition to finding out what kind of merchandise people like, you have to give them quality. I regard quality as more important than almost anything else in the business. I would rather make an article as good as it can possibly be made, even though the cost be prohibitive, and make my profit by unique selling and operating methods than to produce inferior goods and make money by selling these goods at a low price. Business men can learn no better motto than "Quality First, Always." The man who knows exactly what he is about, where he is going, and how he intends to get there will stand a good chance to outstrip the other fellow.

This detail of scientifically investigating people's wants is only one of hundreds of ways in which we try to capitalize human nature. We find it wise to know not only that people like a certain thing, but why they like it.

Thousands of articles are sold because they appeal to some one or more of the five senses rather than to the reason. Women especially are reached through their senses. They buy fabric because it looks pretty or feels good when they take hold of it. A man is more likely to consider such advantages as cheapness or durability—things, you see, which reach his reasoning powers.

Men buyers, however, are by no means immune to this appeal to the five senses, although they are not reached in just the same way as women. The masculine tastes are more vigorous. A man prefers a rich, deep color, where a woman would wish a pale pink or baby blue.

It is a good idea to have articles that might be called for in suggestive groups. For instance, when a woman comes in to purchase a dress pattern, she can find patterns, trimmings, buttons and thread on the same counter or nearby, where the eye can easily take note of them; clerks should make suggestions about other articles the customer might need, being careful, however, not to be too pressing. It is not difficult to tell which customer will welcome suggestions and which will not. When a woman

walks up to a counter and states in an authoritative tone that she wishes to buy a certain article, and has the air of knowing what she wants, we know that it might irritate her if we made any suggestions. But on the other hand, there is the customer who is not certain about what she needs and suggestions will actually be of great assistance to her.

A friend of mine went into a sporting goods store to buy some fishing tackle. He had never been fishing before, and hadn't the remotest idea of what to buy, so the clerk entered into the spirit of the occasion and told him. And my friend was mighty glad he did. The clerk not only sold more goods, but conferred a favor. There is a funny thing about making a suggestion—if it is not timed just right, it does not lead to more sales. It should be made within a few seconds after the customer has made the first purchase.

A great many merchants have good ideas from time to time, but the ideas do not prove successful for the reason that they are not made use of.

Naturally, the success of any idea depends in a great measure upon having the right kind of employees to carry it out. I have come to the conclusion that the most valuable two items in an employee's character are enthusiasm for his work and confidence in his employer. Unless he feels confidence in his employer and believes that his employer will treat him fairly, he will not give the best that is in him. Somehow an employee who doesn't believe in his employer is almost certain to be more or less indifferent toward a customer. If he believes in his employer, however, and lacks enthusiasm, an employee will also fall short. A good executive not only feels an enthusiasm over what he is doing, but is able to make this feeling contagious.

The best way to gain the confidence of employees is to place confidence in them. I believe in allowing those who are under me to work out their problems in their own way.

No salesman should be discouraged because he lacks the thing called personality by which he may ingratiate himself with others. If he thoroughly understands the goods he is selling and believes in them and in his employer, he can run ahead of the fellow who depends on his personality.

I believe that a man should be just as careful in choosing an employer as the employer should be in picking those who shall work for him.

Any wise employer is willing to pay the highest market price for genuine enthusiasm.

P. W. Gifford.

Ups and Downs of Profit—Figuring Real Cost.

Ike Newton enjoyed the reputation among his little circle of acquaintances of being considerable of a wise guy, yet it was absolutely necessary for the spire to tumble off the top of the First Presbyterian Church before Ike got really up to the idea that the crashing of said steeple to earth was not merely an incident in passing,

After rearranging his mousseline-de-soi neckerchief and dusting the concrete from his knickerbockers, he began a soliloquy that ran something like this:

"I saw the dang thing fall, and in falling down it came near making me a candidate for the embalming fluid—no question about that. But why shouldn't that bloomin' steeple have fallen up instead of down? Ah, boy, methinks I've asked myself something! What force pulled that steeple down?"

"His answer is all plain as day now; any pupil in the intermediate will explain to you about gravity. 'Twas as easy as making an egg stand on end—after you know how.

"There are thousands of merchants to-day watching their business structures sway back and forth, toppling over and crashing down toward Mother Earth. Some, not so unfortunate as to have everything go to smash, are saved from the realization of an actual calamity by so small a margin that it is of but small consequence.

"Why is it, after working from early light to long into the night, six and seven days per week with clutch in high gear and taking every possible advantage of the smooth stretches, that I can't get by at the end of the year with enough left to even attract the district agent of the income collector? Why don't my earnings go up instead of down?"

"What hidden force is there that is eternally putting the kibosh on all my efforts? Why does it cost? Ah, boy, I have asked myself something? Costs! Costs!"

It is all as plain as day when once you know; just as plain as the Ike Newton incident or Chris Columbo's egg story.

What are your costs? Cost; the actual cost to you of the merchandise you are selling; the money you have to part with in order to make a sale or attempt to make a sale. Do you realize that it is costing you like the very devil to make those attempts to sell, and every cost of the unsuccessful attempts must be added to the costs of sale you actually do make?

Then, again, how are you keeping watch of these costs, what kind of spy system have you working night and that is telling you what these costs are doing to you? Are you one of a thousand or more who are going to fail next month because you have allowed your costs to rob you right out of a living for yourself and family?

Are you trying to dodge the cost question? Are you fooling yourself all the time about what your costs are? Are you covering them up in the manner the ostrich hides and feel 'hat you are going to get by?

Or, have you a positive, accurate system for figuring costs that keeps before you at the end of each day's work a record of what's what, and why? Have you such office machinery as will give you to the last possible detail all the valuable information it is necessary for you to know concerning your own business in order that it is going to be possible for you

to compete with your neighbor who is better equipped than you to get such information?

The time is right here, Mr. Merchant, when you must know, if you are going to stay in the running. Every merchant, in order to be successful, must be equipped with such means as will accurately determine his costs and, believe me, an accurate determination does not mean guessing at what costs are nor ostrich-hiding them when they are known!

Some dealers are so all-fired afraid of finding out what their actual costs are that they don't dare install a means of finding out; they are only postponing the fatal day and hoping that some miracle is going to save them. I want to give you a good straight tip: This miracle game isn't as popular as it once was.

This is not all bunk, men, and a lot of you fellows who are reading this now know it is gospel truth.

Answer these questions. Do you figure as part of your cost to sell or as cost of your goods any interest on the investment you have in your stock in trade? If not, why not? You are taxed on it. If it is good enough to tax, it is good enough to figure interest on.

Do you regularly charge off to your expense account or depreciation account a depreciation on the stock carried in trade? If not, why not? The depreciation is there.

Do you charge in your compensation insurance to the cost of your goods? Also your fire insurance premiums, taxes, your own salary, breakage, bad debts, rents, postage, stationery, delivery, contributions, telephone rental, advertising, clerk hire, equipment depreciation, gas and electricity, water, railroad fares and a score and more of such other items? This, to many, sounds foolish to ask in this day and age but there are thousands of 'em—yes, thousands of 'em—that are not doing it.

And those who are not doing it are stung and stung proper. The only reason they are now side-stepping the delinquency court is because they are too inconsistent to fail—but they are courting disaster and their time is coming.

Have you any system whereby you can determine what your costs are, day by day? Have you any permanent records to which you may turn readily for comparison of your costs? If you have not, you are no better equipped to manage the place you now are running than a marine is to navigate without a compass.

Frank H. Beach.

WM. D. BATT Hides, Wool Furs and Tallow

28-30 Louis St.
GRAND RAPIDS, MICHIGAN

The Goddess of Liberty

Dispatched Them With Her Blessing!

Two Million Loyal Fighting-Sons left Home and Ease and Peace behind. They sailed away to woe-struck France—bidden to their treacherous journey by the mighty Statue (prophetically given us by France) which mounts eternal guard o'er the harbors of New York. They caught the Goddess' Spirit and put their hearts upon the altars of the world. They took Her Torch and pledged Her to keep its light aflame no matter what the travail, no matter what the odds. They promised Her a new Declaration of Independence, a new Emancipation Proclamation, a new Magna Charta to enter on Her Scroll. And so they sailed away—sustained by Ships and every necessary Resource which the Loyal One-Hundred-Million back here at home produced with a beautiful Devotion inspired by the Example of the Crusaders whom they served. They sailed away. * *

* * Every Aim they sought has been attained. Every Promise that they gave has been redeemed. Some of them—God rest their Souls—sleep in France and Flanders' Fields. Their veteran companions are coming home, with the Laurel of Attainment upon their brows. No Honors shall be too great for them—for they have gained us not only Victory, but Peace. They are coming back to the Land where the Air is full of Sunshine and The Flag is full of Stars.

AND LIBERTY WELCOMES THEM WITH
PRAISE AND THANKSGIVING!



This Message Presented by

G. J. JOHNSON CIGAR CO.
GRAND RAPIDS, MICHIGAN

WHY CITIES GROW FAMOUS. They Cultivate Manufacturing Efficiency.

Have you ever seen the rubber trees just outside the limits of the city of Akron, or the mahogany forests at Grand Rapids?

There are none? Then why has Akron become noted for rubber products and Grand Rapids for furniture? Why is Detroit the automobile center? Why did St. Louis forge ahead, in such remarkable fashion, a few years ago, as a shoe manufacturing city?

A few years ago, half a dozen cities of about the size and importance of Detroit might as reasonably have been expected to become the center of automobile manufacture. Detroit carried off the palm. Why?

How can a city develop along a certain line of industry? Why have these cities grown thus? Is it possible for local commercial organizations to prompt such a development or to stimulate it materially?

A city, like an individual, can develop specialization. While this in the past was usually brought about without any definite effort on the part of the community as an organization, it is becoming the practice now to develop communities along scientific lines, and the idea of industrial specialization is growing.

That any amount of effort put into such a movement is well invested is demonstrated by the wonderful prestige which a city gains through specialization. Consider for a moment the advertising which the rubber plants have brought to Akron, the automobile to Detroit, the milling industry to Minneapolis and St. Paul, furniture to Grand Rapids and shoes to Brockton and St. Louis.

After a certain point—after the development reaches the top of the hill—the rest is easy. Industries in the specialized line naturally flock to the city where the development has taken place when it comes to be advertised through its specialization.

About sixty years ago, a cabinet maker in Grand Rapids opened a shop for the repair of furniture, and when he had no repairing to do, he made a few pieces of furniture and sold them. Before long, he discovered that with lumber close at hand, he could make furniture at a profit and sell it readily. He taught others his trade, and in due time he had a factory running.

The factory made money. That was apparent to other people in Grand Rapids. The furniture manufacturing business became attractive as an investment. Others entered it. Capital was easily obtained; on the ground were men trained in the making and the selling of furniture. The industry grew.

As it grew, and the people of that section constantly thought about furniture, factories were established to make parts of furniture and otherwise to aid and supplement the industry. For example, a man invented a machine for wrapping excelsior, which facilitated the packing of furniture. Other such enterprises sprang up.

As the industry developed, there were more and more trained men, more accessories, and the more readily was raw material obtainable and the more willing the public to invest.

Eventually, this and other cities which have specialized came to be known as a market. Grand Rapids, for example, because of the large number of furniture factories and the enterprise and the co-operation of the furniture trade, attracts thousands of furniture buyers a year. Indianapolis, Cleveland, Cincinnati, and Chicago merchants go to Grand Rapids to see and buy furniture manufactured right in their home cities.

Furniture made in Grand Rapids, shoes made in Brockton or St. Louis, and tires made in Akron have a natural prestige. People prefer them, for they know that there have gathered in these centers great armies of expert workmen, that the development of labor-saving machinery must have been rapid and that the manufacturer has many other advantages which ought to enable him to give more for the money.

There are eight chief factors that enter into such a community development; eight special advantages which make such a city more attractive to others in the same line as a place to locate. In naming them, I do not mean that these are the only things which influence the location of factories, for transportation, good homes, schools, pure water, churches, and a great many other things influence the location of industrial plants. The eight I shall name are those advantages which grow especially out of the fact that an industry has already been started. They are:

Skilled and unskilled labor, trained in the industry or suitable for such work, is available. The laborer knows there will be competition for his services, and that if he should disagree with one foreman, he can obtain employment in his line without moving to another city.

The center soon becomes an important market for raw materials. Salesmen come oftener and give better service. Deliveries of raw materials are usually better both as to time of delivery and quality, for sellers of raw material realize that the customer in such a city has many other opportunities to buy.

Transportation facilities, incoming and outgoing, are better. Manufacturers in the line, buying and shipping together, get better rates and better deliveries. Outgoing shipments are handled better because the employees of the transportation companies are familiar with the product; with what to do and what not to do.

Capital, either for the expansion of the business or for its current operation is easily obtained. People in Detroit know the automobile business is profitable and will more readily invest in a company to make automobiles. The Akron banker, knowing something of the rubber business, or the Grand Rapids banker, with a knowledge of the furniture business, will more readily advance money for current uses in those lines. He knows what he is about because

he has specialized, just as have the manufacturers.

Accessory or supplemental plants are usually numerous. In Detroit, every conceivable part of an automobile can be obtained. In Grand Rapids varnish and a great many things kindred to the furniture industry are made.

There is an advertising prestige, such as I have mentioned. Flour from Minneapolis or St. Paul must be all right.

The industry receives every possible support from the community. The Chamber of Commerce, the city officials, and all of the people of the city, realizing the importance of the industry to the community and having pride in the reputation it has given the city, will go out of their way to make the convenience of the manufacturer their convenience.

These manufacturers in the specialized line exchange information and ideas. It is the center of things in the industry. They operate labor exchanges and have uniform labor policies. They often ship together. The Rubber Board of Trade at Akron and the organization of the steel industry at Chattanooga are examples.

Briefly, before I tell how the individual community can develop along a certain line, let me tell more about co-operation at Chattanooga. The iron men there have a joint exhibition hall where nearly fifty manufacturers co-operate in the exhibition of the products of the city, and the manager of this exhibit is also the manager of a joint shipping bureau

which has saved thousands and thousands of dollars to the manufacturers, especially because so much of the product is heavy and freight is a vital factor.

No manufacturer does his own freight routing. None handles his own claims against the roads for adjustments. All this passes through the hands of one man.

As I entered the office of this man, I observed a big blackboard on the wall, and on it was written the name of every road entering Chattanooga. Opposite the names of the roads were statistics showing the number of freight adjustment claims that had been made and the number that had been settled the month before, and the road whose name was at the top of the list was the one which had settled the greatest percentage of claims within the period reported.

Preference is given the road which settles claims most promptly, and one Chattanooga manufacturer told me that the central bureau saved the members \$6,000 the month previous to the day he talked with me, and it was \$6,000, he said, that they could not have collected, had they operated separately.

Occasionally, raw materials or other special advantages are the reason for the focusing of an industry in a certain city. For example, shipping facilities have been largely responsible for the great milling industry of Galveston. Clay, coal, natural gas, and other influences have been responsible in other cases. For the

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Has an unexcelled reputation for its

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TALK Over Citizens Long Distance Lines



Connecting with 250,000 Telephones
in the State. 117,000 in Detroit.

COPPER METALLIC CIRCUITS

USE CITIZENS SERVICE

Our Pride Potato Bread

No reason why every town in Michigan shouldn't have the best. Send for a trial order. We pay all express charges to regular customers.

City Bakery Company
Grand Rapids, Mich.

DIAMOND CRYSTAL

*The Salt
that's all salt.*

DIAMOND CRYSTAL SALT CO.,
ST. CLAIR, MICHIGAN.



Bel-Car-Mo Peanut Butter

Bel-Car-Mo, the highest quality Peanut Butter, is packed in 1-2-5-10-15-25-50 and 100 lb. air-tight blue and yellow pails—a size for every meal. . . .

Friend Dealer:

The 1 lb., 2 lb. and 5 lb. Tins of Bel-Car-Mo saves you trouble and expense in weighing and packing, besides can be re-tailed at practically same price as bulk. Sanitary, air-tight packages are preferred by customers as they keep the Peanut Butter moist and sweet.

Bel-Car-Mo Nut Butter Co.

—Can be had in 1 lb.,
—2 lb. and 5 lb. tins.

Ask Your Jobber

Bel-Car-Mo Nut Butter Co.
Grand Rapids, Mich.

most part, however, the eight things I have enumerated are chiefly responsible for the concentration.

Therefore, any community which has a prosperous industry in a given line which is suitable, on general principles, for the industry, may expect, through intensive cultivation, and by the aid of good management and community spirit, to establish other factories in the same line.

When the community becomes interested as a community, a prospective manufacturer sees an opportunity to deal with a sympathetic city. He knows that the city already has men skilled in the line. He sees, either existing or in prospect, all of the eight special advantages which I have named. It only remains for the community to appeal to him and "sell" him what it has to offer. Money bonuses, free sites, and other inducements are not valued as highly, in the mind of a capable manufacturer, as are elements which have a tendency to ensure permanent success.

In your own city, what is the biggest single industry? What is the biggest individual plant? Why is it big? There must be a reason.

Add to the reasons for its bigness—whatever general or special advantages there may be—the eight things I have named in this article, which are out of the experiences of other cities which have enjoyed the benefits of specialization, and you have the formula for a "sales talk" that should bring other similar industries to the city, or should facilitate the organization of additional successful enterprises in the same line.

When one more factory in the line has begun to succeed, all the eight advantages I have named double in value and are still stronger for presentation to the next plant desired.

Concentration, specialization, or whatever we may call such a movement, is good for everybody—good for the manufacturer, good for the consuming public, and good for the city where the development takes place.

Whatever is good for a manufacturer is good, in the long run, for the people who buy his goods, and vice versa. Other things being equal, the manufacturer can make better goods for the same money or the same goods for less money in such a city, as is apparent to all who have studied the problem. There are, of course, exceptions to this rule, but the principle has certainly been demonstrated to such a degree as to call it a rule.

That city industrial specialization is practical is being demonstrated in a definite way in many places, and there is good reason to believe that the business men of many communities are going to see it is through specialization that permanent and desirable city growth can be most readily assured. For example, the city of Louisville believes in the principle to such a degree that it has raised more than \$1,000,000 as a factory fund.

The manner in which this fund is to be used is also indicative of the times in city progress. The \$1,000,-

000 is not for lame duck seekers after bonuses or free sites. First of all, it is being used to make a searching survey of the things which the city has to offer to a prospective manufacturer. By lines, an investigation is being made which will divulge conditions as to labor, fuel, transportation, and the various other essentials of manufacturing. The bureau which administers the fund is assembling such a wealth of information that when it finds Louisville affords especially good facilities along a given line, the city's selling argument will be almost irresistible.

Oklahoma City, a few years ago, did a similar thing with glowing success. Within a comparatively short time, after making a careful survey of the advantages the city had to offer, it made itself a great distributing center for agricultural implements, and later, by similar methods, obtained packing plants.

Other instances might be named, for many cities are awakening to the fact that an ambitious city, like an individual business man, must make a survey to determine definitely what it has to offer, and then, after classifying the information offer its advantages much as a business man sells his goods.

The future will see more and more city specialization, for the principle is economically sound.

Cities which now see the opportunity and which enter the field, after a careful survey, to win industries which they are especially capable of caring for, will profit uncommonly, because most cities are not fully awake to the opportunity. Later, all cities which have any aspirations will be at it.

Carl Hunt.

No Waste Here.

Window cards and price signs in one department store are not discarded until they have been used over and over again. There is a partitioned box in each department, into which the salesmen assigned to that particular duty puts all of the used cards and signs. Once a week this accumulation is taken to the window trimmer's department; those which can be used again are filed on racks and others are destroyed.

The saving over the former method, when the cards and signs were thrown away after one use, is considerable, the advertising manager says.

L. Etherington.

Ready and Willing.

The village idiot gaped so long at the village grocer that that worthy man became irritated.

"Look her, what you starin' at? If you can find a man homelier than yourself kill him!"

The village idiot went in search of a man uglier than himself, and one day he found one.

He tapped him on the shoulder.

"I've got to kill you," he said, smiling amiably. "You're homelier than me."

The stranger turned and looked at the other for a full minute.

"Am I?" he said. "Then for goodness sake, kill me!"

Selling the Five Classes of Store-Keepers.

One of the things which a salesman has to guard against if he wishes to be a good salesman, is centering his thought entirely on the story of his goods. It is the first sign of a deadening sales lethargy, and if he is not jolted out of this attitude of mind the result is sure to be a humdrum presentation of his subject, and the salesman degenerates into a mere order taker.

Order taking is about the dullest occupation on earth. And selling is the most fascinating game a man can play, because it brings his brains into action and sharpens his wits. It is never a dull game, no matter how old a story the goods themselves are, for the salesman centers his attention on the mental play of his prospect, fences for his opening, and drives home the sale when he has uncovered the weak point. And there always is a weak point.

When I took over the sales management of a certain grocery specialty, which must be anonymous here, I found an organization of a dozen or so men who apparently had fallen into a rut of presentation. The story of the firm's product had become an old one to them. I saw signs of this in the fact that all the men had certain storekeepers in their territories whom they sold, and others from whom they never got an order. I tried the expedient of throwing salesman A against the prospects that B had failed to land, and vice versa. The results were a few new orders,

enough to demonstrate that A and B each had his individual and stock method of introducing himself and his goods. That of A was suited to certain of the men B had failed to land, and B's methods evidently worked in a few quarters where A's had not. But that was by no means a solution of the difficulty. It was merely a diagnosis test.

It was my first experience in selling the grocery trade, and it was quite clear that the first thing for me to do was to take my little case of samples and go right out after first-hand orders and first-hand experience if things were to be bettered.

One of the first men I tackled was a chap on whom we had called time and time again, who was handling the line of a competitor and who had never given us a look-in. I opened up on the point of the profit he could make on our goods, but he fired back in the middle of my first breath:

"Young fellow, I don't need anybody to come in here and tell me how to figure profits."

He followed this up by "proving" aggressively and to his own evident delight that he knew more about my goods than I did or anybody connected with my firm. In fact, he knew more about them than all of us put together. He knew that although our price allowed him a greater percentage of profit, the goods "would not move as fast," and gave the scathing ha-ha to the argument that quick turnover was the strong point of our line. So I let him go on, to see how far he could go, and the more

Wholesale Flour—Feed—Bags—Twine

BAKERS' SUPPLIES AND MACHINERY

WAXED PAPER, BREAD WRAPPERS
DRY MILK, POWDERED EGG
COOKING OIL

Everything for Bakers,
Flour and Feed Dealers

ROY BAKER

Wm. Alden Smith Bldg.

GRAND RAPIDS

MICHIGAN

OLD GLORY

Oleomargarine

We are pleased to announce that we are again in position to supply our customers with this popular brand of oleomargarine. You will be more pleased than ever with it. The quality has been improved, the package perfected and while market conditions coupled with the above improvements have compelled us to increase the price we feel that is more of a bargain than ever.

Genuine Economy

consists of buying the ***greatest value*** for what you pay, not merely in buying the cheapest you can get compared with butter and other brands of oleomargarine.

Old Glory is Economical

Order a case today and give ***your*** customers a treat

National Grocer Co.

Grand Rapids, Michigan

I gaped at his wisdom the more pleased he became. When he had poured forth his vials of scorn to the dregs he concluded by saying:

"Young fellow, I'm going to give you an order, because God only knows when you will get another one. You're the rottenest salesman I ever met."

I took the order meekly, and left without revealing the position I held. It's no hardship to take a verbal drubbing if the compensation is the introduction of one's line where comparison with a competing one will do it most good.

I went back to see that man later, and taking my cue from experience, slipped in, sort of perfunctory-like, and opined that he didn't want to give us another order, giving him the opportunity, which he seized of knocking me all into a cocked hat by forcing an order on me.

This was an extreme case, of course, and is mentioned principally because it was such. But the point is, that as I went farther and farther in my rounds it began to dawn on me how often the various receptions of my opening attacks were duplicated. The grocers gradually fell into different types, one easily distinguishable from the other. I don't mean to say that many individuals did not exhibit the characteristics of two or three of the types, but I do mean to say that in each one a single characteristic was sufficiently predominant so that in the last analysis the sale hinged on the playing of that characteristic.

They fell into just five classes. As the number interviewed grew I tried to increase the classification, but the best that could be done was to make unessential sub-classifications. I tried to narrow down the classification. It wouldn't work. It has been three years now, and in those three years half of my time has been spent among the trade, developing new territories, waking up sleeping ones, and training new salesmen. I've subjected that classification to every test I know, and it still holds good. Here it is:

The Progressive Dealer.

This man has a sense of real sales values. He's hunting for goods on which he can make profits. He wants all the information you can give him, and the straight presentation of a worthy proposition is all that is necessary with him. He's a salesman himself.

The Timid Storekeeper

He's likely to admit that you have a splendid article, but he scratches his head and doesn't know whether he could get rid of a case or not. No, he'd rather "try it out on a small scale first." He won't take a case, but he'll take a dozen, and see how it goes.

The symptoms of this type are easily recognizable early in the interview. Our men are told to jump in at the first head-scratch and start to ward off descent from a case to a dozen by talking big. They will, for instance, tell of some specific instance where a dealer placed a large order, such as the following:

"Just to show you how this stuff goes: You've heard of John Blank in Rochester. Well, that town is new territory for us, and I showed our product to Blank for the first time last month." There follows an account of the big sales possibilities, as unfolded to Blank, of how Blank placed his large order, and of the amount which Blank sold.

It is important to get this recitation of a specific instance across before. Mr. Timid Storekeeper voices his desire to place a small order. It prevents his discounting the incident, and as he has not yet announced his stand, it relieves him of the necessity of admitting error, a thing that most men find very hard to do, and which many will not do, even in the face of a slipping opportunity.

The Duster.

The characteristic of this man is that he tries to ignore the salesman's presence and make him feel superfluous. He centers his attention on dusting off his counters and shelves while the salesman wastes his sweetness on the desert air. Maybe, when he gets through dusting, he looks bored, and adds up a column of figures. He answers questions with non-committal grunts, and finally yawns that he is not interested.

This man needs to be irritated. A good plan is to guess that he is right about not buying, and add that his judgment is good because his customers are not the type who would really appreciate these goods. Nine times out of ten he comes to life at this, and more or less hotly submits facts to show that his trade is of the class which would appreciate such an article. The rest is easy. It remains only to smooth the situation over and take the order. Depending on individual sub-characteristics his treatment may be varied. If he really has been inattentive during the first part of the interview it may be necessary to repeat the story of the goods, the advertising, the dealer helps, the profits and possibilities. It may even be necessary in some instances where Mr. Duster evinces signs of sporting blood to seem unconvinced that his customers really have discernment, and let him prove it by forcing the order over.

The Smart Aleck.

His characteristics I have described in the man who gave me the order because I was a "rotten salesman." A plan which works well with him is to let him boost his own reputation until exhausted, carefully leading him to concentrate on the difficulty of turning the stock, then complimenting his acumen (he'll swallow all you give him, although you may blush at the thickness with which you plaster it on) confide in him that the reason he has been picked out is because he is such a good salesman that he can handle the line better than any merchant in the neighborhood. A mere casual remark is sufficient to swing him on profit percentages, and allow him further to satisfy his reputation by dragging out of one the information and figuring the profits for him-

self. It's not hard to let this man sell himself.

The Wait-For-Demand Man.

As far as our line is concerned, at least, and I believe as far as any other grocery specialty is concerned, he is the hardest of the bunch to sell. I confess that I have never been able to swing more than one in twenty of him myself. He admits all the virtues of your article which you lay long, and the business game is just before him, but he won't order today. He'll wait until you have created a demand. The demand, of course, does not march up into the store in serried ranks while you are there. It comes in later, one by one, and finding not that which it seeks, a very large percentage of it exhibits a natural human tendency to follow the line of least resistance and accept a substitute rather than tramp all over that section of town hunting for a certain trade-marked article of comparatively low price, to bring it back and wave it triumphantly in the dealer's face. The demand generally is more concerned with getting the household order off her mind and investigating those shirtwaists Thingumbob's department store is advertising for \$2.98, or is in a hurry to get back home and make that cake for to-night. And so it happens that when the salesman returns to find out how the demand has developed, the dealer's viewpoint is that the demand has not developed.

As this type of dealer is such a hopeless job anyhow, I generally resort to the tactics of lambasting him as I can. I tell him that I don't care for his trade anyhow, that it isn't necessary to our peace of mind, and that we're plenty big enough to get along without him. Occasionally this excites his respect, and a basis of negotiation results.

I don't recommend this method for salesmen of small stature, however, and I don't insist on our own men following it. As this article is anonymous, I hope the admission of confidence in my ability to take care of myself physically may be pardoned.

It may be of additional interest here to note that some of the largest stores fall within this class.

As our sales force is not a large one, we have held no "convention" to sell the value of this classification to our men. I've given it to them

individually, and I've gone out with them into the trade. Its real value lies in the fact that it gives their brains a cue to get active and to study their prospects. I don't lay down any hard and fast rules for them to apply to the various types, for one salesman cannot fit his own personality, which is one of his most valuable assets, into another salesman's language and manner. But the suggestion is there, with specific examples and specific results, and it's up to each man to apply it in a way that is natural and one which rings true.

We had one youngster who wasn't getting along very well. He was a bright boy, but he hadn't found himself. He knew he hadn't, and it worried him. So I made it a point to coach him in this classification, and made trips with him to apply it. He caught the idea, and his sales have increased 100 per cent. in a year. He now spends a considerable proportion of his time coaching some new men who have been taken on in the place of a few who failed to grasp the principles involved, and whose sales did not increase.

The best measure I can give of the value of this classification of the retail grocer is the fact that the efficiency of men has increased up to double former sales, in direct ratio to the extent to which they have applied it. I've got the experience watching them work right in the stores and the records of sales to prove it.—Printers' Ink.

One severe criticism of your advertising copy may be better than ten good opinions.

The faker attracts fake buyers by doing fake advertising in a fake paper.

To bury all the false hopes of insufficient advertising would require quite a graveyard.

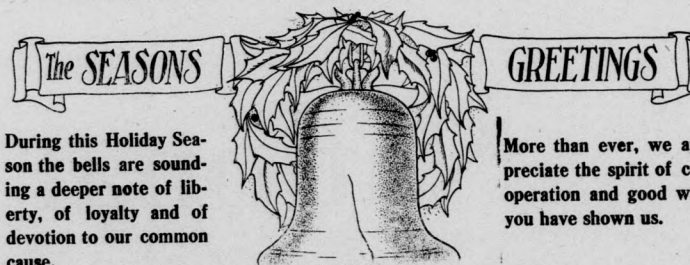
Most men could learn much about advertising if they did not feel they knew it all now.

You grease the wagon wheel to make it run easy. Advertising is grease to the wheels of business.

If it were possible to mature all the good advertising prospects, most space buyers would be working overtime.

The business man who says "I can't advertise" will always be knocked out by the competitor who says "I will advertise."

To Every Man Who Sells Fleischmann's Yeast



During this Holiday Season the bells are sounding a deeper note of liberty, of loyalty and of devotion to our common cause.

More than ever, we appreciate the spirit of co-operation and good will you have shown us.

Our best wishes for your success during the New Year.

THE FLEISCHMANN COMPANY

"Fleischmann's Yeast"

"Fleischmann's Yeast"

ASK YOUR JOBBER FOR

Hart Brand Canned Foods

HIGHEST QUALITY

Our products are packed at six plants in Michigan, in the finest fruit and vegetable belts in the Union, grown on lands close to the various plants; packed fresh from the fields and orchards, under highest sanitary conditions. Flavor, Texture, Color Superior.

Quality Guaranteed

The HART BRANDS are Trade Winners and Trade Makers

Vegetables:—Peas, Corn, Succotash, Stringless Beans, Pork and Beans, Pumpkin, Red Kidney Beans, Spinach, Beets.

Fruits:—Cherries, Strawberries, Red Raspberries, Black Raspberries, Plums, Pears, Peaches.

W. R. ROACH & CO., HART, MICH.

Factories at

HART, KENT CITY, LEXINGTON, EDMORE, SCOTTVILLE AND CROSWELL.

EDSON MOORE & CO.

WHOLESALE DRY GOODS

DETROIT

We endeavor to maintain at all times a complete stock of Staple, Standard Dry Goods, Notions and Furnishings for immediate delivery.

You are invited to inspect the many lines of New Spring Merchandise open and on display in our various departments. If you are unable to visit our store, our salesmen will call, or samples will be sent on request.

Right now is the logical time to make your purchases for your January Sales. Attractive offerings await you here.

EDSON MOORE & CO.

The House of Service

DETROIT

Grand Rapids Office, 28 So. Ionia Ave. MILO W. WHIMS, Mgr.

FOUNDED ON FRIENDLINESS.

Suburban Store Not Affected By City Competition.

When my father started our business here fifty years ago, Willoughby was a real country town, a village by the roadside. Cleveland, twenty miles away, was much farther from us than it is now; automobiles and trolley cars have brought us within an hour's ride of the public square. In those days it was the natural thing for folks in this neighborhood to buy here. The store was a sort of social center as well as a place to get merchandise. People liked to stop and chat, meet their neighbors, and discuss crop prospects. Those were the days when the farmers bought their household goods and clothing twice a year and on Saturdays traded their butter and eggs for groceries.

The advent of trolley cars and automobiles brought a change. Willoughby became a suburb overnight. Down in the center of Cleveland the big stores, with their fancy displays and variety of offerings, were a powerful magnet to many who had always spent most of their money at home. The mail-order houses, too, began to spread their gospel broadcast, and the itinerant merchant became more in evidence. To follow the old policy was commercial death, as many a country merchant has found out to his sorrow.

In the crisis I might have modernized the building and the equipment, increased the stock beyond the point of a paying investment, and had only a poor imitation of a city store. I decided instead to keep on running a country store—"old-fashioned" in some respects, but right up to the minute in every merchandising method. The decision was wise. In twenty years our net profit has never fallen below 17 per cent. More often it has been above 20 per cent. and for two years, over 25 per cent. We have never failed to discount a bill or to take advantage of anticipated payment for dated ahead invoices. The secret lies in the rate of turnover—handling only those goods which sell from day to day and fill the domestic requirements of the community. We dropped many of the lines where style was the selling feature, as that, and the larger variety for choice, are the main attractions and reasons for going to the city. We added many lines and laid special stress upon goods which filled the requirements of the hour.

We have never lost sight of that decision—and we try never to let our customers and the people who work for us lose sight of it. Our slogan—"everything from little wooden toothpicks to heavy lumber wagons"—attempts to speak the spirit of the old general store. Don't let me give the impression, though, that we are clinging to old-fashioned ways because they are old, or that we do not change our methods to keep up with the times. In fact, we are successful because only we

change each day to meet constantly changing conditions.

We remain "old-fashioned" chiefly in our desire to give our customers the feeling of being thoroughly "at home" in our store. We are after the spirit of friendly good nature, and neighborliness, that showed itself in the habit folks had and like to have in stopping to chat over their purchases and to feel the store is their store and a place to meet others.

We encourage our salespeople to cultivate personal acquaintance with customers by name. That they do in a large measure is evidenced daily. Go on the floor at almost any hour, and you will find a customer or two waiting to be served by the salespeople with whom they happen to be best acquainted.

My department managers and I aim to get around the country and drop in on people, whether or not they are customers. These are never meant to be formal, business-getting calls. Quite the contrary. Only the other day an old friend stepped up to me in the store.

"When are you coming out to see us again, Sidney?" he asked.

I recalled the last time I had called on him. More than a year ago I was out driving, one Sunday afternoon, when I passed his house and stopped in. I take a keen interest in old things—old furniture and "relics" of one kind and another that most people stick away in their attics and forget. I talked that afternoon, I remembered, about the tools our fathers had used—fanning mills, spinning wheels and the like. Evidently it had left a keen impression on his mind, for here he was recalling it to me after more than a year. Those are the strong points in country merchandising, the advantages of which city stores and mail-order houses can never deprive us.

Friendly contact of this sort accomplishes nothing if it becomes formal or unnatural in any way. That's why we have never installed a check room.

"Throw off your wraps and feel at home," I say to customers.

We have a live list of several thousand names. It is the duty of one of the office girls to read the local newspapers carefully and to clip items about people who are moving in, moving away or making some other change in their place of residence.

New cards are prepared, or the proper changes are made on the old cards. When a new family moves in we make it a point to write and tell them something about Willoughby. Again, if a family moves away, we write that we hope their new location will prove pleasant; and we mention incidentally that if they sometimes feel that they would like to obtain goods from our store, we shall be glad to serve them as best we can.

The mailing list is so carefully classified that when I receive literature from manufacturers and wholesalers I can send it to just those people to whom it will appeal. Every

week we send something. We find that one of the best mediums is an eight-page fashion paper which is mailed to all women and with which is enclosed a dodger telling about the goods we have in stock.

In this and all other advertising we try to avoid the type of copy which uses "est" frequently. Exaggerated statements such as: "better than you can find anywhere else," "the biggest values," and so on, are, I am sure, associated with manufacturers and merchants which do not give all that they claim to give. So gradually I am getting to the point where I find that the catalogue style of advertising pays best—a brief description of the essential facts about the article, and the price.

We hold only two special sales a year—one in January and one in August. Here we have changed to keep up with the times. I used to be customary to hold clearance sales only at the end of the season, with the idea that people would lay in stocks for the coming year. Now we sell the goods while our customers can still get the use of them in the current year. Where formerly the store would be dull for days after the close of a sale, now business goes on in almost the same volume afterward.

We never buy merchandise especially for these sales. Everything comes off the shelves. We simply want to clear out our stocks for the coming season. Except in these two sales we do not cut prices at all. I feel that to do so would be the height

of poor merchandising. Customers to-day do not buy on a price basis principally. They demand service and quality in the goods, first, and then price.

One point in our advertising policy that perhaps I cannot emphasize too strongly is the tying in, wherever possible, our advertising with the national publicity of trade-marked goods. I try to make our customers realize that if they see an article advertised in some magazine they can probably get it at Wilson's. On this merchandise the demand is created outside of our store, and it remains only for us to let people know that we can fill that want. There is another advantage, too: it places our store in the same class as the nationally advertised article.

Some merchants, I know, feel that the margin of profit on nationally advertised goods is narrow. I find, however, that I can make more net profit on this class of goods than any other. This is logical; goods that are nationally known move more quickly than goods which have to be sold over the counter. They take less of the salesman's time. We may, indeed, make a little narrower margin of profit on each sale, but we can make more sales; and so, in the course of a year, our net profit is considerably higher than it would be if we carried only goods which are not advertised, made a wider margin, but failed to turn them so often.

There's one other point I should like to make here in regard to our advertising—we do not direct our ef-

C. W. Mills Paper Co.

Wholesale Jobbers

PAPER AND SUPPLIES

Twines, Notions, Novelties
Stationery, Inks, Mucilage
and Paste. Ledger, Journal,
Cash and Day Books.

Western Michigan Distributors

for

OHIO BLUE TIP MATCHES
SILENT WITCH MATCHES
OHIO NOISELESS MATCHES
ROSE BUD MATCHES

204-6 Ellsworth Ave.

GRAND RAPIDS, MICH.

The War Is Over—The Victory Won!

But the Problems of Peace Are Mighty

And by no means the least of these problems is that of efficiency. We have an efficient service that you can use with profit. We will appreciate your business and will render you honest value. Bring your problems to us. If we cannot serve you well—we will frankly tell you so. Whether it be in the home, store, office, shop or factory **GAS SERVICE** can play an intelligent, useful and helpful part. For cooking, lighting, heating and all manufacturing processes **GOOD GAS SERVICE** is unexcelled

GAS COMPANY

Citizens 4321

47 Division Ave., N.

Bell M. 636

OWEN-AMES-KIMBALL COMPANY **BUILDING CONTRACTORS** GRAND RAPIDS, MICH.

forts only, or chiefly, at getting new business. Many of the advertisements I read give me the impression that the author wished to get new customers. We find it just as important in our business, if not more important, to direct the copy at holding the customers we already have, in order to keep them.

The rate of turnover, it seems to me, is perhaps the most important figure in his business for the merchant to watch. I have already mentioned my preference for nationally advertised goods because they sell quickly. Our policy of buying often is directed to the same end—increasing the rate of turnover.

An example will illustrate how we put this policy into effect. In our shoe department we used to make it a practice to buy twice a year—as a good many merchants still do. We bought heavily at those times, and the stock would all come in at once, with the result that some would get shelf-worn before it was sold, the rate of turnover would necessarily be very low, the markdowns would have to be heavy, and the final profit would be narrow.

Now we buy on contracts and our stock comes in fresh every month. It is decidedly to our advantage to be able to tell customers that our stocks are being renewed all the time. Furthermore, it helps us to secure a more rapid rate of turnover because we do not have to pay the money for the stock until it is received and billed, and so we do not have to carry so heavy an average stock on hand.

We carry through a similar policy in all departments, buying on contract to cover a year's needs, wherever possible, but specifying deliveries only as we need the goods to encourage this kind of buying.

A third important policy that I insist on is knowing every day what we have accomplished the day before. Accordingly each morning I have on my desk a report that shows for each department and for each clerk the sales of the day before, the amounts paid out, the sales for last year on the same day of the month and week, the payroll this year, and last, and one or two other figure facts.

This report keeps me intimately in touch with my business, even though I am finding in recent years that activities outside of my business are taking me more and more away from it. I believe every successful merchant finds sooner or later that it is to the interest of the business to take part in outside activities. I find many reactions on my own business, for example, from my work in the Cleveland Advertising Club, and other organizations with which I am intimately connected.

I get thereby an outside point of view on the internal, detailed problems of my business that is very valuable. I find it important to remember, of course, that these activities cannot be carried to such an extent that I lose on the outside.

Conventions of the dry goods craft, the shoe men, the clothing men,

the grocers, and all other fellow dealers are especially beneficial. We make it a point to attend these annual conventions and never fail to bring back home new ideas and renewed enthusiasm.

I must not fail to mention here a step we took over 20 years ago, which has had an important bearing on the success of the business. The business was incorporated and the department managers became full-fledged partners by buying stock on the following plan. They could have as their share of the profits a certain percentage of the net earnings in their departments over and above a fixed salary with which to buy more stock.

We were probably the first country merchants to adopt a plan of profit sharing and have never regretted the innovation. It's good for the business, it's just to earnest and honest assistants; it's so fair and successful that we hope to extend the idea to others.

Each manager is strictly the boss in his department; he buys any class of goods he wishes, he decides what styles to carry, and he is controlled only by a budget passed upon by the entire board of directors, of which he is a member.

So much for the methods that have been helpful to me. While not many merchants have exactly my problems of competition, I am convinced that any store, no matter what it sells or where it is located, can at least profit by one feature that I try to emphasize in every activity of my store: to make sure of getting the old-fashioned spirit of neighborliness and good will into all dealings with customers.

Sidney S. Wilson.

How to Kill Your Business.

Make up your mind that it is the meanest business on earth and explain this to everybody you meet.

Do just as little as you can day by day, let the dust collect, litter accumulate, bills stack up, and accounts go uncollected.

Go around the store in your shirt sleeves smoking a pipe or cigar and encourage the help to do the same.

Read a newspaper or stand and talk with a friend while customers wait.

Never try to please a dissatisfied customer. Give him to understand that what is done is done, and there is no use talking about it.

Don't advertise; and if you do, go to it in spasmodic gasps.

Buy everything of everybody who comes in to sell to you, especially if their proposition includes loading you up with more goods than you can get rid of in a year.

Carefully avoid anything in the way of original business promotion: Be a follower and not a leader.

Cry hard times, high prices, the war, the lack of public spirit on the part of the town's citizens, and the meanness of people in general.

Don't take any interest in your customers. Be sure when an old customer asks to have a package sent him to say, "What name, please? and where?"

EGG SUBSTITUTES.

They Are Misbranded and Produce Inferior Products.

The fight against "egg substitutes" continues in official food circles, on the ground that the various compounds are not only falsely sold and in no wise take the place of eggs in dough products, but that they are worthless and a fraud. To disprove the claims of the manufacturers of these products, the Illinois Division of Foods and Dairies has set up in Chicago a testing laboratory and from what it has discovered State Superintendent John B. Newman reaches the conclusion that the things should be driven off the market. His report of the experiments, in which every product was used exactly as per directions in a dough otherwise exactly alike says in part:

"The material for each batch was accurately weighed and measured and all were baked at the same degree of heat. After the baking and the cakes were cold they were compared, the cake baked with eggs being used as a standard. This comparison was made by carefully laying the cakes on clean paper and cutting them with a clean knife. They were compared for texture, color, odor and flavor and any other differences, including size, oiliness of flavor, comparative sweetness and general palatability. In scoring the cakes they are not eaten as ordinarily at the table, but portions of the cake are allowed to become thoroughly moistened with saliva while being worked over by the tongue, and any flavors noted.

"The cakes baked with eggs were of good size, golden yellow in color, fine grained as to texture, moist but not in the least soggy, fine cake odor and delicious taste.

"Baked Without Eggs or Egg Substitutes.—They were smaller than No. 1, top of cake flattened in contrast to the well rounded, fully developed cake in which real eggs were used.

"Baked With Advertised Egg Substitutes.—These cakes were soggy, coarse grained, poor in color, oily in flavor and with an intense sweet taste. The first impression given on tasting them was that of oiliness, not a bad flavor, but a decided oiliness without characteristic flavor. This was followed by the sweet taste so decided as to be disagreeable. Those baked with the substitutes containing artificial coloring matter had a somewhat faint disagreeable yellow tinge not in the least comparable to the color imparted by real eggs in No. 1. Those with substitutes containing no artificial coloring matter were almost white. All were smaller than the one baked with eggs.

"Baked With a Substitute Containing 52 per cent. of Whole Egg Powder.—Scored the same as those baked with advertised egg substitutes in the foregoing group.

"Baked With 16 Grams of Whole Egg Powder for Each Egg Called for in the Recipe.—Larger, finer grained, and a better cake than the others with the exception of No. 1 and greatly inferior to the latter.

"The cakes in which substitutes

were used in the place of eggs were in all points much inferior to the cake made with real eggs. In fact, as good results could have been obtained in the exception of No. 1 and greatly inferior called egg substitutes.

"The result of the test demonstrated conclusively that the statements on the labels of these various compounds were false and misleading, and to call them by a distinctive name that in any way suggested eggs was wrong. To correct this situation as it related to names and statements, cases were filed against the manufacturers and they were called in for a hearing. Nearly all of them responded at once and agreed to remove all objectionable names and statements and to replace goods now on the market with properly labeled packages. The new labels were submitted to us for approval before being used. I am glad to say in behalf of these manufacturers that they acted in a fair minded manner in aiding us to correct these conditions and they accepted our decisions without protest. This work is now progressing satisfactorily and we hope in a short time to have all so-called egg saving substitutes with misleading names or statements removed from the market."

A Good Way to Collect.

"When we have a city account that is overdue," says one collection manager, "especially if it involves several items, I call up the man or the concern and ask if I can be of assistance in checking up our statement. The direct question often surprises the customer. And while sometimes he does accept my offer, usually he makes a half apology for not having paid before. And his check is likely to follow in short order."

M. W. Johnson.

The Holiday Flavor

for cakes, desserts and candies.



Mapleine

The Golden Flavor

makes plain, war-time recipes delicious.

Order yours today of your jobber or Louis Hilfer Co., 1205 Peoples Life Bldg., Chicago, Ill.

Crescent Mfg. Co.
(M-346) Seattle, Wash.

Attention Merchants!

Insure with the Grand Rapids Merchants Mutual Fire Insurance Co.

We will insure you at 25% less than Stock Company rates.

No membership fee charged.

We give you 30 days to pay your premium and do not discriminate.

We are organized to Insure Buildings, Stocks, etc., any where in the State of Michigan.

Since our organization we have saved our members Thousands of Dollars, and can do, proportionally, the same for you.

Home Office, Grand Rapids



The Home of the

Hazeltine & Perkins Drug Co.

Corner of Oakes St. and Commerce Ave.

Three Hundred Feet from Main Entrance to Union Depot

We invite you to call when in the city and make yourself at home

We are also celebrating our anniversary, but ours is the Forty-fifth
We began business in 1873

Hazeltine & Perkins Drug Co.

Grand Rapids, Mich.

THE SANTA CLAUS MYTH.

Perpetuate It Without Disturbing Children's Faith.

Santa Claus is a myth. The kiddies haven't any money of their own to spend. A lot of them know there isn't any Santa Claus; they know it even when they see him parading the street. So what's the use of encouraging an old deception? Santa Claus and the kiddies' trade are both deceptions, and the hard-headed dealer hasn't any time and money to waste upon such foolishness.

Isn't that a practical and logical way of looking at things?

Oh, it's beautifully practical and eminently logical. And a big city merchant last year spent hundreds of dollars in being impractical and illogical, and he made money at it, too.

Just about this time of year astounding news reached this impractical merchant. It appealed to his illogical mind as something worth bulletining. He pasted up in his window a wireless message just received from the North Pole. Santa Claus was harnessing his reindeer, and in a few minutes would start for C—. When he reached C—, he'd make Blank's hardware store his headquarters.

So enthused was the merchant with the news that he rushed it to the city papers and actually paid good money to have the infernal lie printed.

The wireless was in good working order, and next day along came another message. Santa had tripped over a glacier and was laid up in a friendly igloo. Maybe he wouldn't arrive on time!

But no; next day the old gentleman was quite recovered, and off again, making up lost time. And so, from day to day, the reindeer and the red sleigh ate up the miles between the North Pole and C—; and the newspapers and the bulletins in the window told folks all about it.

One day as the kiddies came trooping out of the big central school, who should they see but Santa, sitting in his sleigh as large as life, handing out souvenir post cards of himself to all comers. The kids grabbed the post cards, and then took stock of him; for the girl who wrote the best description of the old gentleman would get the big doll in Blank's window, and the boy who excelled would pull down that shiny pair of hockey skates.

They trailed him to Blank's store, where he held a reception for the youngsters. In the days that followed he paraded the streets, visited the children's shelter with candy and oranges, sat in Blank's window, waited on customers behind Blank's counter; and how he did sweat with those heavy furs and not being used to an ordinary Southern winter! And how Blank saw to it that all the old fellow's comings and goings were faithfully chronicled in the papers. The kids just had to read that little column in the upper righthand corner of Blank's advertisement. That told them what had happened and what to expect.

The result was that several thousand youngsters told their parents

just what they wanted in the way of presents, and just where to get them, and just what Blank's store had that they wanted, and what counter to go to, and what the price was on the ticket. If the indulgent parents had bought all the things asked for, they would have emptied Blank's store several times over, and bankrupted themselves.

As it was, they bought what they could, and bought right up until the minute Santa went speeding off at the stroke of midnight.

For a myth and an imposter, old Santa has an appeal to young folks that is miraculously perennial. The reason is that the sham conceals a great truth, and that the unwieldy, homely figure is thrilled and filled with a lithe, live spirit. It is the spirit of Christmas, with all it implies.

What this merchant did is illustrative of the method whereby Santa Claus can be worked into the warp and woof of Christmas selling. Santa's appeal is directly to the children, but through the children he reaches the parents. Because every kid in town is talking of the goings on of the "real, live Santa Claus," and every parent in town hears of it from the children, Blank's store is powerfully advertised to the parents as a place where gifts can be bought, not merely for youngsters, but for older folk.

Now, in playing up Santa Claus, it isn't necessary to follow this scheme in detail. Rather, it is imperative to change and adapt the scheme, since, having been used by merchants in many places, it is a plan which your own competitor may quite possibly slavishly reproduce. But Santa can be used in many different ways; and the merchant who thinks up a new way of utilizing the old codger shows genius of a high order.

For instance, how would it be to have Santa fighting in the trenches; or, on guard at the big cantonment? He can't come but he can send messages and souvenir cards for the youngsters. Every boy and girl who calls at the store gets a souvenir. There's a good opening for some effective advertising.

Instead of parading the streets, Santa Claus has a booth in the store, where he looks after the presents for the kiddies himself. They can come and pick out what they want and he'll do his best to see that they get it. Let him secure the parents' names, and make his suggestions direct to the parents, by letter. Incidentally, he can call attention to the gift possibilities for older folks.

Santa Claus offers a prize to the youngster writing the best and most comprehensive list of presents for the members of his family. The lists must be in by the first Saturday in December; the awards will be announced on Christmas eve.

Santa Claus gets out a little paper, "Santa Claus News," telling all about where to buy Christmas gifts—at Blank's store. He distributes this paper in the evenings from door to door. If there is a youngster outside, he

says, "Take this in to daddy and mamma."

With these suggestions to start things going, you can think up ideas of your own, better adapted to your own town and to the circumstances under which you are doing business. There is no one best way to utilize Santa Claus. What is the most suitable scheme for one store might prove utterly unsuitable for another. Much depends upon the sort of impersonator you can secure. The merchant knows best his own possibilities and limitations, and he must work to realize the one and must take care not to overstep the other.

If, however, Santa Claus is to be used effectively, Santa Claus must enter early into the Christmas campaign. There is no use having him arrive on Christmas eve, or even the last week before Christmas. If he is making a trip from the North Pole, start him immediately after Thanksgiving, and get him into your town early in December. Give him two or three weeks in which to get in his good work.

More than that, while steadily working for cumulative results, don't inject into the Santa Claus campaign anything that will tend to discourage early buying. Rather, aim throughout to get the folks out early and get them to buy at once. Make that the burden of Santa's talk and messages to the youngsters. They'll take the "Buy early and avoid the rush" slogan much more seriously than their elders; and they'll in many instances prod and nag the old folks into buying early in the season.

Of course, in most homes Santa is supposed to come down the chimney and deliver the gifts in person. That, however, shouldn't prevent the kiddies from coming to the store where Santa holds forth and leaving word as to just what they like, and taking Santa's advice that they get their parents to come and see him right away so that he can find out whether they've been good children or not. The modern Santa Claus, stalking the streets and sitting behind the counter, can be fitted quite neatly into the scheme of things and need not disturb in the least the children's faith.

Ten Rules for Creating Trade-Pulling Windows.

Here are ten rules for creating trade-pulling windows which can be followed to advantage:

1. Have window glass so clean it sparkles. For permanent lettering on outside use bronze with black.
2. See that floor, sidewalks and back present a fresh, wholesome appearance. Omit all posters that are not part of the display.
3. Display one thing at a time, or things of a similar nature, like hair brushes and combs, or soaps and toilet water. If two or more articles are shown, separate them.
4. Make displays seasonable. Place samples in window and distribute over counter.
5. Don't overcrowd; practice reserve. Some goods permit lavish display—perfume, for example. Talcum is also suitable for a "quantity window." When in doubt, choose simplicity.

6. Have a color scheme. If castile soap is displayed, plainly, white ought to prevail; with other goods frequently harmonious colors can be used. A window of vaseline looks very well with a background of blue.

7. Use leaders—for the same reason that one would use them in a special sale—to get immediate action.

8. Post price lists or use cards wherever prices are as low or lower than in other stores.

9. Change displays weekly.

10. Make displays simultaneous with announcements of advertisers.

Too Bad He Couldn't March.

United States Senator Howard Sutherland, of West Virginia, tells a story about a mountain youth who visited a recruiting office in the Senator's State for the purpose of enlisting in the regular army. The examining physician found the young man as sound as a dollar, but that he had flat feet.

"I'm sorry," said the physician, "but I'll have to turn you down. You've got flat feet."

The mountaineer looked sorrowful. "No way for me to git in it, then?" he enquired.

"I guess not. With those flat feet of yours you wouldn't be able to march even five miles."

The youth from the mountains studied a moment. Finally he said: "I'll tell you why I hate this so darned bad. You see, I walked nigh on to one hundred and fifteen miles over the mountains to git here, and gosh, how I hate to walk back!"

One seldom gets it in the neck for keeping one's mouth closed.

Signs of the Times Are Electric Signs

Progressive merchants and manufacturers now realize the value of Electric Advertising.

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

THE POWER CO.

Bell M 797

Citizens 4261

The United Agency System of Improved Credit Service

UNITED AGENCY

ACCURATE - RELIABLE
UP-TO-DATE

CREDIT INFORMATION

GENERAL RATING BOOKS

now ready containing 1,750,000
names—fully rated—no blanks—
EIGHT POINTS of vital credit
information on each name.

Superior Special Reporting Service

Further details by addressing
GENERAL OFFICES

CHICAGO, ILLINOIS
Gunter Bldg. 1019-21 S. Wabash Avenue

**Increased Floor Space and Modern Facilities
In Our New Location Will Mean Much to
Dealers Handling the Bertsch and
H. B. Hard Pan Shoe Lines**



More room, more day light, every modern convenience for efficient production is what our new location gives us. These conveniences, with greatly increased production, will mean lower production cost and reduced overhead expense. With the rapid return of business to normal conditions we are organizing our factory to this end. We will soon be in position to ship promptly and give BIGGER VALUE in every pair of BERTSCH AND H. B. HARD PAN shoes turned out.

HEROLD-BERTSCH SHOE CO.

11-13-15 Commerce Ave.

Grand Rapids, Michigan

THE RE-ADJUSTMENT PERIOD.

Dangers Which Credit Men Must Surmount.*

It is with considerable hesitation that I approach so large a subject. This question has been asked of every banker in the land; it has or will be discussed by every trade organization of this country, and therefore I am justified in assuming that this is one of the most important problems that the business world has to meet in the months to come.

In accepting your invitation to speak upon this large problem at this splendid meeting of keen thinking men, I do so with the realization that you all have been studying the question and know as much about what to expect as I do. Probably the most that I can do is to tabulate some of the things that have happened and become a part of history and to crystallize the thoughts that are in your mind and mine to the end that if we agree, we shall be a little better fortified mentally to carry out our programmes.

One of the big things is the amount of money which we have raised in this country during the war period. The total of the four Liberty Loans is \$17,000,000,000. Seventeen billion is a very large sum of money and this means that \$17,000,000,000 has been taken out of the ordinary channels and put into Government bonds, which involves a large increase in the investment class that have never invested money before.

About \$2,000,000,000 was loaned to France; a little over \$3,000,000,000 went to England. About \$860,000,000 went to Italy and \$655,000,000 was divided between Belgium, Roumania, Russia, etc. The remainder of that has been spent by the Government, together with a large sum of money raised by taxation, in carrying on the war.

Now let us see where that \$17,000,000,000 has really gone. It has been expended for three items. First, it has been spent for food—that is always a natural movement of money and we are always certain that part of our money goes for that purpose. The second item has been spent for clothes and ordinary equipment, but a large part of this money has gone for munitions, which is an unnatural expenditure. That money has been destroyed and it is an economic loss to the whole world, and we must replace this wealth which has been destroyed before we get back to natural conditions.

I am not going into a discussion of the question of the change of standard of value—the dollar. It is a large topic and an important one and should be taken up by all of us in a serious study if we are to understand this financial question in its broader phases. In this connection I would earnestly recommend that we all read some good work on this subject and gain a knowledge of the fundamental principles regarding the

*Address before annual convention of Michigan Credit Men's Association at Kalamazoo, by Mr. Guy W. Rouse, President Worden Grocer Company.

effects of a change in the value of our standard of value.

We must remember that we are just beginning to get the reports of the total losses of the different nations. You have probably read in the paper this morning how many millions of men have been killed; how many men have been maimed. It is to be understood that this is a very vital question in the re-adjustment period through which we are about to pass. Do not forget that these men who have been killed are men at the height of their productivity—at the height of their ability.

The destruction of property across the water is a vital element in our own problem. We have long ago ceased to think of ourselves as a separate country on this side of the Atlantic, and we now realize that

They have destroyed the top soil, and you fellows who have lived on farms know that it will take from two to five years to re-establish this top soil—probably ten years before a normal crop can be grown.

These are some of the things that have happened, and all this destruction must be replaced.

We have had in almost every line of business an increase in values. In looking over a long list yesterday I found only two items which did not show any increase. The following are some figures to illustrate:

In 1914 iron and steel exports were \$20,000,000; to-day, \$90,000,000.

Steel billets, \$19.50; to-day, \$47.50.

Cotton, 13 cents; to-day, 32 cents.

Wheat, 85 cents; to-day, \$2.23.

Corn, 71 cents; to-day, \$1.48.

You can find hardly anything in

can't tell me that that farmer's household expense account did not get an awful jolt. He did not figure as closely from that day on as he did before, and that is the way that a large number of the people in this country are doing.

Along comes the date of November 11—when the thing we have been looking forward to and praying for happened before we realized it could happen. We were thinking what it would mean to us when it did happen, but it came so suddenly that we were simply stunned. Now the question is, what does this victory mean to us in the way of changes in the future? What does it mean in the way of changes which we know will occur in the immediate future?

It means, in the first place, the cancellation of war contracts. If you stop to consider for a moment how much labor has been drawn from regular lines of business into war industries, you have some realization of what the Government faces and what you and I have to face.

The Government is striving very hard to handle their part of this matter in such a way as to make this change with as little trouble as possible for the laboring man. The laboring man has come to be the most independent man in the world to-day. He knew there was a larger demand for labor than a supply of men to fill the demand and, consequently, advanced his prices. He became indispensable to the point where the employer could not enforce the discipline that was necessary in his plant in many instances.

You know what the Government is doing in this connection. It is releasing these men as rapidly as it can. You will find some Government contracts cancelled; some slowed down; some still operating. The Government believes that it is better business to put some money where it is not absolutely needed than to release all these men too rapidly.

Also it is going to release the men from the camps and ship soldiers back from France. This means 2,000,000 or more other men, and this means a still further labor problem which we must solve in this country.

I mention these things because every one of them has a vital bearing on credit and the use of credit during this period.

Just a word more about the laboring man. We must not forget that this man is a very vital part of the whole question, and perhaps this fellow whom you and I may not know directly is going to produce material for which you and I will get our money.

This labor problem is a very essential problem in this whole re-adjustment, and the laboring man must not take more of the burden than the merchants or manufacturers, but we must all take it together. Neither the working man, the labor unions, the employers or employees' associations must undertake to make any move during this reconstruction period which shall attempt to place the whole burden on the other fellow, and any organization which at-



Guy W. Rouse.

our condition is such that we are inextricably involved in the affairs of the world.

The destruction through Belgium and France particularly is a part of our problem. The Germans destroyed the factories; took away the machinery and melted the remainder of the metal to make shell.

By their destructive methods and fighting, they have destroyed a large part of the forests. Think what it means to France and Belgium to have their forests destroyed! These forests cannot be replaced in 100 years—a large part of them have been completely mowed down.

They have also destroyed the fruit trees. They went right through Northern France and Belgium with their hatchets and lowered every fruit tree there. Think what that means!

your business that has not advanced. We have all been making extra profits—at least we thought we were making extra profits, but expenses have increased. We have also spent money advertising the different movements of the Government; Red Cross, Liberty loan drives, etc., which expenditures are entirely justified. We have raised wages, sometimes without the care that we used in ordinary times.

This spirit of extravagance has gotten into almost every financial programme of the country. It is noticeable in the conduct of our business in a great many other ways, and I cannot help thinking that we will have to be very careful in the consideration of this matter.

Some months ago I saw a farmer draw in a load of wheat for which he received a check for \$313. You



Mazola—one of the most important products in the stock of the up-to-date storekeeper

The people of America are learning in the most thorough way just how much Mazola means to them from the standpoint of quality and economy.

Hundreds of newspapers throughout the country have been used to tell American housewives how delicious this pure oil from corn is for general cooking and salad dressings.

The response has been wonderful. Mazola is no longer a new product—it has the standard demand of a staple.

Thoughtful dealers know this. They have prepared themselves to meet the demand and to reap the reward—by laying in ample stocks.

Mazola is the sort of article that every progressive dealer wants to handle in these times.

CORN PRODUCTS REFINING COMPANY

17 Battery Place

NEW YORK



Barclay, Ayers & Bertsch Co.

321-323 Bond Avenue
Grand Rapids, Michigan

Jobbers in

**Pipes, Valves, Pumps, Sinks,
Roofing and Mill Supplies**



tempts to do this cannot, and must not exist. The laborer must live and wages cannot go down until the cost of living goes down. Unless the workers and employers meet conditions promptly and voluntarily, we are going to have one of the most serious times in this country since 1893.

Having been employed in a bank in 1893 I still have very distinct recollections of some of the things which happened during that period. I saw women grow thin with worry. I saw men sweat blood and I am sure that no man who went through that period wants to ever again see a return of those conditions. We must all work together.

The allied governments have been spending about \$150,000,000 per day. Bear in mind that a large part of that will be stopped. Of course, there must be considerable purchases in this country for food and for machinery and equipment with which to carry on the work of reconstruction but these expenditures cannot in any way nearly offset the expenditures made while the war was in progress.

Let us also remember that money or credit is the most timid thing in the world, and that money will not seek investment in new enterprises until our problems are re-adjusted on a fair and satisfactory basis to all parties concerned. Therefore let us all lend our influence to bring about this re-adjustment as promptly as we can, and thereby hasten the day when the new enterprises and re-investments in industry will strike the pre-war pace.

I wish to call to your attention one phase of the question of profits shown during the period through which we have just passed.

Personally I am convinced that a large amount of money has been treated as profits by the business men and by the Government which in reality are not profits.

I am referring particularly to wholesalers and retailers and that class of business which must carry through the entire year a stock of approximately the same size, as compared with those businesses which may carry large or small stocks, according to the market conditions.

In the case of the wholesaler and retailer, it is very apparent to me that a large part of the so-called profits resulting from the advancing market is simply a trust fund to be conserved as an offset to the loss on declining markets.

It is also clear that the credit man who fails to recognize the danger of his own concern or the concern to which he is extending credit treating these so-called profits as actual profits and disbursing them to the proprietors or stockholders has weakened that risk to a point which may result seriously during the re-adjustment period.

I am injecting this thought into this talk to-day because I think it is necessary to impress upon everyone the absolute necessity of figuring carefully and retaining in our busi-

ness a large part of the balance of this so-called profit if we are to maintain our solvency following the period of re-adjustment.

In answer to the question given me by the Programme Committee, I want to suggest a few things which I think should be borne in mind every day and will be a part of all of our plans to meet the reconstruction problems.

Do not cut prices. What I am afraid of is that as we go through the re-adjustment period some fellow is going to cut prices and try to unload his merchandise. For goodness sake, don't do it! Do not let your customers do it! We haven't a surplus amount of merchandise and it is going to be absorbed in the twelve months following. Do not try to do anything more than legitimate merchandising with the stocks we have on hand.

We must take a certain amount of loss. It is hard to tell how much, but it is certain that we must take some loss. What I am hoping for is that we take the smallest loss possible. Any attempt to force liquidation to avoid loss on the part of any one of us is liable to induce some other fellow to follow suit, and the result of this can only be the unloading of merchandise at ridiculous prices and an abnormal and unnecessary loss.

If this occurs, it means that prices will go below the natural level, and we will, many of us, have taken an unnecessary loss, and at the same time face a level of prices higher than those prices at which we have unloaded our merchandise in our strenuous effort to be smarter than the other fellow.

If you do not get another thing more out of this, I hope you fellows will take home one thing that Guy Rouse said, and that is: We must keep the boat steady. Don't rock the boat by trying to unload too rapidly.

Next, keep book accounts liquid. I have been a crank on the subject of prompt collections. I have been a crank on making terms and making people respect them. A large firm said to us the other day that they thought we did not want their business because we sent their check back when they took discount after the discount day had passed. We said, we do want your business, but we do not make any exceptions in our terms to a million dollar concern that we would not make to a thousand dollar house. Let us make terms and see that they are lived up to.

Keeping accounts liquid does not mean going to a cash basis. If everybody in the world went on a cash basis to-day there would not be money enough in the world. Let us steady the boat, let us reef in a little, but let us stay in the game.

Two big Chicago jobbers told me they both were trying to do the best they could. One had twenty-eight days outstandings and the other had forty-one. The twenty-eight day jobber is selling the same kind of people and doing the same kind of

business, but he has nerve. The difference between the forty-one day house and the twenty-eight day house means thirteen days, and doing a business of \$20,000 a day would mean reducing their outstandings \$260,000, which would result in \$15,600 interest saved.

More than that, the man who has forty-one days outstandings has a larger percentage of losses. The man with forty-one days is still carrying those good friends, "Mr. Good-but-Slow" (You know him). The twenty-eight day man is the quick, keen, persistent collector and is obtaining increased business because he collects promptly.

One of the large concerns which conducts a string of stores shows outstandings of 71 per cent. as a whole, and 48 per cent. for the best house. Our Company shows 67 per cent. which I think is the banner house and the Kalamazoo house 45 per cent. which I think is the banner showing of any wholesale grocery in the country. I do not know if this is due to the good manager and credit man or to local conditions in Kalamazoo. I hope you say it is Kalamazoo, because if you don't I will have to raise their salaries.

Let us do our customers the kindness of educating them to collect their bills more promptly and thereby better their financial condition.

Let us do ourselves the service of making our money move faster and thereby reduce our interest charges, our losses and our financial problems.

Above all, let us lend our efforts in making our money move faster, to the end that we conduct our business with the least possible amount of money at this time and release to the extent of our ability all of the money we can for the purpose of re-adjusting conditions.

Also I want to urge a more careful and scientific study of financial statements. Personally I am convinced that a great majority of the credit men, including the bankers, have too small knowledge of how to analyze a statement beyond some general rule which they apply to all statements alike.

It appears quite clear to me that every credit man ought to make a sufficient study of this question to be able to have an adequate idea of what a good condition is in the dif-

ferent lines of business. Do we know what the turn-over of merchandise and capital as well as the relation of outstandings to these items ought to be in the different lines of businesses or do we apply the same rule to all statements that come to us for observation?

These to my mind are very important questions and are going to be vital in our understanding of the credit basis of different concerns during this period of re-adjustment.

Failures will probably increase. In Canada there were in 1913 1230 and 639 in 1918. Many of you have forgotten there were such things as failures in the past years. We thought we could extend credit to anyone and come through with it.

During this re-adjustment we are going to have failures. I am not pessimistic—in fact, I am optimistic, and I am going to keep my optimism—but as credit men we must eliminate the men who are going to be failures. We had better eliminate these men when we can get seventy-five cents on the dollar than wait until we can only get twenty-five cents on the dollar.

I think we are going to find a very decided change in our merchandise conditions, now that the war is over. The army training is going to have a stabilizing influence. The percentage of trade changes is about 95 per cent. every fifteen years. As you go down the street you do not find the same merchants as you did ten years ago. Some fellows have gone out of business; some are now working for others; some have died, etc. We have a rapidly changing personnel of merchants.

Speaking of changes which take place reminds me of an incident that happened in London. I made a very hurried trip to Europe—spent four days in London and three days in Paris. While in London it occurred to me that here was a chance to get a pair of London-made trousers. I asked a tailor, "Can you make me a pair of trousers so I can have them when I get back from Paris in three days?"

He said, "Yes, and they will cost you one pound one shilling."

"I am staying at the Hotel Cecil, and when you get the trousers done, you can take them over there and

Grand Rapids Butchers Supply Co.

JOBBERS OF

Coolers and Market Fixtures

Casings, Spices

ALL KINDS OF TOOLS AND MACHINERY

Everything the Butcher Requires

317-319 BOND AVENUE

(Near Court House)

Citz. Phone 1375
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GRAND RAPIDS, MICH.

Michigan Hardware Company

EXCLUSIVELY WHOLESALE

Corner Oakes Street and Ellsworth Avenue, Grand Rapids, Michigan



WE gladly embrace this opportunity to thank our customers for the generous manner in which they have patronized us during the critical year now drawing to a close and to assure you that the broad policy which has proven so satisfactory to ourselves and hope it has to our customers in the past will be continued in the future. We shall make an effort at all times to carry a full and complete stock, so that we may be able to fill all orders the same day they are received. We look for a strong and increasing demand and a great scarcity of goods in the hardware line during 1919 and do not propose to penalize and inconvenience our customers by scanty buying on our part for fear of lower prices, which, in our opinion, are a long way in the future.

W. A. McIntyre—Eastern Michigan Territory.
W. J. Klein—Southern Michigan Territory.
A. Upton—Northern Michigan Territory.
V. G. Snyder—North Central Michigan Territory.

E. F. Goebel—South Western Michigan Territory.
R. J. Nichol—Central Michigan Territory.
M. J. Kiley—Western Michigan Territory.
J. T. Boylan—City.



Michigan Hardware Company

Exclusive Jobbers of Hardware and Sporting Goods

Established 1912

get your money; I'll leave the money at the hotel for you."

"Oh, no, that won't do," he said. "If you want these trousers you pay for them now."

"How do I know that you will be here when I return?" I asked.

"Well, young man, my family have only been doing business here for 125 years, and I think we will be here when you get back." (Laughter)

Question from audience: Did you get the pants?

Yes—I met his terms and got the pants.

This war is going to stabilize things in a wonderful way. Do not forget that these men in the army have learned order, precision, organization and a great many things they did not know before and that they will put them into their daily life and make themselves felt in the business world much more than we realize.

We must not forget that the indemnity we are going to ask Germany to pay is going to stimulate economy and thrift.

The French people are the thriftiest in the world, partly as a result of the indemnity placed upon them by Germany at the close of the Franco-Prussian war.

We must eliminate, so far as possible, all waste. We have some tremendous wastes in this country. We do a lot of things in the way of service which is unnecessary. We are spending money for many unnecessary things and the re-adjustment will show some of these items in the waste column.

There is a fellow in Pittsburgh by the name of Shaw—Fire Waste Shaw they call him, because he has made a specialty of studying waste by fire. He has sent me some figures in regard to waste by fire.

A recent year's record shows that Glasgow had a loss of \$325,000 by fire, while Boston, a city with less people, lost \$2,000,000 by fire the same year. Do not forget that that money is all wasted and we must save it if we are going to meet new conditions.

Michigan has a loss per capita of twenty times what Holland has and nearly eight times what England has. If we had the right construction, the right kind of education and the right kind of laws, this waste wouldn't be so large.

The credit men are the people to bring about reform and save this unnecessary waste.

Incidentally, we must also give some attention to the matter of insurance on stocks. Is our insurance adequate for the present high level of values? Is our insurance policy properly written?

We have just had occasion to know that the "Iron Safe Clause" which has been in our policies for some time prior to the last law enacted, made the policy voidable, but the law has made the policy void. A case has come to our attention where the merchant had a \$3,000 stock which was covered by a \$1,000 insurance policy, and he may not get a cent of insurance because he did not have an inventory and keep it in an iron safe.

We have all agreed that we should

make good character one of the fundamentals for credit, but I am inclined to think that we have not taken it as seriously as we should.

Let us give character the place it deserves; let us be concerned with the fact that it not only ought to be one of the essentials in obtaining credit, but during this re-adjustment period, let us give it the real place it should have in our consideration of the extending of credit.

Also we must give more attention to mercantile reports and we must insist on proper reports from mercantile agencies. We must not be satisfied with a report based on conditions of the past. They must give us better reports and it is very apparent that they cannot give us better reports without spending more money; they cannot spend more money gathering information for us unless we are willing to pay more for the service they are rendering. Therefore, let us start a campaign for better and more complete reports.

Another thing is to know more about the costs of doing business, both in our institution and in the institutions to whom we are extending large lines of credit. This applies particularly to credit extended to manufacturing concerns, where there is still a total lack, in many instances, of a definite knowledge of what it costs to manufacture or produce the different items in the factory.

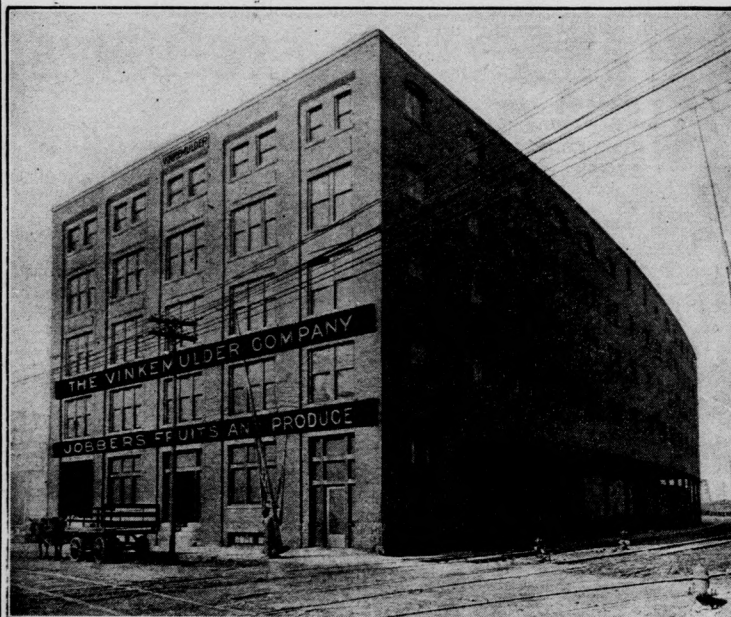
In this connection, we have probably all of us known of instances where the manager of a business is reluctant to put in a cost system and finally found to his surprise, after the system had been adopted, that some of the items were sold at a loss while others which were "fillers in," so-called, have been in reality the items on which a nice profit was made. Therefore, know costs; know that your credit customers know their cost, so that credit may be extended to these businesses operating on a basis of known earning power.

In closing, I want to say that I think the credit man to-day has one of the biggest burdens to carry. The credit man must know conditions so intimately and have so full a knowledge of the business of the people to whom he is extending credit that he can, as suggested above, eliminate early in the game those customers who are doomed to disappear. It is the credit man who must eliminate the poor merchandiser and careless manufacturer, and still at the same time have the knowledge which equips him to extend credit intelligently to those dealers whose methods and knowledge of their business assures their coming through the re-adjustment period successfully.

In conclusion, and above all else, let us resist from any attempt to unload merchandise before the decline, but continue to merchandise on legitimate lines and realize that this is the time when the business world, and particularly the credit end of the business world, demands men with cool sound judgment and a large amount of nerve.

The Vinkemulder Company

GRAND RAPIDS, MICH.



WHOLESALE

Fruits and Vegetables

OF ALL KINDS



**A Glimpse of our Banana Department where
System, Accuracy and Service Counts.**

**NO ORDER OR SHIPMENT TOO LARGE OR TOO SMALL
TO RECEIVE PROMPT AND PAINSTAKING ATTENTION.**

What Is the Situation in Your Store?

There are two basic reasons why you as a retailer are in business. One reason has a selfish basis, inasmuch as it directly affects you and you alone. The other must be viewed from the standpoint of the public upon whose patronage you must depend for the success of your enterprise.

From your standpoint you are in business for the purpose of making a profit—not a bare existence—not merely interest upon your investment—but these topped by a reasonable and satisfactory return as well.

The only interest which the consuming public has in your business lies in the service afforded them, the members of the public, by the existence of your store.

The public is not interested in making you profits. The principle of every man for himself holds absolutely good. If you render service to the people of your community in the shape of merchandise, prices, quality, assortments, and the other ramifications, that is the extent of the public interest, fundamentally speaking, in your store.

Phrasing it differently, the only excuse which your store has for existence, viewed through the eyes of the public, takes form in the things which your store will do for said public.

Retailers occasionally bemoan the fact that the people of their community do not appreciate what the store means to them. In many of these instances the retailer himself is almost wholly at fault, inasmuch as he was not taken the necessary action to place his store before the trade in the right light.

Service covers a multitude of things. It considers and comprehends not alone the question of merchandise delivery, extension of credits and winning store atmosphere. In addition it includes the stock which you carry; its relation to the requirements of the public which you serve, the manner in which the goods are priced, the way in which the wares are called to the attention of the people in your community; the degree to which they are made easily procurable through utilization of modern merchandising methods; and many other things. Properly interpreted, the much overworked term "service" when considered from the basis of the retail store is truly comprehensive in its breadth and scope.

It goes without saying that the successful store is the one in which service to the public and profits to the owner are properly balanced. Excess service coupled with too small profits spells partial if not entire failure. Profits, if the element of service to the trade is lacking, do not materialize readily. A healthy balance is absolutely essential.

It is a fact that the situation existing at present is one which affords exceptional opportunities for profits, without in the least venturing into the forbidden and unpatriotic ground of profiteering.

It is a further fact that far too many merchants in the smaller centers are actually throwing away good

money, day after day, through failure to appreciate the real value of their merchandise.

In other words, through carelessness, indifference or plain laziness, they are actually selling merchandise much below replacing values. Obviously this is not good business practice. There will come a time, sooner or later, when recessions will take place. This time will come after these merchants have disposed of their present stocks, on which they have sacrificed profits, and have replaced these present stocks with high priced merchandise.

The consuming public will not, when the turn does come, be so filled with altruism as to pay you, Mr. Retailer, more for wares than the same can be bought for elsewhere. This means you will have to follow the downward trend of the market. It will mean losses, more or less heavy, the degree being dependent upon your stock.

If, in the past months and at the present time, you have thrown away and are throwing away profits which were and are rightfully yours, where will come the sinking fund needed to tide you over during this future period, the time of approach of which cannot be forecast but which is assuredly coming sooner or later?

Babson's Reports recently sounded a note of warning along this very line. Read it. Think it over. Apply this reasoning to your own business. Be ready for the turn of the tide when it comes. Otherwise you may find yourself floundering, commercially.

The warning referred to reads thus: "We urge clients who are interested in retail trade of suburban or rural districts which are in competition with city stores, to heed the following. Paradoxical as it seems, the country store is able to undersell the city store because it has a slower turnover of stock. The situation is brought about by the continuous rise in prices. This is all very well while prices continue to go up, but when the trend turns downward, the country retailer is going to be placed in a bad position. There is no law to compel him to keep his goods up to the market price, but competition will force him to reduce his prices when the general decline comes. Merchants who are now taking the profit which accrues from the appreciation in the value of their goods, will have a reserve which will offset the eventual loss in inventories when commodities decline. Unless merchants are careful now to mark up their goods close to replacement values and regardless of purchase prices, they will have no gains to offset the losses which must later be taken. This, of course, applies to all classes of trade, but especially in suburban and rural communities where the turnover is necessarily slower. This point should also be taken into account in granting credit."

Does the proper relationship between service to the customer and profit to yourself exist in your store?

If not, why not remedy the situation while the opportunity is open?

Three Best Sellers

Guaranteed by the Name Douglas

Made from selected grain by a special process.

Douglas Corn Starch
One Pound Net
Douglas Company
Manufacturers of Corn Products
Cedar Rapids, Iowa, U.S.A.

For Salads, Shortening, Frying.

Douglas Oil
ONE GALLON NET
Made from the Heart of the Corn alone
For Best Salads and Better Cooking
DOUGLAS COMPANY
CEDAR RAPIDS, IOWA, U.S.A.

The giant Douglas plant, situated in the heart of the corn belt, commands the finest grades of corn where it is grown. It goes straight from field to factory to be converted by improved methods into these special Douglas products.

Douglas Gloss Starch
REG. U.S. PAT. OFF.
ONE POUND NET WEIGHT
Blends with Fabric, gives elastic finish, doesn't stick.

Standardized by National Advertising

This inimitable quality and the name which designates it is being popularized and standardized nationally by a selling campaign in leading publications of the country.

Such popular mediums as the Saturday Evening Post, Ladies' Home Journal, Good Housekeeping, Pictorial Review, Delineator, Designer, Woman's Magazine and many others have been selected to tell the preferred trade of America about Douglas Oil and Douglas Corn Starch.

This means that about 10,000,000 of the best and most prosperous homes in the U. S. A. are learning to ask for Douglas when they buy oil or corn starch. For this 10,000,000 is actual circulation of the Douglas List of magazines and weeklies. The actual number of readers is many times more.

Douglas Oil

Douglas Corn Starch Douglas Gloss Starch

Thus you must be ready to fill the orders of your customers with these three Douglas specialties. You must have them in stock or be obliged to lose business.

Your regular jobber has them in stock or can get them for you. Don't delay—you are the loser when you can't supply the Douglas brand.

DOUGLAS COMPANY, Cedar Rapids, Iowa
Manufacturers of Corn Products

THE STORE ON THE RAFT.

Early Prohibitory Laws Which Did Not Prohibit.

Written for the Tradesman.

Jerome Sardone grinned when he heard the news.

"The state has gone for the Maine liquor law," Jim Fessenden had told him, and he (Jerome) kept the only store in the region of the river. Naturally he sold liquor to the woods boys, and naturally he was opposed to the new legislation that put the ban on selling intoxicants.

"It's no go," said Pete Romer, the drive boss. "We can't get along on the drive without our drinks."

"Nonsense," Mr. Boding, the lumberman, assured him, "I'm from Maine, and I know the drive there is run by sober men and nobody the worse for it."

"I don't believe it," snapped Romer. "Why, how'd you think men can wade knee-deep in cold water and not get their death without something to warm their insides. Half the crews'll die of lung fever before the driving is done, you see."

Yes, they would see. Mr. Boding was strong for temperance, although his own crew were oft times under the influence of the brandy and rot-gut they fetched to camp from Sardone's grocery. The Maine man felt well pleased that the Michigan legislature had at last seen fit to enact the "Maine liquor law."

"I'll show 'em" grinned Sardone, the storekeeper at Branch Run.

"What will you do, Jerome?"

"Uncle Sam owns the river don't he?" winked Jerome.

"I hadn't thought of that, but I guess he does," agreed the second speaker.

"In that case the state can go hang," jeered Sardone. "I'll show 'em, yes, I'll show 'em."

After that Sardone and Romer, the drive boss, were seen in earnest talk under one of the trees that grew at the corner of the grocery.

"Bully for you, Jerome," voiced Pete Romer as he took his departure. "I wouldn't dare undertake to drive logs on cold water drinks. Your plan'll work I believe, and the day is saved."

The grocery building owned and operated by Jerome Sardone was a small affair of one room, sixteen by twenty. Soon after news of the passing of the temperance legislation reached the woods Jerome began the building of a raft. This he made by lashing many dry pine logs together, planking the upper surface with lumber from a nearby sawmill.

Onto this float the grocery was one day conveyed by means of rollers and a crew of willing men. Once afloat Jerome ran up the United States flag and shoved out into mid-stream. Men poled the contrivance to a small sandbar about half a mile below his former site.

That night Sardone's store was again open for business. He had purchased a barrel of brandy of a Frenchman who was anxious to dispose of the stuff which he had accepted in liquidation of a debt.

Soon the store on the raft was receiving customers, many of them being Indians and downriver halfbreeds, who inherited a very strong desire to wet their whistles.

More liquor was sold than ever before. Jerome was careful to secure a Government license. He said the state could whistle for aught he cared. Whether it whistled or not the state officials seemed to not note the unending stream of thirsty woodsmen bound for the store on the raft.

After a few weeks the stream decreased and Jerome decided that it would aid business to make a move. He floated down the stream several miles, anchoring at a spot that could be easily reached by much of the up-river travel.

The merchant had used several canoes to take care of his traffic at the sandbar. Soon after making fast in midstream at the new location there seemed a falling off in the stream of customers. Some there were who came to trade in groceries, mittens and woolen goods, very few for wet supplies.

"Wonder what the deuce has got into the folks," grumbled Jerome.

"The temperance idee's soakin' in mebbe," chuckled old Len Rootster, the trapper, who overheard the storekeeper's remark.

Don't you think it," growled Sardone. "I know better'n that. Why, up on the sandbar I had a lot of whiskey trade, now I don't get much but dry goods and eatables, and there ain't no where's near the profit on such things."

"No, I reckon not. Mebbe ye watered the whiskey too much, old man?"

"That's something I never do."

"My eye, but what a liar you've gotter be," chuckled the trapper.

Finding his trade falling off each day Sardone soon unloosed his float and went down several miles to another convenient point. Here he located his store and waited. Old Indian Jake was one of his first customers.

"You don't keep's good lick as you usen to," said the old halfbreed, licking his lips over a drink, then smelling the mug.

Another month and Jerome Sardone became disgusted. His liquor trade fell to almost nothing. Why was it? Again old Jake came out to the store on the raft, his grimy old face shining through the wrinkles.

"D'ye wanten know what's the trouble, Jerome?"

This after the river merchant had treated his customer liberally.

"That's what I'd like right well to find out," growled Jerome. "The trade has dropped to almost nothing, from what it was when I first started in. It can't be that everybody's quit drinkin' to please the legislature."

"No, that aint it, Jerome," grinned Jake; "It's 'cause you've got too much opposition."

"Opposition? What d'ye mean?"

"It aint two miles right across to Four Mile Creek; then there's the Half Way House, five miles above,

all as you know on the main traveled road—"

"Oh, yes, all them places, but they must be dead as nuts since the Maine law went into effect."

"Wal, yes they was for a while. Byrne by, however, Steve Larue came up from the Mouth and put in drinks at Four Mile. Soon a'rter another feller took the Half Way House and he's sellin' good whisky fur half what you ask for it. I reckon that's somethin', eh, Jerome?"

"The satan you say!" gasped old man Sardone.

"Yes 'n' up ter ther Forks is two saloons runnin' full blast—"

"But the Maine law? How'd they dare—"

"Dare nothin', Jerome. Why, they's all laughin' in their sleeves ter think old Jerome's sellin' lick on the sly while everybody else sells it on every public road at almost every four corners. Maine law be darned. That didn't last a month. Nobody pays attention to that any more. The hull state's slingin' free whisky to beat the wind!"

All of which was true.

The law proved a dead letter, and for the years that it was on the statute book Michigan was a decidedly wet state, unlicensed and in a way dishonored.

Here had he (Jerome) been keeping under cover, running his drink shop on U. S. territory in order to evade the prohibition law of the sovereign state of Michigan, losing much money, too, while others reaped the profit.

That was long years ago. All the actors in that backwoods drama have long since passed to their reward and Michigan has another "Maine liquor law" on the statute book that seems to be water tight; in truth, a prohibitory law in fact as well as in name. Old Timer.

Clerks Who Are Investments and Not Expense.

The thought and attention that the merchants of the country have given to employment has been a very excellent thing. The former ruling of the Council of National Defense against extra people led many to think for the first time of the quality and kind of work given, rather than of the number of people that might be employed.

Now that the Christmas rules have been repealed and everything points to a heavy volume of Christmas trade, it is hoped that the interest in the kind of employe, rather than the number, will not be lessened. Why not look upon salaries and wages as investments instead of expenses? The returns on an investment in the right kind of personnel should be commensurate with the amount invested. A merchant invests in merchandise, and counts very closely what return he will receive. Too often in engaging people, instead of thinking of it as an investment, for some, it is, "How little must I pay?" It is encouraging that the tendency everywhere is to think as never before of the importance of this matter, and to engage employes

not only for the day or for a busy season, but to obtain good material for future promotions, to find people who will be valuable enough to train and develop. Such people are investments not expenses, and some day all of us will look upon it this way.

Even before the ruling of the Council of National Defense, there has been a tendency to use during the busy selling season many people from other departments who are not so busy at this particular time. A leading store in New York has trained a reserve force of about 200 people from non-selling departments who can be called upon in an emergency to the extent of seventy-five at a time. The following sources have proved available for this purpose: Merchandise Manager's Offices, Buyers' Offices, Manufacturing Departments, Supply Department, Foreign Office, Department of Repairs, Interior Decoration Department, Employment Office, Window Dressing Department, Department of Training, Receiving Department, Correspondence Department, Mail Order Department, and Comparison Department.

Training is given to this reserve force as follows:

1. Instruction in Store System two lessons.

2. Salesman. One lesson dealing with the problem of how good service may be given when sales are many and must be handled quickly.

Another store in the Far West early in the fall started classes for the stockpeople. From this group the educational director selected a number of the most promising to comprise a junior salesforce. This forms a contingent force which can be called upon at any time for special sales. Two other stores have what they call a "Flying Squadron" composed of people from non-selling departments who are specially trained to be available at busy times.

Emphasis must be put on some training if this plan is carried out with the non-selling forces, specials and new people. If the merchant looks upon training as necessary, it will help to develop in the employees a professional viewpoint, which will make them realize the importance of their work.

Lucinda Wyman Prince.

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We Have Built Up Our Business by Handling Quality Goods and Furnishing Unequalled Service

Ever since our business was established, eighty-one years ago, it has been our aim and our ambition to have our goods and our service equal every expectation that is implied in the use of the words "Quality and Unequalled." We consider there can be no higher aspiration than to so individualize our business that it will truly represent and stand for the highest ideals in merchandising methods and practices.

In pursuance of this policy, we have built up a permanent good will which we consider equally as valuable as any of the more material elements which go to make up our extensive business.

The length of time our customers retain their connection with us and the constantly increasing volume of their patronage are decisive proofs, in our estimation, which definitely determine the correctness of our position.

Fully convinced that efficiency is only another word for service, we are constantly adopting the most modern methods and bringing into active service in our institution young men full of energy and enthusiasm, with a view to not only perpetuating the good name we already enjoy, but to augment it by years of faithful service and constant endeavor by men carefully trained to revere the sturdy honesty and progressive spirit of the venerated founder of our house and his successors.

We gladly avail ourselves of this opportunity to express our appreciation to the trade for the generous patronage accorded us and to express the hope that it may be continued in unrestricted measure so long as we are worthy of same.

If the past is any criterion—and we have always insisted that the only way to judge the future is by the past—the eighty-one years which have elapsed since our house was established have given us an accumulated knowledge of the hardware business and an intimate acquaintance with the trend of market conditions and tendencies which enable us to be of peculiar service to our customers.

Square Dealing---Honest Values---Good Service



The Selfish Head of a Selfish Organization.

Written for the Tradesman.

Samuel Gompers, as noted in last week's Michigan Tradesman, has thrown aside his cloak of patriotic camouflage and now stands in his true colors—the selfish head of a selfish organization. This was done when he said at the Pan-American labor congress in Texas that labor organizations would seek to retain all advantages of higher wages and shorter hours gained by the war. He is further quoted as saying that, now the war is over, labor will fight for its rights. Thus do chickens come home to roost. The administration has hatched out through its political incubator a choice brood of hawks. There is a task before the Nation and that is to hammer into the heads of the union labor element the fact that wages—the income of the toiler—the same as interests and profits—the income of the investor—are regulated by the law of supply and demand and not by dark lantern and black jack methods. The end of the war has brought to an end extra dividends out of war profits and any one who has given the matter any thought realizes there is ahead of us a period of cheaper money and lower interest rates. Just as surely as interest on capital will be regulated to a peace basis, so will wages approximate the scale which prevailed before the great war began. The law of supply and demand applies equally to capital and labor. If there is to be prosperity, industries must be kept in operation and mills and factories can only be kept busy if they may manufacture articles at a cost, plus a fair profit, which attract buyers. The price of labor is the chief item governing the cost of materials of manufacture, as well as the cost of operating the plants. The theory, therefore, that high cost materials and high cost labor can continue in time of peace is fallacious. Labor should not be misled regarding the truth, although it can easily be seen that Gompers will make a stab at it in order to retain a cushion chair job at good pay. If this were not his object, with his knowledge of conditions and recognized intelligence, he would wisely counsel union labor to co-operate with capital in the re-adjustment for the benefit of both and for the benefit of the Nation at large. Money will not be put into new structures so long as the cost of production is maintained on a war basis, for capitalists realize such structures must be reared later on the lower basis peace is sure to bring. So it goes all along

the line of industrial endeavor. Upon a prompt and sensible adjustment of wages depends very largely the welfare of the entire country.

As "the people pay the freight," it would not be amiss if some steps were taken to check the wasteful extravagance of the Government in its use of paper, labor and printing ink in conducting Liberty loan campaigns. Tons and tons of paper have been absolutely thrown away through lack of a systematic handling of the campaign. Who pays for this waste? The cost is either taken from the proceeds of the bond sales or from appropriations. In any event it must be paid eventually out of the pockets of the people through taxation. An illustration of this waste is cited by the Chicago News. Early in November there came to that paper in one day twenty-nine envelopes marked "Official business," bearing the same warning against private use, bearing identically the same address, wording and written in the same hand. The contents were also the same, the whole twenty-nine containing each one small paper shield printed in red, white and blue bearing the legend, "Buy More Bonds." Thus the mail carrier had to deliver twenty-nine letters where all could have been sent in one envelope. This, of course, would seem a small matter, but where it is spread over the immense area covered by Liberty loan campaigns it would mount up in the aggregate to a large amount of wasted labor and material. Economy should be practised in governmental affairs as well as in a private corporation.

Under the circumstances it is not at all strange that there should be a bear movement in the stock markets. As the New York Journal of Commerce says, cancellation of Government contracts is producing a very much more serious attitude in business circles than was expected. According to authoritative factors in the trades most directly affected, the amount of these cancellations is now variously estimated at from \$1,500,000,000 to \$2,000,000,000. These figures are increasing from day to day and promise to produce derangement and extreme caution in several important directions. Such cancellations have been thus promising to occur the moment the war might end. In 1914, due to the derangement of international commerce we lost a vast amount of business, and the recovery was not complete until about the middle of 1916. What we recovered was a different class of trade. War business displaced that of peace and all through 1917 and 1918, as the

percentage of our labor and invested capital became larger and larger, prosperity became more and more dependent upon the continuation of war trade. It is entirely natural that cancellation of war orders should be keenly felt. No one should disapprove the speed which the Government is showing in stopping the war production which is no longer needed and in demobilizing the war industries. The difficulties to be encountered and trade losses sustained would not be diminished by procrastination. In fact, a quick demobilization should restore prosperity much more effectively than a slow one, because it will be more certain to reduce costs toward normal and restore the efficiency of labor. A rapid demobilization means throwing many war workers on the labor market and this should have the same effect as a rush of liquidation in the stock market has upon inflated prices of stocks.

The retirement of Secretary of the Treasury Wm. G. McAdoo is a distinct loss to the Nation. Some of his policies have been severely criticised in the columns of the Michigan Tradesman, both by Editor Stowe and myself, but that is no reason why he should not receive credit for more American manliness than it was believed he possessed. In his capacity of Treasurer he became a man of quick, intelligent action with the courage of his convictions and the Nation owes him a great debt of gratitude for his administration of the financial affairs of the country. His resignation—whatever the cause—has placed him on a higher plane in the estimation of the people than if he had taken advantage of the power he possessed and became President of the United States through the upbuilding of a political machine. The real reason for Mr. McAdoo's resignation was not revealed in the correspondence between him and his father-in-law, but it is almost universally believed that Mr. Wilson has added another stupendous blunder to his growing list of mistakes.

The War Industries Board has announced that the furniture conservation schedule which was to go into effect Jan. 1, 1919, has been rescinded. This action, it is stated, was taken because there no longer exists the pressing and imperative necessity for the conservation of materials, labor and transportation for strictly war needs. It is believed that the freeing of the furniture industry from conservation restrictions and the raising of the barrier against the semi-annual furniture exhibits which are a feature of the furniture trade, announced by the War Industries Board, will enable the furniture industry to get back quickly to a normal basis. The schedule just cancelled applies to the manufacture of bedroom, dining room and upholstered furniture, chairs, parlor frames, extension, library, parlor and bedroom tables. Active patterns were reduced 50 per cent. and no new patterns were to be produced during the war. Beveled mirrors were eliminated, bedroom mirror plate reduced 25 per cent. and

the manufacture of dining room arm chairs and toilet chairs discontinued. Metal ornamental tacks and nails, metal ornamental trimmings and metal wheel casters were also eliminated. And there were detailed instructions for packing furniture worked out with a view of saving transportation space and lumber.

The War Industries Board has also taken another important step in rescinding the entire "preference" or "priority" list under which essential war industries were given preference in the matter of shipments, and the classification of industrials as essential or less essential to the winning of the war is thereby abandoned. The effect of this cancellation will be to divert to civilian needs on an equitable basis vast quantities of materials in the obtaining of which the military programme of the Nation had prior claim.

Paul Leake.

At the Cashier's Window.

In their haste to make their deposits, frequently customers will forget to endorse their checks and are sent back by the teller to the writer's desk. When they come back to the window they often try to break back into the line, which annoys and inconveniences other customers. For the teller to unlock his window and offer pen, ink, and blotter, takes up too much time.

One bank overcomes the difficulty by fastening a small metal shelf at the side of the teller's window. The shelf is even with the customer's elbow and is about a foot wide. Nothing but a blotter appears on it. When a forgetful customer arrives in his turn the teller extends an extra fountain pen that he keeps for the purpose and thus the line is kept perfect and no time is lost.

The shelf also keeps the line formation on the right-hand side. It does not, moreover, encourage people to wait until they are in line before endorsing their checks, because no pen or ink offers itself until the teller extends his pen.

Clarence T. Hubbard.

Meet Your Enemy Out in the Open.

He has traded on your indifference. He has profited through your silence—this mail order wizard who charms away the dollars of your customers.

While you were saying nothing he cried from the house tops. He pointed the finger of scorn at you and you pretended not to notice him.

He lied about you, and you failed to speak for yourself. Your own silence condemned you in the minds of many.

Don't keep silent any longer. Meet him out in the open.

Advertise that you will match his prices and beat his merchandise.

Tell your customers to bring their orders in, all you ask is a chance to figure on them.

You can do it. Hundreds are doing that very thing and making great progress.

Study his advertising. Be the best posted man in your community. Consult your jobber. He can help you. He should help you.

It's up to you—quit or fight.

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Acting in these capacities, the trust company not only protects the properties of the estate after the death of the testator, but it constantly endeavors to make them yield a larger and more certain income for beneficiaries.

What better safeguard can you bring to your Estate than this "collective" experience, ability and sound judgment?

Our officers will gladly discuss these matters with you confidentially.

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WAR HAS INVIGORATED U. S.

Many Problems Now Press for Immediate Attention.

We have paid off practically our entire debt abroad. We have loaned to foreign Governments approximately eight billion dollars, I believe, and we are still lending. Instead of sending abroad great amounts for interest and dividends, as we did prior to this war, we shall, in the future, be receiving from abroad, in interest on National debt alone close to four hundred million dollars annually. Have you answered yourselves, I wonder, the question as to how these great interest payments, and how gradually the payment of principal may be made to us? It cannot be in gold, that we know, for the total annual production of gold in the world, outside of the United States, would not suffice even for the interest charge. It cannot be by trade balance if our exporting business develops as well as we all expect. We have, for many years had a balance in our favor in foreign trade, and we hope to enlarge it rather than to see the balance change. Except as the trade balance works against us there will be no surplus to apply against interest and capital payments. There would seem to be but one way out, that is by extending credit to the world in increasing amount. We will have to capitalize the interest payments and re-invest that capital abroad, and if we are to extend our exports, we will have to take their evidences of indebtedness, as represented by bonds and stocks, in return, and will have to follow England in the course that she has long followed of steadily increasing foreign investment. In short, it is clear that we will never get our pay in the sense of physically taking back what these countries owe us. As one economist has expressed it, we are out in the world to stay because we can never get our belongings home.

It is the problems of the re-adjustment period—that period when our industries turn from the manufacture of war material to the necessities of peace, when labor halts and waits the call to a changed employment and when the chart of finance is laid that points our course for the years to come—that to-day demand our attention. These problems now presented for solution are just as much greater than problems presented after other wars as the number of men and the amounts of materials and money used in this war have been greater than those used in other wars. The longer time in which our Allies have been fighting has also given them a longer period to prepare for peace. England, for instance, has appointed fifteen main committees and eighty-seven sub-committees to consider the problems of the re-adjustment period, and she has appointed a Minister of Reconstruction, with a seat in the British Cabinet. She is investigating after-war problems as relating to war materials, credits, shipping and many other branches of trade, not only in

England itself but in every part of the British Empire.

France, determined as she is to break away from German industrial bondage and control her own lines of industry, has made broad plans for the establishment of a merchant fleet, for the establishment of chain banks and for materially expanding the scope of the national office of foreign commerce.

Japan has taken long steps to extend her banks and banking agencies throughout the world and to arrange for colonization in her foreign countries.

Germany, with her characteristic "super-efficiency," has apparently been making more strenuous preparations for the era of peace than any nation on the face of the globe. Plans have been most carefully laid for the investment of capital in foreign countries, and the sums expended in recent months to exhibit samples of German-made goods in Constantinople and Sofia and other cities of the Central Powers are indicative of the course planned by Germany for the development of her commerce throughout the world. Fortunately, most of Germany's plans, as we know them, have been upset by her defeat. Now she has just cause, indeed, to be worried about her future supply of raw materials and how she is to pay for them. Through the loss of Alsace-Lorraine she will lose her former favorable manufacturing position. Her shipping industry has completely broken down. It is well to remember, however, that, so far as we know them, the methods by which Germany has planned to tighten her commercial grip upon the world are just as ruthless as are her military campaigns inhuman, if given half a chance, her government may be expected to use the railroads and the steamship companies to aid her manufacturers to break down legitimate competition in foreign fields, and a renewal of her policy of using foreign countries as "dumping grounds" may be certainly expected.

As we study the preparation of other countries to meet the problems of the re-adjustment period, one fact stands out foremost: The personnel of their commissions, carefully conceived, is drawn from industrial, economic and financial circles. Such men as do come from Government bodies are few, but are usually expert in the line of endeavor to which the special committee is to devote itself. There seems to be a movement in our own Congress to give study to reconstruction problems, but the movement apparently contemplates the drawing of the members of the American committees from Congress itself. If there has ever been a time in all America's history when she needed expert and competent advice it is in this hour of reconstruction. The problems involved in the demobilization of our armies, in the transition of factories from war to peace industry, in the return of privately owned property from Government management and control, in the establishment of an American merchant marine, in the sane deflation of

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our currency, in the question of price control, in providing for the establishment of credit that will permit the wheels of American industry to turn on orders from foreign countries, in the great labor problem, all these problems and many more involved in the re-adjustment are too difficult of solution, and the proper solution is too important for us to rest content while they are juggled with by committees of busy Congressmen, whose endeavors, while patriotic, can not be considered expert.

Demobilization of war industries is indeed, a bigger problem than demobilization of the army. Some progress in the solution of this problem has already been made. Contracts not yet started, and some others involving the manufacture of material quickly consumed in war activity, have been canceled; overtime work has largely been stopped. In many cities co-operation between factories which are discharging men engaged in producing war material and factories which are busy on standard materials, where vacancies exist, has been established with good effects.

It is obvious that our future prosperity demands the establishment of an American merchant marine. Will these ships be operated by a Government-controlled corporation, or will it be found desirable that they be turned to private ownership and control? Will the Government follow the practice of England and Japan and France and take definite steps to encourage this great merchant fleet? Will our laws be so revised that ships carrying the American flag will be on a competitive basis with the merchant fleets of the world? These are problems which must be answered within the coming year.

I referred to the necessity of America's investing in ever and ever larger amount in foreign countries. That movement must start at once if American industry is going to receive the advantage of foreign trade, a trade that, at the outset at least, must take place by reason of the fact that foreign countries, generally, will be forced to look to America to furnish raw materials for their home industrial development. The problem as to how these credits are to be established is of great importance, as upon the solution thereof will likely depend the course of America and Americans in world thinking. Whatever is purchased from America producers must be paid for by credits established in American banks. It cannot be arranged through the shipment of foreign gold to us, for we already have too great a proportion of the gold supply of the world in our hands. It cannot be arranged through trade balances, for foreign countries must have raw materials, and other supplies, too, promptly, and we hope that the trade balance will not move against us. It must be done, then, through foreign loans made in this country. There are three ways in which these loans can be made: First, a corporation or municipality could borrow from its own Government, which would be

quite possible in the paternalistic era of to-day. The foreign government could, in turn, borrow from the United States Government, and the latter could issue securities to its own people; but that method, to my mind, if extensively used would be deplorable. It would foster in America an ingrowing development. We would not be thinking internationally at all if the United States Government were to adopt that method of financing foreign needs. Or, second, foreign governments could sell their obligations to American bankers, who could distribute these foreign government securities throughout the United States. We are going to take the securities of foreign corporations and municipalities and States all the world over and distribute them directly to investors throughout the United States. If the time comes when such bonds begin to flow here in quantity, we can expect that the stocks of these foreign corporations will follow and be listed on the New York Stock Exchange.

The last great problem which I will mention is labor. Except as we can find its solution, we have much to fear for the future. Just as there must be demobilization of the army, demobilization of industry and deflation of currency, there must be demobilization and deflation of labor, for it, too, has been mobilized and inflated during the war. It is neither sane, nor is it possibly economic, that wages such as have been paid in shipyards, running as high as \$200 a week, should be paid under peace conditions, when American industry is competing with the world. It is not only likely, it is certain, that many men, not only laborers but manufacturers, will be obliged to work for smaller incomes in the future than they have during the war. This is distinctly a time for co-operation. Manufacturers throughout this country certainly must try to so organize industry that labor will produce enough so that it may earn more nearly what it is getting now than what it received in pre-war times. American farmers, and manufacturers as well, must endeavor by use of specially adapted machinery to produce in larger quantity to the end that there may be more things produced per capita. Labor itself must strain towards heavier production. We all of us wish that there might be more even distribution of the good things of life and, I am certain above everything else, that the leaders and managers of industry in this country feel this way about it.

The only way to better conditions of labor or of capital is by making labor as well as capital more efficient and more productive, to the end that there may be more of everything for everybody. It would seem to me probable that within the next ninety days several hundred thousand men throughout the United States would necessarily be made idle by reason of the cancellation of war contracts. Will this transition take place fast enough so that American labor will not go hungry in the meantime? It behooves the Federal Government,

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\$800,000.00

Surplus and Undivided Profits
\$1,114,390.36

Resources
\$15,030,383.31

THE OLD NATIONAL BANK
GRAND RAPIDS MICHIGAN

Fourth National Bank

United States Depository



Savings Deposits

Commercial Deposits

3

Per Cent Interest Paid on
Savings Deposits
Compounded Semi-Annually

3 1/2

Per Cent Interest Paid on
Certificates of Deposit
Left One Year

Capital Stock and Surplus
\$580,000

WM. H. ANDERSON, President
J. CLINTON BISHOP, Cashier

LAVANT Z. CAUKIN, Vice President
ALVA T. EDISON, Ass't Cashier

the States and the municipalities, because they are the only agencies which can afford to undertake uneconomic expenditures which redound to the public good, to immediately begin building construction and other public improvements which have been held in abeyance by the war. They should not delay action in the hope of being able to do the work cheaper by and by. The possibility of employment by such agencies will form a sponge for the absorption of surplus labor during the transition period and will keep labor supplied with the wants of life, at least, until peace prosperity can call them back to their trades.

The problem of the next few months, which constitute the readjustment problems, are as difficult of solution and are as important as even the problems of war. They demand the deepest consideration and the calmest judgment. This is no time for partisanship; it is no time for political differences, to cloud our view. America, the richest of all nations in natural resources, in railroads, in producing capacity and in gold supply, has before it the possibility of a prosperity such as the world has ever known. It has been invigorated by the war. Civilized countries were never more friendly disposed toward it. I have none of the fears of the pessimist as to our long future. The immediate future is the period which may give us the greatest concern. Let us evidence our patriotism by devoting ourselves to the solution of these problems. Let us accept the obligation of citizenship and devote our minds, trained in business development, to solve the great problems of this period.

C. E. Mitchell.

War Diet and Human Weight.

A statistical report published in the German press and dealing with the effect of war food on the human constitution shows briefly that farmers and their families lost no weight during the war, but that persons living in large cities were affected to a serious degree.

According to Bavarian Doctors, the average person in cities lost about one-sixth his pre-war weight, but in small towns the loss has been only about one-twentieth.

"Self-providers", as farmers are called, lost no weight during the war and this observation applies to both men and women. Among city consumers, however, men lost about one-tenth their pre-war weight and women about one-fourteenth.

Information of this kind reflects, in a measure at least, the close food margins on which the city dwellers in Central Europe have been living. According to the U. S. Food Administration, the situation probably has been more critical among the surrounding nations which Germany has drained of food and it is these newly liberated countries that must have food from America promptly and in plenty.

While the dance goes on the awkward man gets there with both feet.

Advantage of Team Work in Selling Goods.

Always an important one, the question of how best to promote co-operation between the sales and credit departments of a business has become even more so as a result of commercial conditions arising from the entrance of this country into the war. Believing that an interchange of ideas on the subject is one of the best means of promoting the kind of co-operation that is needed, the National Association of Credit Men has just issued a pamphlet containing addresses made recently by three prominent business men of the Middle West. One is a credit man, another is a sales manager, and the third is treasurer of his firm. This is an excerpt from the talk of the credit man:

"Several years ago the point arose in the organization which I represent that we were losing business, especially on new orders, inasmuch as we were delaying shipments of the goods in order that we might secure credit information. At our annual sales meeting the matter was discussed pro and con, with the result that the general manager instructed the credit department to accept the first order from a new customer, on whom we had no information at all, up to a certain point, and in the meanwhile get busy and get our reports and be in a position to handle his future business. This was tried out for three months, with the result that we were not satisfied with our findings, and put this class of business on the following basis: Get information in advance of the salesman.

"The credit manager is in a much better position to get an accommodation before the account is opened rather than after. Does it not stand to reason that the salesman can be greatly assisted if we can get him this information in advance, so he will know when he goes into a new place of business that, should he be successful in landing an order, his house will pass it?

"You may wonder how this information is to be obtained. In the morning's mail three new customers were brought to my attention through cash remittances alone. As an illustration, an old firm sent in their remittance, advising that they had just leased their business to another party, whom they would highly recommend to our firm and asking that we give him the same courteous treatment we had extended to them in the past.

"Watch your demand for catalogues. Whenever a new catalogue is asked for have your sales department pass that order over to the credit manager's desk, so that he may get in touch with this class of prospect. Also make a study of your territory and find whether or not you are selling the more responsible firms. If not, enquire into it, for we will all agree that we are anxious to get hold of the man in an established business and in business to stay."

The salesman, according to the sales manager referred to heretofore, generally feels that the credit man is

Established 50 Years

BUY Diamonds-Watches JEWELRY FOR CHRISTMAS

The HERKNER JEWELRY CO. solicits your patronage upon the quality and merit of their merchandise and the moderate prices given you throughout the store.

Our vast buying power enables us to quote you better values on Diamonds, Watches and Jewelry than you are accustomed to paying for goods of equal merit.

Our holiday stock is the largest we have ever shown and invite your inspection when in the city.

Selection packages sent anywhere in Michigan to responsible people.



HERKNER'S

114 Monroe Ave.
GRAND RAPIDS - MICH.



JOIN THE
GRAND RAPIDS
SAVINGS BANK
FAMILY!

33,000 ☐ Satisfied Customers

know that we specialize in accommodation and service.

THE BANK WHERE YOU FEEL AT HOME

GRAND RAPIDS SAVINGS BANK

WE WILL APPRECIATE YOUR ACCOUNT
TRY US!

Kent State Bank

Main Office Ottawa Ave.
Facing Monroe

Grand Rapids, Mich.

Capital - - - \$500,000
Surplus and Profits - \$700,000

Resources
10 Million Dollars

3½ Per Cent.

Paid on Certificates of Deposit

The Home for Savings

IN these times of changing conditions, new standards of values, complicated tax laws and similar difficulties, hundreds of women have placed their fortunes upon this "great safe ship" Living Trusts. Many now enjoy the protection of this Company because their husbands or fathers, when living, had the kindly fore-thought to devise their estates to this institution as trustee, guardian or executor.

If you are worried, troubled, perplexed, or if you think that your widow may be, why not inquire at the Trust Department and see if your troubles, or her troubles, cannot be lessened here.

Send for Blank Form of Will and booklet on
"Descent and Distribution of Property"

THE MICHIGAN TRUST CO.

OF GRAND RAPIDS

Safety Deposit Vaults on ground floor.

Boxes to rent at low cost.

not his friend, whereas the credit man should be, and often is, as good a friend to the salesman, or even better, than the sales manager. If the two departments co-operate in the proper manner, he said, greater results in the way of increased sales and more business on the books could be secured than if there was a feeling of antagonism between the two departments. He continued:

"Let us see for a minute how this will work out in practice. It is fully as essential to keep established accounts lined up and their accounts paid up, so that more goods can be sold to them, as it is to get new business. It is usually easier to get more business from an established customer than to break the ice with new sales. Hence, if the credit manager would take the route sheets of each salesman on Monday morning, make a list of towns he (the salesman) is going to be in during the week, and give that salesman a list of every account that is past due in his territory, together with the amount that he is willing to pass an additional order for and a statement for the past due balance, with the request that the salesman collect it, it would give the salesman definite information on how far he could go in selling more goods to that dealer.

"Take, for instance, a dealer who has a credit limit of \$100. He is owing, say, \$125, \$75 of which is sixty days past due. It is apparent that the credit manager has stretched the credit limit somewhat to 'let him in' to the amount of \$125, and it is safe

to assume that he would not want to stretch it further to cover any additional order which the salesman might take, unless a substantial remittance against the past due balance is sent in.

"Now, the salesman should realize that he is put in charge of his territory for the purpose of developing the greatest possible volume of profitable business for his house. He should not look upon the collection of past due balances as simply doing collection work, but should regard it as a business-building proposition and realize that it was up to him to secure an additional order when he is in the town. If he is not prepared to do this he might just as well pass up that town, or at least that customer, because any order without a remittance on account to offset the past due balance would naturally either be held up or turned down. I believe that it is good policy for the sales manager of any business institution to give his men at least moral credit for all collections they make, and have them show collections made in a separate column on their sales reports for the week.

"In passing, I might mention another direction in which the salesman can co-operate with the credit department. In many instances the salesman will take orders from accounts not previously sold by the house under some designation other than the owner's name, as, for instance, the Palace Drug Store, the Red Cross Pharmacy, the Unique Hardware Shop, etc. In instances of

this kind it would facilitate the work of the credit department and reduce the expense of securing necessary information through regular channels if the salesman would give the owner's name in addition to the style under which the business is conducted. The reason is that the commercial agencies often rate the name of the owner and not the style under which he operates."

Suggesting other ways in which co-operation might be promoted, the sales manager says: "I believe that a credit manager, when he finds it necessary to turn down an order, should realize that a salesman has worked hard for that order and should write him an explanatory letter, giving brief reasons for his action and offering some condolences that will take away the sting of the refusal of the order. Then again, when a salesman sells a particularly well-rated firm for the first time, the credit manager should drop him a complimentary letter. This will spur the salesman to his greatest efforts with that class of trade and will make him feel that the credit manager is with him.

"The credit manager also should make a point of talking personally with the salesmen, when they return from their trips, about the different doubtful accounts on their territory, getting first their viewpoint and studying their mental attitude in regard to credit, and gradually winning their friendship and confidence.

"Salesmen also should be encouraged to come to the credit man with

information that will be of interest to him. They should also report any change of ownership of a business, with full information as to the history of the new incumbent and, if possible, stating where the old owner is going to locate and whether he is going into the same line of business on some other man's territory or not. This often paves the way for getting new accounts in other towns."

The third speaker emphasized the importance of personal contact between the credit department and the customer, as well as between the salesmen and their accounts. He told of a case in which a dealer had exceeded his credit in it, owing to an oversight in the credit department, and was offering unusual credit terms to his customers in the belief that the selling house was in no great need of money and could wait. An assistant credit man was sent to see this dealer and, after a talk with him, both went among the latter's former trade and collected over \$500 that was due the dealer.

"The results of this trip," the speaker concluded, "in the way of education to the customer and of benefits to our company, have been worth many times its cost, for since that time the dealer has not only given us a larger volume of business, but has, in the main, discounted his bills."

For Nothing.

Girl—I'm going to marry a doctor, so that I can be well for nothing.

Boy—Why not marry a minister, so that you can be good for nothing.

Corl-Knott HATS

For December and January Satin and Straw Combination Hats will be popular, we now have in stock a complete line of these goods in all colors, ranging in price from

\$30.00 to \$60.00 per dozen

Our line of Trimmed Hats for Spring will be ready to show soon after January fifteenth, this line of goods is especially adopted for the general store trade, each hat bears the *Corl-Knott* trade mark, a positive guarantee for quality and workmanship. You should have represented in your stock a liberal showing of Corl-Knott Hats.

If interested write us for further particulars.

CORL-KNOTT CO.

Grand Rapids, Mich.

FIGHTING RISING COSTS.

Suburban Merchants Can Compete With City Stores.

Six years ago our customers of today—practically everyone residing in North Hill—came back from their trips to Spokane, three miles away, carrying the purchases that we thought should have been made at our store. We realized that we would soon be out of business unless we found a way to meet and beat this downtown competition.

Our location was a good one providing we could get the trade that should logically be ours. To the East of us are railroad shops and roundhouses. To the South is what is known as the "mill district." Most of the residents in our neighborhood are either millhands or shopworkers. Their wages are small, but most of them live well within their means, are trustworthy, and make very desirable customers.

Our chief, and really our only, competition comes from the large downtown stores. The three big dailies of Spokane carry the advertisements of these stores, and are read by practically every one on the North Hill—the name of our district. Most of the stores make regular deliveries in our territory.

It was out of the question for us to try to advertise in the big daily papers. For one thing we couldn't afford to pay the high advertising rates, and the fact that we delivered in only a small portion of the city would make such advertising largely a waste of money. But some kind of advertising was necessary. New people moving into our district hardly knew that our store existed. And we were not getting nearly the amount of business from our trade territory that we felt we were entitled to.

I presume a good many stores are located about as we are, and for that reason I think the methods we adopted to get our fair share of business will be generally interesting.

First of all, we made a survey of the trade situation in our territory and outlined a programme along lines which we believed would build up our business. What we decided to do, and these are the policies we have carried through, were the following three things:

1. We planned to make the store thoroughly modern, both outside and in.
2. We decided to round out our lines of merchandise so that customers need not send to town for anything.
3. Finally, we decided to develop a community of interest on North Hill with the Blodgett store as its center.

Our first move was to remodel the store and install the very latest type of store fixtures. If we were to compete with the downtown stores, we felt that we must be able to show merchandise to the same advantage. So we spared no expense in securing equipment that would not only meet the needs of our business but would

compare favorably with the bigger stores of Spokane.

We are great believers in "having a place for everything and keeping everything in its place," and our fixtures are scientifically planned to make this possible.

The ceiling is sixteen feet from the floor and the shelving is built up to the top all around. It is therefore twice the ordinary height, and double width. This arrangement gives us a large storage space, which saves many trips to the warehouse. The shelves themselves can be adjusted to different heights. Say we have a line of canned goods on which the cans stand six inches high. By adjusting our shelves so they are just a little more than six inches apart, there's a minimum of waste space between the tops of the six-inch cans and the next shelf. Sliding ladders make access to the top shelf easy. Drawers underneath the shelves are built to be both dust and mouse-proof.

After we had taken steps to make the store thoroughly up-to-date with-out and within, our next step was to complete our lines of merchandise. Up to that time our stocks were like those of thousands of other general stores the country over. We at once rounded out these lines so that we became practically a department store on a small scale. Our aim was to be able to supply all the important common needs of our customers.

We now have a market, a grocery, hardware, feed and grain, drug, and dry goods store, all under one roof. We find we can handle the greater number of lines with a considerable saving in overhead expense. Each line helps sell the others.

Most important of all the steps we took was our campaign to make our store a community center. In the first place, we made arrangements with the downtown postoffice to establish a branch postoffice in our store. As there are no other branches in our vicinity, this move brought a lot of people to our store to buy stamps and money orders, many of whom would never come otherwise.

Next, we built a small building alongside of our store and gave it to the library board for a branch library. While the residents on the hill were chiefly shop workers and mill hands, we had noticed that they liked to read and many were borrowing books from the downtown library. When they were down town at the library, of course they would often go to the big stores to shop; and we lost orders that we should have had. We figured that a branch library on the Hill would make trips to the main library unnecessary; and if the library was next to our store our business would profit accordingly. Maybe it wouldn't be possible for every merchant to start a branch library next door to his store—of course I am not recommending that. But I am sure there are in every neighborhood many little services that a merchant can perform for his customers; and if he's on the watch to develop his opportunities, there's

money in it for him. Customers are quick to appreciate such things.

At any rate, that is our experience. And we have found that in a number of other ways it is possible to create community interest. We had a number of good baseball players among our employes, so we organized a nine. We leased a lot, not far from the store, laid out a baseball diamond and put up a moderately good-sized grand stand.

Games were arranged with other teams of the city two nights of each week. This we found to be another profitable form of indirect advertising. We had a pretty good team—as amateur teams go—and won most of our games. A good many of the people in our neighborhood are good "fans."

North Hill backed the team to a man. People liked the playing spirit of our boys. Many friendships sprang up which, of course, have proved good for the business. And in addition to all this the games helped to hold our employes together. They created a common bond among them which I believe has had its part in the recent growth of our business.

Business steadily improved as a result of the three steps we had taken to build up our trade. There was still something wanting, however. There seemed to be no connecting link between our various efforts to develop community interest on North Hill. An extensive advertising campaign seemed to be the solution of the problem. However, as I have said before, use of space in the downtown papers was out of the question for us. We had tried the plan of distributing circulars with only ordinary results. Finally, we hit upon the store paper idea.

The first issue of our paper appeared in January, 1914—"Blodgett's Store News, The North Hill Booster," we called it. It was a success from the start.

Our paper has never had less than twelve pages in an issue. We make it a regular community affair. From a purely literary standpoint it may not amount to much, but for genuine human interest I believe you'd agree that it is a winner.

The paper is filled with accounts of the local doings in our part of town, and not much else. Space is given to church, lodge, and club announcements. People like to see their names in print and we mention just as many of our customers as possible.

In one issue we printed the photographs of six North Hill babies. This made a great hit with the mothers and enough more photographs came in for six pictures of babies in the following month's issue.

Every issue has one entire page of cooking recipes for the housewife. We try to make the paper a force for good in the community and have several times strongly championed causes which we thought were of vital interest to our customers.

As to the motive behind the publication, we were entirely above board with our readers. Editorials on such subjects as "Some Frank Re-

marks About Buying Down Town", and "Our Store Policy", frankly stated our reasons for wishing to keep the North Hill trade right out on North Hill.

In the five years that we have published Blodgett's Store News we have given the store paper idea a good test, and I honestly believe it is the very best medium possible to reach our trade and to keep our name before them. It was our idea that it would make our store a community center, and it has succeeded beyond our expectations. Our sales for 1915 were double those of three years ago, and 1916 and 1917 each showed large increases.

Our cost figures in 1916, however, showed that our cost of doing business was too high. A big share—85 per cent.—of our business was credit.

Like most neighborhood stores we sent out solicitors who called on the trade. The orders taken were delivered the same afternoon or the following morning by our regular delivery men. In order to make a good record, the solicitors were not always careful to note family conditions or to ascertain whether or not the bread winner was employed. Many of our customers were not receiving steady or profitable employment and we were forced to carry large balances. The result was, most of our profit was tied up on our books.

Our problem became more serious when the announcement was made that one of the largest downtown cash stores was contemplating the establishment of a store in our locality. We realized that we were in no condition to compete with a strictly cash store. We could not expect an advance in wages great enough to take care of the increased cost of living, and it was easy for us to see that we had to meet this changed condition, at once. We decided to go on a strictly cash basis.

Blodgett's Store News again showed its value in giving publicity to our new method of doing business. We were able through its columns to reach every customer in our district and tell them why and what we were doing and explain it in such a way that we had their co-operation in making the change. Results far exceeded our expectations. Supplementing our papers were letters sent to all on our mailing list, and we had personal interviews in which we explained why we would be able to sell cheaper. We showed our customers that the change was for their benefit.

In starting our cash system we sent out a circular announcing a special sale. The result of this advertising was the largest week's business in the history of our store and it was all cash.

C. A. Blodgett.



SIDNEY ELEVATORS

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

Sidney Elevator Mfg. Co., Sidney, Ohio

We Have Kept the Faith!

American men, American women, American children—here in Grand Rapids—throughout devoted Michigan—everywhere all up and down the Nation—have sustained the cause of Liberty with all their hearts, their hands and all their resources. Unitedly we have answered the call of Destiny. With full respect to all the splendid Soldiers and Sailors of The Republic, still may we say that none have more superbly “carried on” than the Men from Michigan. God bless them all! With full acknowledgment to the purity of patriotism which has spurred The Land from coast to coast, still may we say that nowhere have the Home Hosts been more dependable than here in Michigan.

These contemplations are the proudest jewels in the diadem which crowns the glory of our commonwealth. Grand Rapids and Michigan have done their part! Our resources—human and material—have been dedicated to The New Crusades without stint. We have been true to Liberty’s Goddess. We have joined, in full strength and numbers, the Emancipators who have saved democracy at home and abroad. We have kept the faith! We have justified the words of President Wilson, Commander-in-Chief, uttered upon the memorable second day of April, 1917, when he called the Congress to lead us to Civilization’s battleline. His words, then, measure our achievement, now:

“There are, it may be many, months of fiery trial and sacrifice ahead of us. It is a fearful thing to lead this great peaceful people into war, into the most terrible and disastrous of all wars, civilization itself seeming to be in the balance. But the right is more precious than peace, and we shall fight for the things we have always carried nearest our hearts—for democracy, for the right of those who submit to authority to have a voice in their own government, for the rights and liberties of small nations for a universal dominion of right by such a concert of free peoples as shall bring peace and safety to all nations and make the world itself at last free. To such a task we can dedicate our lives and our fortunes; everything that we are and everything that we have, with the pride of those who know that the day has come when America is privileged to spend her blood and her might for the principles that gave her birth and happiness and the peace which she has treasured. God helping her, she can do no other.”



WATSON-HIGGINS MILLING CO.
GRAND RAPIDS, MICHIGAN

IN SERVICE—Seth W. Watson, Edward F. Watson, Marcus A. Watson.

WHERE DO WE STAND?

Survey of Hide, Leather and Shoe Conditions.

There has been during the past two years the dangerous tendency of decrying as pro-German everybody who had a word to say on the necessity of preparing for the eventual coming of peace. The result is that the important problems which the Nation will face in the near future have found no appreciable discussion at all and that to-day there exists something like a danger of peace. Fortunately the harm done will not be so great after all, principally because the work which we should have done has been done for us by others. Our Allies, more awake to the great problems which will be created by the return of peace, have done extensive research work and we shall have, in part, at least the advantage of their knowledge. The time has now come when these problems have suddenly become acute and when they call for an immediate solution. It is, therefore, necessary to come to some understanding of what character our problems will assume and how the international markets in hides, leather and shoes will stand when peace finally is declared.

Use of Leather Substitutes.

The problems involved are so general that it is absolutely impossible to separate, in discussing them, friend from enemy. If there should be trouble, the world as a whole will feel the pinch and relief can only be given by getting at the root of the situation. Naturally, the Central Powers, or what is left of them, will be the heaviest sufferers. They have gone along for four years on a scanty allowance of hide and leather, and the attempts made in these countries to replace by substitutes the fast declining stocks of real leather have only been a partial success. Nevertheless, there is now the possibility that after the war leather substitutes will take quite a considerable place in the manufacture of boots and shoes. Of significance in this respect is the news coming from England, where extensive experiments have been made with reference to the use of leather substitutes and where much better results seem to have been obtained than in Germany. England has had better opportunities in the selection of raw materials required for making substitutes, and, therefore, has been enabled to turn out a material that is generally superior to the German article. The interest, so far, seems to center mostly in sole leather substitutes. Sole leather substitutes were in the market before the war, and they will not suffer so much from the feeling of distrust against uppers of substitute materials. This is probably because the wearer sees the upper leather, but is less interested in the soles of his boots apart from their wearing quality. But England also has made the first organized effort to export leather substitutes. Shipments have been made to several English colonies and repeat orders may follow if the customers take to them.

Substitutes in Germany.

So it seems, after all, that the leather substitute has come to stay. It will, for a while, find its principal supporters in Germany, where all possible efforts are being made to convince the public of the usefulness of substitute materials with a view to reducing as much as can be the consumption of real leather after the war and to remove the necessity of Germany buying large quantities of leather abroad. The future, then, must show whether leather substitutes can be improved in such a manner as to outlive the present necessity and become a permanent article of commerce.

The Hide Supply.

The question is one of considerable interest to the hide, leather, and shoe

But we must not forget, that while practically all the regular supply of hides coming to market is taken up for the purpose of making leather, there are still millions and millions of men wearing no boots at all and, therefore, are not consuming leather.

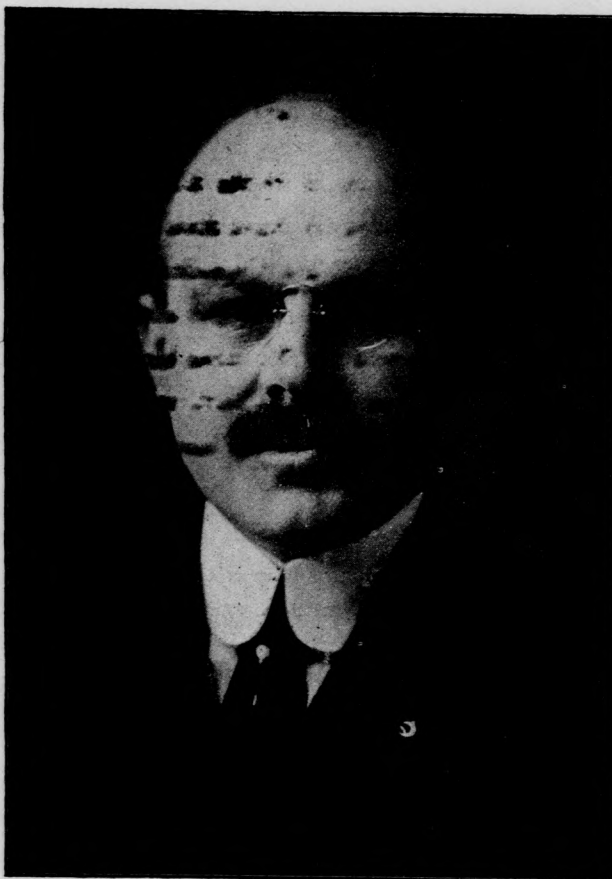
As civilization spreads, so spreads the demand for boots, with the result that once a point must be reached, where the supply of leather is not progressing so quickly as the demand for it. This point, in fact, has been reached already, but its full effect will show only after the war. The war has brought in touch with European customs millions of men who have worn no boots in former years and who now will begin to do so. So the practice of wearing boots will extend and more will be required. Shall

If this is not done we are running the danger of getting a lot of adulterated leather in the market which certainly will not benefit the leather trade of the world. As it is, there have been many complaints about an increasing deterioration of leather for which all kinds of explanations are given. Steps to check the evil were taken in South Africa, where a great deal of leather of this sort was manufactured, very much to the detriment of the shoe manufacturers and dealers there.

Improving the Take-Off.

It appears that the hide trade can do a good deal to increase the present supply of hides by improving both the methods of collection and also the treatment of the hides by the native collectors in the outlying markets. Finally, more attention should be given to tanning methods in native markets. What can be done in this direction has been shown by the British Government in its campaign in India. Tanners have been advised to be more careful in the selection and grading of the hides, which has had a beneficial influence on the quality of the native hides. Adulteration has been checked in the native tanneries and the tanning methods are standardized. The result has been quite extraordinary. While India exported during the year before the war approximately 180,000 cwt. of tanned hides, there were available for export 272,000 cwt. in 1916 and 322,000 in 1917. It is expected that India has been able to supply 375,000 cwt. tanned hides or about 4,000,000 pieces during the year 1918. India to-day supplies the leather for approximately 27,000,000 English army boots yearly which is quite an astonishing figure considering pre war performances.

Another example of what can be done by a systematic development of the resources in markets which by themselves would not be able to supply large quantities of hides in North East Africa. There have been many complaints about the unsatisfactory quality of the hides coming from that quarter in former years, and during certain periods dealers were rather reticent in taking stock from that quarter. During the war, of course, everything has been taken that came into the market. The operations of big armies in Asia Minor



Van A. Wallin.

trade of the world. The hide supply of the world depends on the number of animals that are slaughtered every year. These animals are slaughtered for the purpose of obtaining their meat, and the hides are a by-product. Animals would not be slaughtered for their hide value only. A reduction in the meat consumption, therefore, must result in a corresponding decrease of the hide supply, while an increase in the meat consumption will have the contrary effect. As the world can consume every year only a given quantity of meat, there is also only a limited supply of hides. This supply of hides, however, increases steadily from year to year following the increase in the population of the world and the consumption of meat. So, theoretically at least, there should be always a sufficient supply of hides.

we be able to supply the necessary leather? This is more than doubtful.

Many of the races of the world that may take up wearing boots are not meat eaters on a great scale. They do not add to the consumption of meat and, therefore, will not help to increase the supply of hides. Two results are possible. The one is an increase in the price of hides and leather, the other must be recourse to other materials than leather for the making of boots. Hence, the likelihood of a substitute industry in the near future. This may take many years, and while the development takes place the present aversion of the average man to wear anything but leather boots may lessen.

Increasing the Hide Supply.

In the meantime it is up to the hide trade of the world to provide us with the necessary hides and leather.

Fire Insurance

On all kinds of stock and building written by us at a discount of twenty-five per cent from the board rate with an additional discount of five per cent if paid inside of twenty days from the date of policy. For the best merchants in the state.

No Membership Fee Charges

Our Responsibility Over
\$2,000,000

**Michigan Shoe Dealers Mutual
Fire Insurance Company**
Fremont, Mich.

Write us for further information.

Do Your Duty

Sell her or him a pair of dress shoes for Xmas.

No year will useful gifts be more appreciated than this.

Our boys will soon be home and want dress shoes. Can you fulfill their demands.

Send us your order for whatever you need and you will be more than satisfied.

Hirth-Krause Company

Grand Rapids,

Michigan

CONDITIONS change frequently, but the trade that is founded on Quality is the trade that is constant and profitable.

If you have your trade established on Honorbilt Shoes you have something that you can really count on.

F. Mayer Boot & Shoe Co.
Milwaukee, Wis.

Mayer
HONORBILT
SHOES

More Seasonable Goods in Stock Hood Bullseye Sock Overs

The "Bullseye" Black Bootee

Pressured Cured,
Duck Lined,
White Sole.

@ \$3.27



The "Bullseye" Black Lumber Jack

Pressured Cured,
Fleeced Lined,
White Sole.

@ \$2.45

Both Good Numbers.

Grand Rapids Shoe & Rubber Co.

The Michigan People

Grand Rapids

R. K. L.

R. K. L.

Do You
Sell Our

Victory Shoe

A \$4 00 Welt

Tan and Black. Heavy enough for any work—Light enough for semi-dress.



Made of vegetable tanned upper leather, gain insole, first grade outsole with a rubber slip sole. A shoe for every wear.

No. 8733—Dark Chocolate Blucher Welt, D and E, Sizes 5 to 11. Price..... \$4.00
No. 8734—Black Blucher Welt, D and E, Sizes 5 to 11. Price..... 4.00

ORDER TO-DAY—SHIPMENT AT ONCE.

Rindge, Kalmbach, Logie Company
Grand Rapids, Mich.

R. K. L.

R. K. L.

and Arabia brought in their wake a much larger demand for meat and since the beginning of the war a systematic effort to raise the meat supply has been made by the English officials in these parts of the world, and incidentally also to improve the hides. The breeders have been shown that they can get better prices for hides of good quality, and agricultural shows and demonstrations have done their part. It is said that a much better type of hide is coming to-day from the East African native growers than at any time in the history of the market. It is to be hoped that the present good standard will be kept up in the future.

More Hides From Mexico.

We have a hide market right before our doors which, if properly developed, can bring us a great number of hides of favorable, if not excellent quality. This is Mexico. Of course, our influence in this case can be only indirectly. The United States will have to furnish capital and breeding animals, but the general conditions for growing large and healthy animal herds in Mexico are good. What is wanted at present is more system in keeping up the breed, irrigation and better feeding methods which will improve not only the meat value of the animals but also their hides. Make the production of good hides a source of good income and the ranchers will give it more attention. With the political situation in Mexico improving, it is possible that more labor can be gotten for the ranchers and that the herds then will receive better care than they do now.

Another very promising field for future development is China, which does not yet receive sufficient attention from hide dealers, although they obtain quite a number of hides from Chinese sources. The trouble is that we have not taken much interest, so far, in the markets from which we derive our supplies of raw materials, trusting too much to luck. We, therefore, do not always get the merchandise and quality we would like to have. We shall have to mend our ways in future, and one of the problems of our hide importers after the war will be, how best to improve the hides in the markets which we consider our most convenient sources. A little money, well spent and paid out at the right time will go a long way, and we should not be afraid to spend it when the chance comes for doing so.

By following this practice we shall not only help ourselves, but we shall help the leather trade all over the world. Every new hide of good quality that comes into the market will relieve the unavoidable shortage of leather that will follow the war, and also lessen the danger from the introduction of inferior substitutes which must be the natural result of the shortage of the principal material.

Rise in Shoe Prices.

With the very limited stock of hides at the disposal of the world's shoe industries and little visible supplies that may be reached during the next few months, there arises an-

other serious problem, that of shoe prices. The rise in shoe prices is not entirely the result of high leather prices and big profits made by manufacturers and dealers as many will have it. It is, in fact, principally a problem of labor. This problem, in turn, is not confined to the United States, but it is one by which all the principal countries of the world are confronted.

The war has brought in its wake an unprecedented disorganization of the ordinary living conditions, resulting in enormous increases in prices for all the most essential commodities. Labor, which probably felt first the pinch of necessity, immediately took protective action, and supported by the shortage of industrial help, enforced wage increases which, in many instances, have more than doubled the pre-war scales. Naturally, such a wholesale increase in wages had its effect on the manufacturing process. This happened during a time when increased production of boots and shoes was not only an ordinary market necessity but became an imperative National need. So all the countries at war have made an attempt at regulating the price of boots.

The regulation has been, in most cases, of a very arbitrary character, and it is not likely that these prices can be upheld under conditions of normal demand and supply. But it seems that in the interest of the trade prices should not increase much further. If they are permitted to grow a reduction in demand will take place. There will be a larger activity in the repair trade, and the shoe retailers will not sell the same number of pairs of shoes.

High Level of Shoe Prices.

Much of this sensitiveness of the market has, no doubt, to do with the coming of peace and the general unrest caused by the preparations for this event. But there is also cause to suspect that prices now have reached a level where they cannot be sustained by the trade in other countries. It must not be forgotten that wages in South America, although higher to-day than before the war, have not risen at the same rate as in the countries at war. The middle class, which is the principal buyer of exported shoes, has not had opportunities to increase its earnings and, therefore, its buying power is declining. So there arises the question, what to do with the export business if prices continue to advance? Which of our standard lines will continue to sell abroad and which will have to be discontinued on account of not being inside the range of prices the foreigner can pay? This, by the way, is not only an American problem, it concerns just as much the shoe manufacturers of Europe, who are not much better placed than our own manufacturers. In fact, they will feel still more the effect of high prices on their foreign sales because the export markets were accustomed to receive cheaper shoes from Europe than from the United States.

So peace will not be all a blessing.

But after all, nobody expected that peace would prove a general cure for all the evils of trade and commerce. We have had our troubles before the war and we are bound to have them after peace is signed. Only they will be sweetened by the consciousness that real peace again rules the world.

Van A. Wallin.

Relative Merits of Cash and Credit Business.

In approaching this subject one must assume the attitude of a fair minded man when considering any question which has merit on both sides. We all know there are many reasons why business should be conducted on a strictly cash basis, but may there not be equally as many why reasonable credit should be granted to those worthy of it?

The merchant who conducts a strictly cash store has the advantage of knowing that he will suffer no loss from bad debts. Having no capital invested in book accounts, he can do business on less than a competitor who does a credit business. He also has less bookkeeping cost and no collection expense, hence he can market his goods on a smaller margin of profit.

There is, however, something to be said in favor of the credit business. A properly conducted credit department offers an accommodation to many who, through necessity or habit, wish to buy on credit, and is well known that people will buy more goods on credit than if required to pay spot cash. A credit customer is more loyal, and many time purchases goods that do not exactly please because they may be obtained on credit. A cash customer is more independent, and is more likely to "shop around."

It would follow that if more goods can be sold to a credit customer, and that he will be more loyal, every retailer would sell shoes on credit. Whether this is so or not depends entirely on the merchant. If he is conservative in granting credit, and a good collector, there is no reason why he should not be successful.

The most vital matter in connection with the credit business is the losses from bad debts. When we started in business in Galesburg nearly fifteen years ago, we started a credit department, and during these years we have sold many thousands of dollars' worth of shoes on credit, our losses from bad debts being relatively small. As a matter of fact, our losses have never been more than one per cent. of our credit sales during any year.

During 1917 our credit sales amounted to twenty-two and a half per cent. of our total sales and our losses from bad debts were less than one-fifth of one per cent. of the total sales. Our percentage of credit may appear high. The reason for this is that we charge goods sold on credit instead of making "approvals" which will be paid for within a few days after the time of purchase. In this manner hundreds of dollars' worth of shoes are entered as credit

sales which in a cash store would be entered as cash sales.

We have conducted a credit department and have succeeded and many of you have succeeded on a strictly cash business. There was a time when the necessity for credit was more apparent than now. Under the laws of this state all employees must be paid at least twice a month, thus tending to reduce the necessity for credit.

It is our duty to conduct our business so as to render the greatest service to our country and to our constituency. No one has the right to be inefficient. The man who becomes a slacker through carelessness is little better than the one who is a slacker from choice. No more patriotic body of men may be found than the shoe merchants. They are backing this war with their flesh and blood, and with their money, but in spite of this fact, this is an opportune time to consider ways and means of rendering greater service. If we can be of greater service and more efficient merchants by doing a cash business let us by all means adopt this system. R. W. Ranney.

Value of Having a Plain Signature.

"I like a man who writes a legible hand," said Mr. Blinkinton, "and I should be inclined to trust a man who wrote his signature so plainly that it was unmistakably clear in each and every letter."

"In the body of a letter you can often make out blind words by the context; but the signature has no context. It is true that you can sometimes compare blind letters in the signature with blind letters in words in the letter, which you can identify; but in these days of typewritten letters there may be no such guide and the signature may be quite unreadable."

"The best letter of recommendation that I could receive for a young man would be one written by himself in which each and every word, including his signature, was absolutely legible and clear, the signature being of especial importance. An older man might perhaps be pardoned for slurring his signature; a famous man might write a signature that was quite undecipherable in itself but that was known because it was associated with him in the public mind; a rich man might write a signature that was more or less blind and yet that was clear enough at the bank where it was known; but a young man or a man publicly unknown should write his name so that it can be read."

"An absolutely clear signature means that the writer of it likes his own name and is ready to stand back of it and that he wants you to know it without possibility of mistake."

"When I see a signature like that I feel that the writer of it is standing up like a man and looking me fair and square in the eye. I feel that I know where to find him and that I can trust him. A young man could have very few characteristics or habits more helpful to him than that of writing an absolutely plain signature."

HEBE

—and the modern grocer



HEBE is an alternative food produced by the scientific combining of separated milk and pure, edible fat pressed from the white meat of the cocoanut.

Used in cooking, baking and with coffee, cocoa and chocolate it helps the housewife economize without sacrificing quality—and helps to conserve dairy products.

The progressive grocer carries Hebe because it has its own place in home economics, just as have vegetable fat shortenings and other alternative foods which are playing so important a part in helping to solve today's food problem.

Hebe is made in modern condenseries, sealed air-tight and sterilized. It is properly labeled, advertised and sold for just what it is—"a compound of evaporated skimmed milk and vegetable fat."

Hebe is distributed only through jobbers.

Let us tell you more about Hebe, (pronounced He-be), and its place in war-time housekeeping. Send for our booklet—address

THE HEBE COMPANY

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Michigan Retail Hardware Association.
President—John C. Fischer, Ann Arbor.
Vice-President—Geo. W. Leedle, Marshall.
Secretary—Arthur J. Scott, Marine City.
Treasurer—William Moore, Detroit.

Crockery and Lamps in the Hardware Store.

Written for the Tradesman.

While it pays in the hardware business to give attention to new lines and to take up profit-making novelties, it is not necessary in so doing to disregard or to entirely abandon the older lines which are being in some measure displaced by new inventions. Rather, the old business should be made to work in conjunction with the new, to the advantage of both.

The other night our electric lights failed, as they do very occasionally, and we had to fall back on a form of lighting that a good many people regard as out of date, not to say extinct. One of the youngsters exclaimed:

"Oh, daddy, how did you get the light inside the bottle."

That was her first glimpse of the old fashioned kerosene lamp in action.

Yet, although there are thousands of home in every large community where such an incident would be typical, in thousands of other homes the lamp is still in daily—or rather, nightly—use. And there is no home complete without at least one oil lamp and a little supply of oil. And, besides the city trade, there is always a substantial country trade to which the hardware dealer can effectively cater.

Of course whether the hardware dealer will stock lamps and crockery depends on local conditions. In some communities there are well stocked and well managed china and crockery stores, which have a practical monopoly of the business. In others there are grocery and general stores which cater to the demand. Sometimes the jewelers cater to the better class of this trade. In other places the large dry goods and department stores have china departments. Whether the hardware dealer who has not an established china department should embark in this new line depends largely on whether the field is sufficiently promising to justify the new departure. The line is a legitimate one for any hardware store. The only question is, can it be made profitable under existing local conditions.

Lamps are as legitimate a hardware line as lighting fixtures, which many hardware dealers have taken up; and the two work well in con-

junction with one another. Thus, every household where electricity is installed should keep at least one good oil lamp in reserve, with a constant supply of oil. Often the attic is not wired or there may be recesses in basement or cellar where the electric light rays do not reach. Here the lamp is invaluable. It is very handy for illuminating out of the way corners. Then, when the electric current fails, the lamp is invariably welcome.

Thus, even constant users of electricity are to some slight extent lamp prospects. Then, the proportion of country homes served by individual lighting plants or suburban transmission lines is still comparatively small. Here, new lamps and lanterns are constantly being bought, together with chimneys, which are always breaking, and kerosene, which is used up as regularly as the sun goes down.

Hardware merchants who feature the china and crockery department tell me that these lines draw business in the other hardware lines as well. This is true of any special department. The main thing in carrying on a department of this kind is to know the goods thoroughly, to watch the markets, to study the local trade, to understand what class of goods your customers want, and to stock the sort of lines for which there is a ready sale or which can be pushed to good advantage.

Then, pushful methods should be adopted in running the department, on the safe and sound old principle that what is worth handling at all is worth pushing.

To make the china department a success, it must be kept right before the public. Display is essential. Use the windows as opportunity offers, and place the goods as conspicuously as possible inside the store.

It may be possible, if ground floor space is cramped, to carry the bulk of the china department on an upper floor, provided the latter can be easily reached; and a few samples of the most popular lines downstairs. A rest room provided in connection with the china department will appeal to the women folk, who are probably the largest purchasers of china and crockery, and will provide an added inducement for the trip upstairs to the department. Cards prominently posted in the downstairs portion of the store should call attention to the upstairs china department.

The department is like any other specialty department to this extent, that it must be carefully studied. The

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Michigan Hardware Co.

Exclusively Wholesale

Grand Rapids, Mich.

Foster, Stevens & Co. Wholesale Hardware



157-159 Monroe Ave. :: 151 to 161 Louis N. W.

Grand Rapids, Mich.

hardware dealer who takes on any new line merely because it promises a good margin of profit is likely to be seriously disappointed if he just stocks the goods and leaves them to sell themselves. He must know the goods, must know what his customers want and what he can sell them, must buy judiciously and must carry on an energetic selling campaign. He must be prepared to play up the goods inside the store and by means of window display, and to give them their fair share of newspaper and other advertising. In short, the china and lamp department is no easy road to profit. It involves work, just as does any other branch of the hardware trade.

But, properly handled, by men who have patiently learned how to do things right, it has in many instances proven a money-maker, and has not merely justified itself by bringing in profits, but has brought trade in other lines as well. "I thought I couldn't make room for it," states one merchant, "but I found it paid to make room, and to give the department my best attention."

Incidentally, there is one point that must not be overlooked—the risk of breakages. Most of the hardware stock is safe against anything short of an earthquake and an axe, and the fact probably breeds a certain carelessness in the handling of goods. Thus, one hardware dealer for a long time made it his practice, when a shipment for the china department arrived, to personally supervise the unpacking. "I believe that money can be made by carefully handling the goods when they come in," he declared. "By using special care I avoid the losses in breakage that fall to the lot of some merchants." This point is worth remembering, for it is just here that the "paper profits" on which the inexperienced merchant figures are apt to go glimmering.

In arranging and displaying the goods, too, precautions should be taken against breakage. With moderate precautions, the stock is as safe and as sure a money-maker as anything else in hardware.

Victor Lauriston.

Some Qualities Clerks Should Possess.

From a talk with the manager of a store the other day I gathered the following items concerning what a clerk ought to be.

You can be a clerk all your life, or you can rise to something higher. Your ambitious discontent may be either wholesome or unwholesome; you can tell which it is by whether or not it makes you perform your present duties faithfully.

The way to get a better position is fill the position you have better than anyone else could fill it.

Be honest yourself, and if you are working with dishonest clerks or a dishonest employer, quit your job.

A clerk's best asset is being wide-awake, and that you can not be unless you get plenty of sleep.

Make your recreation contribute to efficiency in your work.

Watch the clock when you go to work, but not when you quit.

Be neat. Ninety per cent. of store customers are women. Please them.

Be polite. Everybody likes it. Practice saying "Thank you!"

Keep busy. If you have nothing to do, find something, whether it is for you to do or not. But don't be officious.

Remember your customers' names and faces. Train yourself in this. Keep a little book.

Never argue. Never give advice. Never be flippant or try to be funny. Be pleasant. Don't look glum.

When a customer is dissatisfied, sympathize, don't antagonize.

Don't say "lady," or "mister." Say "madam" or "sir."

Don't talk price; talk quality.

Talk positively, not negatively. Say "What else?" not "Is that all?"

Save something out of every bit of money you get.

Don't gamble. Invest.

Pay cash for everything you buy for your personal use.

Enjoy your friends. Shun what is called society.

Don't keep up relations with anybody who discourages you.

Read. Read systematically. If you are ever going to get on, it will be because of what's in your head.

Associate with people who know more than you do, who have better manners than you have, and higher ideals.

Be teachable. Be a good listener. Be openminded.

By practice you can make your voice to have a pleasing quality. This you will find a great asset.

Converse as much as possible with those who use good English. Learn to talk interestingly without the use of slang.

Make your fellow-clerks like you by being unfailingly obliging and considerate, but don't become too familiar with them.

Find out and carry out your employer's wishes. Remember instructions exactly as given. Write them down in your memorandum.

Be obedient but not gushing, industrious but not officious, kind but not patronizing, positive but not egotistic, human but not weak.

Which, after all, is good advice for anybody. Frank Crane.

Take Failure by the Throat and Strangle It.

1. Learn all you can when young and prepare for the big things you want to do in life.

2. Develop social qualities as well as mental.

3. Learn to do your work faster and better than those around you.

4. Assume the kind of responsibility that will accelerate ambition.

5. Don't be afraid to talk to the boss, frankly and straight from the shoulder.

6. Don't try to play a business game you do not understand.

7. Think ahead.

8. Be careful what you do and say in front of your subordinates; be a good example.

SELL Lowell Garments

and have satisfied customers

*Our Spring Lines are now ready and we
guarantee to fill all orders we accept*

LADIES'

Gingham, Percale, Lawn and Fleece Housedresses, Sacques, Wrappers, Kimonos, Aprons, Outing Flannel Night-gowns and Pajamas.

CHILDREN'S

Gingham and Percale Dresses, Outing Flannel Night-gowns and Pajamas.

MEN'S

Outing Flannel and Muslin Night-shirts and Pajamas.

Out Sizes and Stouts for Men and Women a Specialty.

LOWELL MANUFACTURING CO.

GRAND RAPIDS, MICHIGAN

Our Pre-Inventory Sale

Which started December 2nd, as announced in our bulletins, has brought in a very nice volume of business for which we thank our many loyal customers as well as those who gave us their first order. This sale will be continued a few more days and we still have very good stocks of seasonable merchandise at special prices. Also good assortments of holiday goods, such as Handkerchiefs, Mufflers, Suspenders, Neckwear, Perfumes, Dolls, Toys, Etc.

Your mail orders will receive our prompt attention.

Quality Merchandise—Right Prices—Prompt Service

Paul Steketee & Sons

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Grand Treasurer—Lou J. Burch, Detroit.
Grand Conductor—H. D. Ranney, Saginaw.
Grand Page—A. W. Stevenson, Muskegon.
Grand Sentinel—H. D. Bullen, Lansing.
Grand Chaplain—J. H. Belknap, Bay City.

German People Glorify the Fiendish Kaiser.

As a caution against a too hasty forgetfulness of what Germany has been during the past four years, the Sioux Falls Press observes:

"It was not consciousness that the Emperor had made Germany the foulest criminal nation that ever infested this troubled earth, it was not remorse, it was not a revulsion of sentiment against the horrid felonies and hideous doctrines of German Kultur as exemplified by Wilhelm II.—no reformation of a race prompted the demand that the Emperor abdicate. The Prussian All-Highest is kicked out in disgrace because he failed to accomplish the thing his hoch-hoching goose-steppers expected of him. He failed to win the war, he failed to annex the territory of other and better peoples, he failed to spread the coarse tenets of Kultur to the uttermost corners of the earth. With extravagant promise he led his people into an enterprise which brought upon their nation the unutterable detestation of all the civilized world—and brought them no loot. They could forgive the disgrace and the degradation were they in possession of loot; they have shown that a thousand times by glorifying, deifying, the fiendish crimes committed by the Kaiser and his brutal minions. Plainly they have whined a protest against the universal contempt that has been heaped upon them, and profest not to understand it; but not once, so far as has ever become known in this country, has any important element of the German people yet rebelled against the frightful immortality of German practice and the German standard of thought, not once has any considerable faction in that now unhappy land sought to rid the German race of the rottenness in the Potsdam palace on the ground that the royal family had done a wrong against peaceful civilization."

Australia's Sweet Tooth Tops the List.

Popular belief that the United States consumes more sugar per capita than any other country in the

world is incorrect according to the bulletin of the American Sugar Refining Co., as Australia has been surpassing the United States by at least 25 per cent. for many years. The rate in Australia is well over 100 pounds per annum against 80 pounds in the United States.

Previous to the war Australia's consumption rose as high as 120 pounds in some years, but the high prices which have resulted from the government control of the entire industry since the war began have reduced this figure somewhat.

The Government's control commenced some years ago in the interest of a white Australia. The immigration of further labor from the black populations of nearby islands was prohibited and special taxes were imposed on sugar made by such labor. To protect the sugar produced at increased expense under these conditions a protective duty of 1.30c. per pound was imposed on imported sugar.

When the war broke out in 1914, and the world's sugar market became dislocated it affected Australia as well as other countries. The Commonwealth Government at once took a hand in the business and through the Queensland Government acquired the whole of the 1914-15 output for 3.90c per pound, an advance of 1c on rates ruling during the former season. In the following year (1915) the crop was again purchased by the Commonwealth, the retail price to Australian consumers remaining at 7c per pound.

However, wages had meanwhile advanced to a point which made the prices allowed farmers insufficient to pay even the cost of harvesting the 1916 crop. Consequently much cane intended for that harvest was carried over to the next and the Commonwealth imported 70,000 tons of sugar. Those who did harvest their crops at a loss were later reimbursed by the Government which had made about \$2,400,000 out of its handling of sugar.

The whole position was then re-examined and for the third season's crop (1917) the Government guaranteed the growers 4.56c per pound and further offered to pool all profits accruing. The Commonwealth has thus purchased four crops—two at 3.90c a pound and two at 4.56c. There is also a guarantee of 4.56c on the next crop. Competition of foreign sugars is prevented by prohibiting importations.

A genius is a man who is able to get along without work.

Some Types of Clerks To Be Avoided. Oh Fate, Deliver Us!

From clerks who laugh aloud and those who laugh at everything;

From clerks who are always late and those who are always too early;

From clerks with the protruding Adam's Apple and those who have soiled fingers;

From clerks who "comede" with the cashier and those who treat the errand boys with scorn;

From clerks who are wide awake at night and those who are wide asleep at day;

From clerks who wear squeaking shoes and those with long sideburns;

From clerks who talk through their noses and those with adenoids;

From clerks who lead a quiet life and those who lead a life on the quiet;

From clerks with belts on their waistcoats and those who carry umbrellas;

From clerks who sit up at night and those who sit during the day;

From clerks who speak of love and those who love to speak;

From clerks who formerly traveled and those who could do better elsewhere;

From clerks who compile the baseball scores and those who knock the boss;

From clerks who do not read the trade papers and those who eat onions;

From clerks with wrinkled suits and those with wrinkled brows;

From clerks who never wear the firm's merchandise and those who do not dress as well as the extra man;

From clerk's who are looking forward to Sunday and those who are always looking out of the window;

From clerks who call a lady woman and those who call a woman lady;

From clerks who know nothing and those who know everything;

From clerks with gold teeth and those who gnaw at their nails;

From clerks who never answer any question and those who question any answer;

From clerks with warts and those who wear pins;

From clerks who have many ideas and those who have no ideals;

From big clerks, small clerks, noisy clerks and hungry clerks.

Deliver Us, Oh, Fate!

J. Harry Connor.

Meeting of Veteran Traveling Men.

Detroit, Dec. 10—The executive committee of the Veteran Traveling Men's Association has selected Saturday, Dec. 28, as the day when our ninth annual reunion will be held at the New Hotel Cadillac.

Business meeting will be called at 2:30 p. m., followed by dinner at 6:30 p. m.

It is hoped by the committee that a special effort will be made by every member to be present, and to try and get as many traveling men to come and enjoy the day with us.

That the necessary arrangements can be made by the committee, it is their request that a prompt reply be made by sending your check for \$2 to the Secretary, Sam'l Rindskoff, care Detroit Safe Co., 160 Jefferson Avenue, East. This amount will pay your dinner and dues.

Extra tickets, \$1.50 each. A most cordial invitation is extended all traveling men to come and enjoy the day.

Ladies will meet at hotel parlors at 5:30 p. m.

Through the courtesy of the Hotel Cadillac, no charge for ladies except for meals.

Not full dress.

NEW MERTENS
FIRE PROOF
One half block East of the Union Station
GRAND RAPIDS MICH

CODY HOTEL
GRAND RAPIDS
RATES: \$1 without bath
\$1.50 up with bath
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Special Sale Experts
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44 So. Ionia Ave. Grand Rapids, Mich.

Beach's Restaurant
41 North Ionia Ave.
Near Monroe
GRAND RAPIDS, MICHIGAN
Good Food
Prompt Service
Reasonable Prices
What More Can You Ask?
LADIES SPECIALLY INVITED

OCCIDENTAL HOTEL
FIRE PROOF
CENTRALLY LOCATED
Rates \$1.00 and up
EDWARD R. SWETT, Mgr.
Muskegon Mich

HOTEL HERKIMER
GRAND RAPIDS, MICHIGAN
European Plan, 75c Up
Attractive Rates to Permanent Guests
Popular Priced Lunch Room
COURTESY SERVICE VALUE

MORTON HOUSE

GRAND RAPIDS

50 Rooms at..... 75c Per Day
50 Rooms at..... \$1.00 Per Day
50 Rooms at..... \$1.50 and \$2.00 Per Day

Two persons in a room 50c per day extra.

Special rates by the week.

Late News From the Celery City.

Kalamazoo, Dec. 10—Will Schauer, formerly cutter for the Henderson-Ames Co., has opened a ladies and men's tailoring parlor at 1309 Portage street.

Glenn Sleight, who for the past year has represented Armour Co., at Camp Custer, has recently taken a similar position with the house at Oil City, Pennsylvania.

Stanton & Houseman have recently opened a men's furnishing goods and grocery store at 1311 South West street. Mr. Stanton, the senior member of the firm, was formerly located at Niles in the clothing and furnishing business.

H. H. Myers has opened a meat market on North Burdick street, opposite the Hotel Richman.

A joyriding party in a large automobile made an unexpected call at Joe Webster's barber shop, at the corner of North West and West North streets, last week. Joe says they all got a close shave, as the machine and its occupants entered by way of his plate glass window.

Carrol E. Hickok has been tripping the light fantastic this week and he surely has a license, too. C. E. broke the news gently to the unsuspecting writer this week with a big cigar, stating that Dr. Stork had paid him a visit and had left a fine boy at his house.

W. H. Stover, the Portage street grocer, made a business and pleasure trip to Chicago and Northern Michigan points the past week.

H. V. Smith and Harry Becker are opening an electric supply and repair shop at 745 West Main street. Smith says they are prepared to do anything in the electric business, even to electrocuting Kaiser Bill if someone will produce the old cuss.

Ed. Hull is again back of the counter at Henry Engel's, having taken the position made vacant by Bert Pennock resigning. Mr. Pennock is representing a local concern selling musical cabinets.

C. B. Cook has accepted a position as utility man with the Worden Grocer Company and is at present covering Alfred Hall's territory during his illness with the flu.

Frank A. Saville.

Coffee Speculation Refuses To Be Suppressed.

It looks as though coffee is the rock on which the suppression of the economic law, so successfully practiced by the Food Administration, may split. And if business men and reformers will heed the lesson, they might easily see why supply and demand refuse to be suppressed. So many people think it easy to correct a situation by simply enacting a law or promulgating a regulation that an occasional failure is a good thing.

Of course, when the whole trade are impelled by patriotic co-operative zeal, any regulation of a domestic situation is possible. Hundreds of instances of discipline have been enforced in connection with food control which would probably not have stood the test of the courts or the Constitution and were possible only because of the good nature and patriotism of the accused or because he was afraid of public opinion.

But when influences wholly outside the jurisdiction of Congress and Hoover are involved, the best of home plans fail. Men here may be kept from speculating in coffee by import restriction, by resale limitations, by established price margins, etc., but the fellow in Brazil will do

as he pleases. Coffee is essentially amenable to outside control and any one who loads up with heavy holdings while the door is wide open for competitive goods valued at Brazilian prices, is taking greater chances than prudent merchants can afford. And when merchants refuse to take chances no one else will and America gets no coffee.

What Shall We Do With Them?

When peace finally comes, what shall we do to Americanize that portion of our citizenry once styled "German Americans" who are now perhaps American Germans, but not yet just plain Americans?

I mean those peaceful, honest, industrious, cleanly, orderly, thrifty people of German nativity or parentage who have bought Liberty bonds of each issue; contribute to the Red Cross and other war funds; served personally in war work activities; paid their war taxes promptly and with little complaint; and, in many instances, given their sons to the army and navy.

I mean those who in spite of these loyal acts and sacrifices continue to hold a strong feeling of reverence and admiration for all things German; to overlook "kultur" and its crimes; to sympathize with Germany as the under dog that has had enough and should be let alone.

I mean those who are anxious to say to us: "The war is over; forget it." I mean those who have talked and acted like Americans as far as they could, but have not thought American in their minds nor felt American in their hearts.

What shall we do to make real Americans of these people so that they may know American history; respect American institutions; honor American statesmen and heroes of the past and present; understand American principles and ideals, and in the course of time learn to know the thrill that comes only to those who love Old Glory because of what it means to mankind?

Frank E. Cornell.

Butter, Eggs, Poultry, Beans and Potatoes.

Buffalo, Dec. 11—Creamery butter, extras, 67@68c; firsts, 64@65c; common, 60@62c; dairy, common to choice, 45@55c; packing stock, 38@41c.

Cheese—No. 1, new, fancy, 34@35c; choice, 32@33c; old, 28@30c.

Eggs—New laid, 75@80c for fancy and 70@72c for choice; storage candled, 52@53c.

Poultry (live)—Old cox, 20@22c; fowls, 25@29c; chicks, 25@30c; ducks, 32@35c; turks, 30@35c.

Poultry (dressed)—Turks, 38@40c; geese, 30@32c; ducks, 38@40c; chicks, 30@33c; fowls, 28@32c.

Beans—Medium, \$10 per hundred lbs.; Peas, \$10 per hundred lbs.; Marrow, \$11.50@12 per hundred lbs.

Potatoes—New, \$2@2.20 per hundred lbs. Rea & Witzig.

The Lynch Sales Co. started an eight day special sale Dec. 7 for Stone & Co., dealers in clothing and men's furnishings, at 114 King street, Chatham, Ontario. The first day's sales exceeded \$3,500.

Christmas Suggestions for the Christmas Season

Do you want an office desk for yourself or a dainty writing desk for your wife? Consult Klingman.

Do you want to brighten up your best room with rugs, center table or fancy easy chairs? Consult Klingman.

Do you want to replace the time-worn bedroom set with an up-to-date suite which will be a source of joy to the eye and a solace to your slumbers? Consult Klingman.

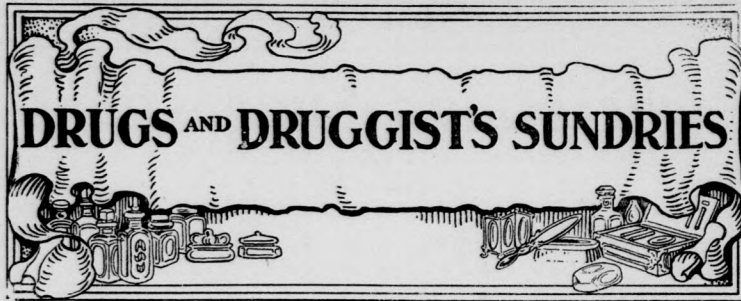
Do you want to refurnish the room of the soldier boy, so when he comes back he will immediately conclude that you have been thinking of him and his comfort every minute he was away? Consult Klingman.

Do you want to refurnish your daughter's room, so she will feel that she has the most indulgent parents in the world? Consult Klingman.

Do you want to add some article of comfort or convenience to the maid's room, so she will realize that you have her wellbeing in mind? Consult Klingman.

No matter what you may need in the furniture, rug, curtain or drapery lines, you will surely be pleased if you consult the largest retail furniture dealers in the world, the

Klingman Furniture Co.
Grand Rapids, Michigan



DRUGS AND DRUGGIST'S SUNDRIES

Michigan Board of Pharmacy.
 President—Leonard A. Seltzer, Detroit.
 Secretary—Edwin T. Boden, Bay City.
 Treasurer—George F. Snyder, Detroit.
 Other Members—Herbert H. Hoffman, Sandusky; Charles S. Koon, Muskegon.
 Examination Sessions—Grand Rapids Nov. 19, 20 and 21; Detroit, Jan. 21, 22 and 23, 1919.

Michigan State Pharmaceutical Association.

President—J. H. Webster, Detroit.
 Secretary—F. J. Wheaton, Jackson.
 Treasurer—F. B. Drolet, Kalamazoo.

Michigan Pharmaceutical Travelers' Association.

President—W. E. Collins, Detroit.
 Secretary and Treasurer—Walter S. Lawton, Grand Rapids.

Lamps As Side Line Sellers.

Some things sell in the cities that wouldn't go so well in the smaller towns, and some things sell in the smaller towns that wouldn't go so well in the cities. In the cities, for instance, nearly everybody has electric lights or gas, or both. A few people cling to lamps, but the grocers carry them, and there are stores devoted to lighting fixtures which carry large stocks of these goods. On the whole it would hardly pay any city druggist to put in a line of lamps. He might sell a few but he would probably do better by devoting the room and the effort to something else. In towns without electric light or gas, however, it stands to reason that there must be a large and constant demand for lamps. People must have artificial light in the home. We have seen stage scenes showing a room poorly lighted by a candle stuck into the open neck of a bottle, but real life in this country can show little poverty as dire as that.

People must have lamps, many lamps. There is usually a lamp for every room in the house. The glass lamp is the leader and in anything made of glass there is more or less breakage. So the demand is steady. In a town without gas or electric lights there is naturally not enough business to support one of those establishments carrying a multiplicity of fixtures. Anybody can sell lamps who is so disposed, and the druggist might as well get his share of this business. A lamp is something people would rather order on the spot. The commuter, who brings many packages from the city, would rather not try to carry home a lamp. Neither is he inclined to order by catalogue, for there is risk in shipping these goods. This is one instance in which he is perfectly content to patronize home dealers, and that's another point in favor of the line. So we say a little department devoted to lamps ought to go very well.

You want a line of serviceable lamps to fit all needs likely to arise in your community. A few fancy

lamps will give tone to the assortment, and one or two elaborate ones probably won't hurt.

It is always a good plan to mix in a few articles for show purposes, even when the likelihood of finding sales is small. There is always a chance that you will find sales. As a matter of fact, usually you do, for there are people with money in every community, no matter how small the town may be. In certain communities you will find special opportunities ready to be improved. In a college town, for instance, there is a big demand for lamps, inasmuch as almost every student wants one. Adjustable lamps, lamps with special shades, many varieties of lamps can be sold here. A lamp is part of a student's stock in trade, so to speak, and the demand is sure to be unusually strong. Bear this in mind and adjust your stock accordingly. You ought to be able to sell plenty of lamps in a college town. Ornamental lamps should sell well in such a community. The average student is a ready buyer of anything which will serve to decorate a room or a "den," and the lamp business can furnish many specimens calculated to catch the student's fancy.

Even in towns with gas or electric light you are not debarred from selling lamps. Many varieties of lamps are made especially for use with electric current. Parlor lamps are sold widely. They are rather ornamental and are usually intended to stand on a center table. All the user has to do is to remove a globe from the overhead fixture and screw in the plug attached to the lamp for this purpose. Then there are tall parlor lamps, with shades, reading lamps for the bedside, library lamps, student lamps, and others too numerous to mention. All these varieties are manufactured for use with gas as well as with electric current. Many of them are highly decorative and they sell well. The housewife who takes pride in her home wants a pretty lamp for the parlor. Her neighbor sees this, and then she wants one for her parlor, and so it goes. A single sale may lead to many more, especially in a town where everybody knows everybody else. The electric flash is a recent novelty which will fit in well with a stock of lamps. This useful invention is selling splendidly and makes a good line to carry.

Many lamps are suitable for gifts. This applies especially to ornamental lamps, student lamps, and any variety with a decorative value. These may be brought forward at Christ-

mas time, and stock of this kind serves a double purpose as it is salable all the year and will also figure among the Christmas goods. Lamps are also appropriate for birthday gifts, wedding presents, and prizes at card parties.

Something Different for a Bridge Prize.

The above sign was seen over an assortment of small ornamental lamps of moderate price. The druggist knew there were a good many bridge players in his neighborhood, afternoon parties were frequent, and he thought he could supply some prizes as well as not. Ladies who give bridge parties are always looking for something novel to offer as a prize.

Taking one consideration with another, there are many reasons why druggists should be able to sell lamps. We advise every druggist to consider the possibilities in his own field and see if there is not some business waiting for him in this line. There are sales to be made, too, in wicks, chimneys, shades, and other appurtenances. The breakage in chimneys ensures a steady run of business in this branch alone.

Noel Standish.

Will Hold Pharmaceutical Convention in March.

The annual convention of the Michigan State Pharmaceutical Association, which is usually held during the summer months, will be held in Lansing March 18, 19 and 20. The change in time of holding the meeting is due to the desire of the trade to induce the Legislature to enact some amendments to the pharmacy and liquor laws. The entertainment features will be undertaken by the Michigan Pharmaceutical Travelers' Association, as usual, in conjunction with the retail druggists of Lansing.

A sewing circle is frequently composed of a lot of women who dress the heathen up and their neighbors down.

TAKING INVENTORY

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

WE ARE ACCEPTING CONTRACTS NOW FOR
 1919 DELIVERIES OF

J. Hungerford Smith Co.'s
Soda Fountain Fruits and Syrups

If you have not signed up, drop us a card.

Protect yourself for next season's business before it is too late.
 Prices guaranteed against advance or decline.

We also carry a full line of Soda Fountain Accessories.

Putnam Factory Grand Rapids, Michigan

Manufacturers of
 Putnam's "Double A" Chocolates

Fiegler's

Chocolates

Package Goods of
 Paramount Quality
 and
 Artistic Design

The Goods! Net Prices!

When you receive
 "OUR DRUMMER"
 catalogue regularly you
 always have dependable
 answers to these two
 important questions:

What is the lowest net
 price at which I can buy
 goods?

Where can I get the
 goods?

Items listed in this
 catalogue have the goods
 behind them.

The prices are net and
 are guaranteed for the
 time the catalogue is in
 force.

Butler Brothers

Exclusive Wholesalers of
 General Merchandise

New York Chicago
 St. Louis Minneapolis
 Dallas

1918 Holiday Goods

Druggists' Sundries, Books, Stationery, Etc.

Our campaign for the sale of the lines as above mentioned practically comes to its climax each year at or about November 1st, and we find ourselves, by virtue of the fact that our goods were bought early, in a better condition than ever before as to being able to fill our orders for the retail trade.

Through the courtesies of early buyers we have overcome obstacles that otherwise would be almost insurmountable under present conditions. There are yet quite a number of belated buyers who contemplate coming to the market for the purchase of these special lines and to these we are sending a message that we are yet in a position to fill orders very completely, and urge that early dates be made for the inspection of our lines.

We have been exceedingly fortunate in being able to obtain merchandise and the indications are that the retail trade will be large and in accordance with the wishes of the Government scattered through the months of November and December. Please write us and make dates with our salesmen as is most convenient to you.

Hazeltine & Perkins Drug Co.
Grand Rapids, Michigan

DUTCH MASTERS CIGARS



Made in a Model Factory
Handled by All Jobbers Sold by All Dealers
Enjoyed by Discriminating Smokers

G. J. JOHNSON CIGAR CO., Makers
GRAND RAPIDS

WHOLESALE DRUG PRICE CURRENT

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

Acids	Cubebs	10 50@10 75	Capsicum	.....	@2 15
Boric (Powd.)	.....	18@ 25	Cardamon	.....	@2 10
Boric (Xtal)	.....	18@ 25	Cardamon, Comp.	.....	@1 60
Carbolic	.....	64@ 67	Catechu	.....	@1 60
Citric	.....	1 62@1 70	Cinchona	.....	@2 35
Muriatic	.....	3 34@ 5	Colchicum	.....	@2 40
Nitric	.....	10 1/2@ 15	Cubebs	.....	@2 35
Oxalic	.....	53@ 60	Digitalis	.....	@1 90
Sulphuric	.....	3 34@ 5	Gentian	.....	@1 50
Tartaric	.....	1 12@1 20	Ginger	.....	@1 50
			Gualiac	.....	@1 90
Ammonia			Gualac, Ammon.	.....	@1 80
Water, 26 deg.	.....	12@ 20	Iodine	.....	@1 50
Water, 18 deg.	.....	10 1/2@ 18	Iodine, Colorless	.....	@2 00
Water, 14 deg.	.....	9 1/2@ 17	Iron, clo.	.....	@1 60
Carbonate	.....	19@ 25	Kino	.....	@1 65
Chloride (Gran.)	.....	35@ 40	Myrrh	.....	@2 50
			Nux Vomica	.....	@1 75
Balsams			Opium	.....	@7 50
Copaiba	.....	1 40@1 65	Opium, Camph.	.....	@1 35
Fir (Canada)	.....	1 25@1 50	Opium, Deodor'd	.....	@9 50
Fir (Oregon)	.....	40@ 50	Rhubarb	.....	@1 65
Peru	.....	4 75@5 00			
Tolu	.....	1 75@2 00			
Barks			Paints		
Cassia (ordinary)	40@ 45		Lead, red dry	.....	14@14 1/2
Cassia (Saigon)	90@1 00		Lead, white dry	.....	14@14 1/2
Sassafras (pow. 45c)	@ 40		Lead, white oil	.....	14@14 1/2
Sassafras (pow. 40c)	@ 35		Ochre, yellow bbl.	.....	@ 1 1/2
Soap Cut (powd.)	35c @ 25@ 30		Ochre, yellow less	2 @ 5	
			Putty	.....	4 1/2@ 7
Berries			Red Venet'n Amer.	2@ 5	
Cubeb	.....	1 60@1 70	Red Venet'n, Eng	2 1/2@ 5	
Fish	.....	1 00	Vermillion, Amer.	25@ 30	
Juniper	.....	12@ 13	Whiting, bbl.	.....	@ 3
Prickley Ash	.....	@ 30	Whiting	.....	3 1/2@ 6
			L. H. P. Prep'd	2 90@3 10	
Extracts			Miscellaneous		
Licorice	.....	60@ 65	Acetanalid	.....	1 10@1 20
Licorice powd.	.....	1 75@2 00	Alum	.....	17@ 20
			Alum, powdered and ground	.....	18@ 21
Flowers			Bismuth, Subnitrate	.....	4 00@4 10
Arnica	.....	1 20@1 25	Borax xtal or powdered	.....	10@ 15
Chamomile (Ger.)	70@ 80		Cantharides po	2 00@6 50	
Chamomile Rom.	1 50@1 60		Calomel	.....	2 69@2 75
			Capsicum	.....	38@ 45
Gums			Carmin	.....	6 50@7 00
Acacia, 1st	.....	75@ 80	Cassia Buds	.....	50@ 60
Acacia, 2nd	.....	65@ 75	Cloves	.....	77@ 85
Acacia, Sorts	.....	40@ 50	Chalk Prepared	.....	12@ 15
Acacia, powdered	.....	60@ 70	Chalk Precipitated	12@ 15	
Aloes (Barb. Pow.)	30@ 40		Chloroform	.....	97@1 04
Aloes (Cape Pow.)	30@ 35		Chloral Hydrate	2 32@2 42	
Aloes (Soc Pow 1 25@1 20			Cocaine	.....	14 80@14 85
Asafoetida	.....	4 50@4 75	Cocoa Butter	.....	50@ 60
Pow.	.....	4 75@5 00	Corks, list, less 40%	.....	@ 3
Camphor	.....	3 25@3 35	Copperas, bbls.	.....	@ 8
Gualac	.....	@2 25	Copperas, less	3 1/2@ 3	
Gualac, powdered	.....	@2 50	Copperas, powd.	.....	@ 10
Kino	.....	@ 85	Corrosive Sublim.	2 85@2 40	
Kino, powdered	.....	@1 00	Cream Tartar	.....	86@ 92
Myrrh	.....	@ 85	Cuttlebone	.....	95@ 1 00
Myrrh, powdered	.....	@ 80	Dextrine	.....	10@ 15
Opium	.....	25 50@29 00	Dover's Powder	5 75@6 00	
Opium, powd.	30 00@30 50		Emery, All Nos.	10@ 15	
Opium, gran.	30 00@30 50		Emery, Powdered	8@ 10	
Shellac	.....	80@ 90	Epsom Salts, bbls.	@ 4 1/2	
Shellac, Bleached	90@ 95		Epsom Salts, less	5@ 10	
Tragacanth	.....	@5 00	Ergot	.....	@2 75
Tragacanth powder	3 00		Ergot, powdered	.....	@3 00
Turpentine	.....	15@ 20	Flake White	.....	15@ 20
			Formeldehyde, lb.	20 1/2@25	
Insecticides			Gelatin	.....	1 75@1 90
Arsenic	.....	15@ 20	Glassware, full case	58%	
Blue Vitriol, bbl.	.....	@11 1/2	Glassware, less 50%		
Blue Vitriol, less	12@ 20		Glauber Salts, bbl.	@ 2 1/2	
Bordeaux Mix Dry	20@ 25		Glauber Salts less 3 1/2@ 7		
Hellebore, White powdered	.....	38@ 45	Glue, Brown	.....	25@ 35
Insect Powder	.....	40@ 60	Glue, Brown Grd.	25@ 35	
Lead, Arsenate Po	34@ 44		Glue, White	.....	30@ 35
Lime and Sulphur Solution, gal.	.....	20@ 35	Glue, White Grd.	30@ 35	
Paris Green	.....	48 1/2@54 1/2	Glycerine	.....	36@ 50
			Hops	.....	60@ 75
Ice Cream			Iodine	.....	5 60@5 90
Piper Ice Cream Co., Kalamazoo			Iodoform	.....	6 59@6 74
Bulk Vanilla	.....	95	Lead, Acetate	.....	25@ 30
Bulk Special Flavored	.....	1 00	Lycopodium	.....	2 25@2 50
Brick, Plain	.....	1 20	Mace	.....	85@ 90
Brick, Fancy	.....	1 60	Mace, powdered	95@1 00	
			Menthol	.....	8 50@8 75
Leaves			Morphine	.....	15 45@16 00
Buchu	.....	@3 25	Nux Vomica	.....	@ 30
Buchu, powdered	.....	@3 50	Nux Vomica, pow.	28@ 35	
Sage, bulk	.....	67@ 70	Pepper black pow.	53@ 55	
Sage, 1/4 loose	.....	72@ 78	Pepper, white	.....	@ 50
Sage, powdered	.....	55@ 60	Pitch, Burgundy	.....	@ 15
Senna, Alex	.....	1 40@1 50	Quassia	.....	12@ 15
Senna, Tinn.	.....	40@ 45	Quinine	.....	1 28@1 72
Senna, Tinn. pow.	50@ 55		Rochelle Salts	.....	59@ 65
Uva Ursi	.....	45@ 50	Saccharine, oz.	.....	@1 55
			Salt Peter	.....	35@ 45
Oils			Seidlitz Mixture	.....	45@ 55
Almonds, Bitter, true	.....	18 50@18 75	Soap, green	.....	20@ 25
Almonds, Bitter, artificial	.....	7 00@7 20	Soap, mott castle	22 1/2@ 25	
Almonds, Sweet, true	.....	4 00@4 25	Soap, white castle	.....	@35 00
Almonds, Sweet, imitation	.....	75@1 00	Soap, white castle less, per bar	.....	@3 75
Amber, crude	.....	3 25@3 50	Soda Ash	.....	4 1/2@ 10
Amber, rectified	.....	4 50@4 75	Soda Bicarbonate	.....	5@ 10
Anise	.....	2 50@2 75	Soda, Sal	.....	2@ 5
Bergamont	.....	9 50@9 75	Spirits Camphor	.....	@1 75
Cajeput	.....	2 00@2 25	Sulphur, roll	.....	4 1/2@ 10
Cassia	.....	4 50@4 75	Sulphur, Subl.	4 9-10@ 16	
Castor	.....	3 60@3 80	Tamarinds	.....	15@ 20
Cedar Leaf	.....	1 75@2 00	Tartar Emetic	.....	@ 90
Citronella	.....	1 00@1 25	Turpentine, Ven.	50@6 00	
Cloves	.....	4 50@4 75	Vanilla Ex. pure	1 50@2 00	
Cocoonut	.....	40@ 50	Witch Hazel	.....	1 35@1 75
Cod Liver	.....	5 60@5 75	Zinc Sulphate	.....	10@ 15
Cotton Seed	.....	2 05@2 20			
Croton	.....	2 00@2 25			

GROCERY PRICE CURRENT

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

ADVANCED

DECLINED

Prunes
Mackerel
Syrup

Peanut Butter

AMMONIA

Arctic Brand

12 oz. 16c, 2 doz. box 3 00
16 oz. 25c, 1 doz. box 1 75
32 oz., 40c, 1 doz. box 2 85

AXLE GREASE

Mica, 25 lb. pail 1 60

BAKED BEANS

No. 1, per doz.1 35
No. 2, per doz.2 25
No. 3, per doz.3 60

BATH BRICK

English 95

BLUING

Jennings'

Condensed Pearl Bluing
Small, 3 doz. box 2 55
Large, 2 doz. box 2 90

BREAKFAST FOODS

Cracked Wheat, 24-2 4 60
Cream of Wheat 7 50
Quaker Puffed Rice 4 35
Quaker Puffed Wheat 4 35
Quaker Brkfst Biscuit 1 90
Quaker Corn Flakes 2 90
Saxon Wheat Food 4 75
Shred Wheat Biscuit 4 50
Triscuit, 18 2 25
Pillsbury's Best Cerl 2 50

Kellogg's Brands
Toasted Corn Flakes 4 20
Toasted Corn Flakes 4 20
Toasted Corn Flakes
Individual 2 00
Krumbles 4 20
Krumbles, Indv. 2 00
Biscuit 2 00
Drinket 2 60
Peanut Butter 4 40
Bran 4 30

BROOMS

Fancy Parlor, 25 lb. 10 00
Parlor, 5 String, 25 lb. 9 15
Standard Parlor, 23 lb. 9 00
Common, 23 lb. 8 50
Special, 23 lb. 8 25
Warehouse, 23 lb. 11 00

BRUSHES

Scrub

Solid Back, 8 in. 1 00
Solid Back, 11 in. 1 25
Pointed Ends 1 00

Stove

No. 3 1 00
No. 2 1 50
No. 1 2 00

Shoe

No. 1 1 00
No. 2 1 30
No. 3 1 70
No. 4 1 90

BUTTER COLOR

Dandelion, 25c size .. 2 00

CANDLES

Paraffine, 6s 17 1/2
Paraffine, 12s 18 1/2
Wicking 65

CANNED GOODS

Apples

1 lb. Standards .. @1 60
No. 10 @4 75

Blackberries

2 lb.
Standard No. 10 .. @10 50

Beans

Baked 1 25@2 25
Red Kidney 1 25@1 85
String 1 90@2 50
Wax 1 80@2 50

Blueberries

Standard @
No. 10 @11 50

Clams

Little Neck, 1 lb.

Clam Bouillon

Burnham's 1/2 pt. 2 25
Burnham's pts. 3 75
Burnham's qts. 7 50

Corn

Fair 1 85
Good 2 15
Fancy 2 30

French Peas

Monbadon (Natural)
per doz.

Gooseberries

No. 2, Fair
No. 10 7 75

Hominy

Standard 1 25

Lobster

1/4 lb. 2 10
1/2 lb. 3 35
Picnic Flat 3 75

Mackerel

Mustard, 1 lb. 1 80
Mustard, 2 lb. 2 80
Soused, 1 1/2 lb. 1 60
Soused, 2 lb. 2 75
Tomato, 1 lb.
Tomato, 2 lb.

Mushrooms

Buttons, 1/2s @30
Buttons, 1s @50
Hotels, 1s @44

Oysters

Cove, 1 lb.
Cove, 2 lb.

Plums

Plums 2 50@3 00
Pears in Syrup
No. 3 can per doz. 3 25@3 75

Peas

Marrowfat 1 75@1 85
Early June 1 90@2 10
Early June siftd 2 15@2 30

Peaches

Pie
No. 10 size can pie @6 00

Pineapple

Grated
Sliced

Pumpkin

Good 1 50
Fancy 1 65
No. 10 4 50

Raspberries

No. 2, Black Syrup .. 3 00
No. 10, Black 12 50
No. 2, Red Preserved
No. 10, Red, Water .. 12 50

Salmon

Warrens, 1 lb. Tall .. 3 40
Warren's 1 lb. Flat .. 3 60
Red Alaska 2 85
Med. Red Alaska 2 60
Pink Alaska 2 20

Sardines

Domestic 1/4s 6 75
Domestic, 1/4 Mustard 6 50
Domestic, 3/4 Mustard 6 80
Norwegian, 1/4s 15@18
Portuguese, 1/2s 30@35

Sauer Kraut

No. 3, cans 1 65
No. 10, cans

Shrimps

Dunbar, 1s doz. 1 80
Dunbar, 1 1/2s doz. 3 40

Succotash

Fair
Good
Fancy

Strawberries

Standard 2 50
Fancy 2 90

Tomatoes

No. 1 1/2 1 40
No. 2 1 75
No. 10 8 00

Tuna

1/4s, 4 doz. in case
1/2s, 4 doz. in case
1s, 4 doz. in case

CATSUP

Van Camp's, 1/2 pints 1 90
Van Camp's pints 2 85

CHEESE

Peerless @42
Brick @39
Leiden @
Limburger @36
Pineapple @
Edam @
Sap Sago @
Swiss, Domestic @

CHEWING GUM

Adams Black Jack 70
Adams Sappota 75
Beeman's Pepsin 70
Beechnut 70
Doublemint 70
Flag Spruce 65
Juicy Fruit 70
Sterling Gum Pep. 70
Spearmint, Wrigleys .. 70
Yucatan 70
Zeno 70

CHOCOLATE

Walter Baker & Co.
German's Sweet 35
Premium 35
Caracas 28
Walter M. Lowney Co.
Premium, 1/2s 35
Premium, 3/4s 35

CIGARS

Johnson Cigar Co. Brands
Dutch Masters Club 84 00
Dutch Masters Banq. 84 00
Dutch Masters Inv. 84 00
Dutch Masters Pan. 82 00
Dutch Master Grande 82 00
Dutch Master Special 66 00
Dutch Master Lond 77 00
El Portana 45 00
Gee Jay 45 00
Dutch Masters Six 49 00
Dutch Masters Hand
Made
Dutch Masters Baby 45 00
Little Dutch Masters 45 00
S. C. W. 45 00
Dutch Masters
Seconds 42 00
Exemplar 69 00

Peter Dornbos Brands

Dornbos Single Bndr. 42 50
Dornbos Perfecto 42 50
Van Dam, 5c 37 50
Van Dam, 6c 42 50
Van Dam, 7c 49 00
Van Dam, 10c 70 00

Worden Grocer Co. Brands

Boston Straight 42 00
Trans Michigan 42 50
Court Royal 48 00
Hemmett's Cham-
pion 46 00
Iroquois 42 50
Qualex 46 00
La Qualatancia 70 00
Worden's Hand Made 40 00
B. L. 42 50
Royal Major 45 00
La Valla Rosa 80 00
La Valla Rosa, Kids 45 00
Valla Grande 42 50
Kuppenheimer, No. 2 43 00
First National 33 00
Knickerbocker 42 50

CLOTHES LINE

No.	Twisted Cotton	Per doz.
No. 40	Twisted Cotton	2 00
No. 50	Twisted Cotton	2 50
No. 60	Twisted Cotton	3 00
No. 80	Twisted Cotton	3 25
No. 50	Braided Cotton	2 50
N. 60	Braided Cotton	3 00
No. 80	Braided Cotton	3 50
No. 50	Sash Cord	3 40
No. 60	Sash Cord	4 00
No. 60	Jute	1 75
No. 72	Jute	2 00
No. 60	Sisal	1 85

Galvanized Wire

No. 20, each 100ft. long 1 90
No. 19, each 100ft. long 2 10
No. 20, each 100ft. long 1 00
No. 19, each 100ft. long 2 10

COCOA

Baker's 39
Bunte, 10c size 88
Bunte, 1/4 lb. 2 20
Bunte, 1 lb. 4 00
Cleveland 41
Colonial, 1/4s 35
Colonial, 1/2s 33
Epps 42
Hershey's 1/4s 32
Hershey's 1/2s 30
Huyler 36
Lowney, 1/4s 38
Lowney, 1/2s 37
Lowney, 5 lb. cans 37
Lowney, 1/4s 37
Van Houten, 1/4s 18
Van Houten, 1/2s 18
Van Houten, 1s 36
Wan-Eta 65
Webb 36
Wilbur, 1/4s 33
Wilbur, 1/2s 33
Wilbur, 1s 33

COCOANUT

1/4s, 5 lb. case	38
1/4s, 5 lb. case	37
1/4s, 15 lb. case	36
1/4s, 15 lb. case	35
1/4s & 1/2s, 15 lb. case	35 1/2
6 and 12c pails	4 35
Bulk, pails	27
Bulk, barrels	25
70 8c pkgs., per case	5 25
70 4 oz. pkgs., per case	5 25
Bakers Canned, doz.	1 20

COFFEES ROASTED

Common	12
Fair	13
Choice	14
Fancy	15
Peaberry	32

Santos

Common	17
Fair	18
Choice	19
Fancy	20
Peaberry	32

Maracaibo

Fair	20
Choice	24

Mexican

Choice	20
Fancy	24

Guatemala

Fair	18
Fancy	19

Java

Private Growth	34
Mandling	34
Ankola	34

San Salvador

Good	22
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Mocha

Short Bean	31
Long Bean	31

Bogota

Fair	21
Fancy	23

Package Coffee

New York Basis	24 50
Arbuckle	24 50

McLaughlin's XXXX

McLaughlin's XXXX	package coffee is sold to retailers only. Mail all orders direct to W. F. McLaughlin & Co., Chicago.
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Extracts

Holland, 1/2 gross bxs.	1 30
Felix, 1/2 gross	1 15
Hummel's foil, 1/2 gro.	85
Hummel's tin, 1/2 gro.	1 43

CONDENSED MILK

Carnation, Tall	7 50
Carnation, Baby	5 50
Hebe, Tall	7 50
Hebe, Baby	5 50
Pet, Tall	7 50
Pet, Baby	5 50
Van Camp, Tall	7 50
Van Camp, Baby	5 50

CONFECTIONERY

Stick Candy	Pails
Horehound	25
Standard	25
Jumbo	26

Mixed Candy

Broken	25
Cut Loaf	26
Grocers	20
Kindergarten	29
Leader	25
Novelty	25
Premio Creams	35
Royal	24
Special	24
X L O	23

Specialties

Auto Kisses (baskets)	23
Bonnie Butter Bites	30
Butter Cream Corn	32
Caramel Bon Bons	28
Caramel Croquettes	26
Cocoanut Waffles	28
Coffy Toffy	28
Fudge, Walnut	32
Fudge, Choc. Peanut	30
Iced Orange Jellies	27
Italian Bon Bons	27
AA Licorice Drops	25
5 lb. box	2 25
Lozenges, Pep.	32
Lozenges, Pink	32
Manchus	27
Molasses Kisses, 10	23
lb. box	23
Nut Butter Puffs	23

Chocolates

Assorted Choc.	32
Amazon Caramels	32
Champion	31
Choc. Chips, Eureka	35
Klondike Chocolates	38
Nabobs	38
Nibble Sticks, box	2 25
Nut Wafers	38
Oreo Choc. Caramels	34
Peanut Clusters	38
Quintette	32
Regina	30

HIDES AND PELTS

Hides	
Green, No. 1	17
Green, No. 2	16
Cured, No. 1	19
Cured, No. 2	18
Calfskin, green, No. 1	30
Calfskin, green, No. 2	28 1/2
Calfskin, cured, No. 1	32
Calfskin, cured, No. 2	30 1/2
Horse, No. 1	6 00
Horse, No. 2	5 00

Pelts

Old Wool	75@2 00
Lambs	1 00@2 00
Shearlings	1 00@2 00

Tallow

Prime	@13
No. 1	@12
No. 2	@11

Wool

Unwashed, med.	@65
Unwashed, fine	@55

HONEY

A. G. Woodman's Brand	
7 oz., per doz.	6 65
20 oz., per doz.	6 65

HORSE RADISH

Per doz.	90
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JELLY

15lb. pails, per pail
30lb. pails, per pail

JELLY GLASSES

8 oz. capped in bbls., per doz.	36
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MAPLEINE

2 oz. bottles, per doz.	3 00
1 oz. bottles, per doz.	1 75
16 oz. bottles, per dz.	16 50
32 oz. bottles, per dz.	30 00

MINCE MEAT

Per case	4 15
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MOLASSES

New Orleans

Fancy Open Kettle	70
Choice	58
Good	50
Stock	45
Half barrels 5c extra	
Red Hen, No. 2	2 80
Red Hen, No. 2 1/2	3 40
Red Hen, No. 5	3 40
Red Hen, No. 10	3 30
Uncle Ben, No. 2	2 80
Uncle Ben, No. 2 1/2	3 30
Uncle Ben, No. 5	3 40
Uncle Ben, No. 10	3 30
Ginger Cake, No. 2	3 30
Ginger Cake, No. 2 1/2	4 30
Ginger Cake, No. 5	4 15
O. & L. Open Kettle, No. 2 1/2	5 65

MUSTARD

1/2 lb. 6 lb. box	30
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NUTS—Whole

Almonds, Terragona	30
Brazils, large washed	34
Fancy Mixed	28@29
Filberts, Barcelona	24
Peanuts, Virginia	18
Peanuts, Virginia, Roasted	22
Peanuts, Spanish	20
Walnuts California 36@37	
Walnuts, French	32

Shelled

Almonds	55
Peanuts, Spanish, 10 lb. box	19 1/2
Peanuts, Spanish, 100 lb. bbl.	17 1/2
Peanuts, Spanish, 200 lb. bbl.	17
Pecans	1 00
Walnuts	90

OLIVES

Bulk, 1 gal. kegs	@1 75
Bulk, 2 gal. kegs	@1 55
Bulk, 5 gal. kegs	@1 50
Stuffed, 5 oz.	1 45
Stuffed, 14 oz.	3 00
Pitted (not stuffed)	
14 oz.	3 00
Manzanilla, 8 oz.	1 45
Lunch, 10 oz.	2 00
Lunch, 16 oz.	3 25
Queen, Mammoth, 19 oz.	5 50
Queen, Mammoth, 28 oz.	6 75
Olive Chow, 2 doz. cs.	2 50

PETROLEUM PRODUCTS

Perfection	12 7
Red Crown Gasoline	23 7
Gas Machine Gasoline	44 2
V. M. & P. Naphtha	23 7
Capitol Cylinder, Iron Bbls.	41 8
Atlantic Red Engine, Iron Bbls.	28 8
Winter Black, Iron Bbls.	14 8
Polarine, Iron Bbls.	44 8

PICKLES

Medium	
Barrels, 1,200 count	12 00
Half bbls., 600 count	6 50
5 gallon kegs	2 60

Small

Barrels	14 00
Half barrels	7 50
5 gallon kegs	2 80

Gherkins

Barrels	25 00
Half barrels	13 00
5 gallon kegs	4 50

Sweet Small

Barrels	28 00
5 gallon kegs	5 00
Half barrels	14 50

PIPES

Clay, No. 216, per box	
Clay, T. D. full count	
Cob, 3 doz. in box	1 25

PLAYING CARDS

No. 90 Steamboat	2 25
No. 808, Bicycle	3 50
Pennant	3 25

POTASH

Babbitt's, 2 doz.	2 75
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PROVISIONS

Barreled Pork	
Italian Bon Bons	25
Clear Back	52 00@53 00
Short Cut Clr	44 00@45 00
Brisket, Clear	55 00@56 00
Pig
Clear Family	48 00

Dry Salt Meats

S P Bellies	31 00@32 00
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Lard

Pure in tierces	29@30
Compound Lard 24	@24 1/4
80 lb. tubs	advance 1/4
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

Smoked Meats

Hams, 14-16 lb.	35 @36
Hams, 16-18 lb.	34 1/2@35
Hams, 18-20 lb.	33 @34
Ham, dried beef	
sets	37 @38
California Hams	25 @26
Picnic Boiled	
Hams	35 @40
Boiled Hams	51 @52
Mince Hams	22 @23
Bacon	39 @52

Sausages

Bologna	18
Liver	12
Frankfort	19
Pork	14@15
Veal	11
Tongue	11
Headcheese	14

Beef

Boneless	25 00@27 00
Rump, new	30 00@31 00

Pig's Feet

1/4 bbls.	1 75
3/4 bbls., 40 lbs.	3 40
1/2 bbls.	9 00
1 bbl.	16 00

Tripe

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

Casings

Hogs, per lb.	50@55
Beef, round set	19@20
Beef, middles, set	45@55
Sheep	1 15@1 35

Uncolored Oleomargarine

Solid Dairy	28@29
Country Rolls	30@31

Canned Meats

Corned Beef, 2 lb.	6 60
Corned Beef, 1 lb.	4 70
Roast Beef, 2 lb.	6 60
Roast Beef, 1 lb.	4 70

Potted Meat, Ham

Flavor, 1/4 s.	55
Potted Meat, Ham	
Flavor, 1/4 s.	95

Deviled Meat, Ham

Flavor, 1/4 s.	55
Deviled Meat, Ham	
Flavor, 1/4 s.	1 00
Deviled Tongue, 1/4 s.	1 80
Deviled Tongue, 1/2 s.	3 10

RICE

Fancy	10@11
Blue Rose	10@11
Broken	....

ROLLED OATS

Monarch, bbls.	10 25
Rolls Avena, bbls.	10 60
Steel Cut, 100 lb. sks.	
Monarch, 100 lb. sks.	5 10
Quaker, 15 Regular	1 95
Quaker, 20 Family	5 20

SALAD DRESSING

Columbia, 1/2 pint	2 25
Columbia, 1 pint	4 00
Durkee's large, 1 doz.	5 25
Durkee's med., 2 doz.	5 80
Durkee's Picnic, 2 doz.	2 75
Snider's large, 1 doz.	2 40
Snider's small, 2 doz.	1 45

SALERATUS

Packed 60 lbs. in box	
Arm and Hammer	3 25
Wyandotte, 100 1/2 s.	3 00

SAL SODA

Granulated, bbls.	1 95
Granulated, 100 lbs. cs.	2 10
Granulated, 363 pkgs.	2 25

SALT

Solar Rock	
56 lb. sacks	52

Common

Granulated, Fine	2 10
Medium, Fine	2 20

SALT FISH

Cod	
Large, whole	@15 1/2
Small, whole	@15
Strips or bricks	20@23
Pollock	@14

Holland Herring

Standards, bbls.	
Y. M., bbls.	....
Standard, kegs	....
Y. M. kegs	....

Herring

Full Fat Herring, 350 to 400 count	
Spiced, 8 lb. pails	95

Trout

No. 1, 100 lbs.	....
No. 1, 40 lbs.	....
No. 1, 10 lbs.	....
No. 1, 3 lbs.	....

Mackerel

Mess, 100 lbs.	25 00
Mess, 50 lbs.	13 25
Mess, 8 lbs.	2 95
Mess, 8 lbs.	2 30
No. 1, 100 lbs.	24 00
No. 1, 50 lbs.	12 75
No. 1, 10 lbs.	12 75
No. 1, 3 lbs.	2 80

Lake Herring

8 lbs.
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SEEDS

Anise	38
Canary, Smyrna	28
Caraway	80
Cardamon, Malabar	1 20
Celery	50
Hemp, Russian	12
Mixed Bird	12 1/2
Mustard, white	40
Poppy	80
Rape	15

SHOE BLACKING

Handy Box, large 8 dz.	3 50
Handy Box, small	1 25
Ribby's Royal Polish	1 20
Miller's Crown Polish	90

SNUFF

Swedish Rapee, 10c 8 for	64
Swedish Rapee, 1 lb. gls	60
Norkoping, 10c, 8 for	64
Norkoping, 1 lb. glass	60
Copenhagen, 10c, 8 for	64
Copenhagen, 1 lb. glass	60

SOAP

Lautz Bros. & Co.	
Acme, 100 cakes	5 50
Rig Master 100 blocks	6 00
Climax	5 00
Queen White	5 90
Oak Leaf	5 50
Queen Anne	5 50
Proctor & Gamble Co.	
Lenox	5 65
Ivory, 6 oz.	6 65
Ivory, 10 oz.	10 80
Star	5 30

Swift & Company

Swift's Pride	5 50
White Laundry	5 65
Wool, 6 oz. bars	6 50
Wool, 10 oz. bars	9 40

Tradesman Company

Black Hawk, one box	3 75
Black Hawk, five boxes	7 70
Black Hawk, ten boxes	3 65

Box contains 72 cakes. It is a most remarkable dirt and grease remover, without injury to the skin.

Scouring Powders

Sapolio, gross lots	9 50
Sapolio, half gro. lots	4 85
Sapolio, single boxes	2 40
Sapolio, hand	2 40

Queen Anne, 80 cans

Queen Anne, 80 cans	1 80
Queen Anne, 40 cans	3 60
Snow Maid, 80 cans	1 80
Snow Maid, 40 cans	3 60

Washing Powders

Snow Boy, 100 pkgs.	5 65
Snow Boy, 60 pkgs.	3 55
Snow Boy, 24 pkgs.	5 00
Snow Boy, 20 pkgs.	5 25

Soap Powders

Johnson's Fine, 48 2	5 75
Johnson's XXX 100	5 75
Rub-No-More	5 50
Nine O'Clock	4 00

Lautz Naphtha, 60s

Oak Leaf Soap Powder, 24 pkgs.	4 25
Oak Leaf Soap Powder, 100 pkgs.	5 50
Queen Anne Soap Powder, 60 pkgs.	3 60
Old Dutch Cleanser, 100s	4 00

SODA

Bi Carb, Kegs	3 1/4
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SPICES

Whole Spices	
Allspice, Jamaica	@12
Allspice, lg. Garden	@11
Cloves, Zanzibar	@55
Cassia, Canton	@20
Cassia, 5c pkg. doz.	@35
Ginger, African	@15
Ginger, Cochín	@20
Mace, Penang	@90
Mixed, No. 1	@17
Mixed, No. 2	@16
Mixed, 5c pkgs. dz.	@45
Nutmegs, 70-8	@50
Nutmegs, 105-110	@45
Pepper, Black	@32
Pepper, White	@30
Pepper, Cayenne	@40
Paprika, Hungarian	@22

Pure Ground in Bulk

Allspice, Jamaica	@16
Cloves, Zanzibar	@68
Cassia, Canton	@32
Ginger, African	@25
Mace, Penang	@1 00
Nutmegs	@45
Pepper, Black	@35
Pepper, White	@52
Pepper, Cayenne	@30
Paprika, Hungarian	@45

STARCH

Corn	
Kingsford, 40 lbs.	

NO SIGNS OF REPENTANCE.

We Should Protect Ourselves Against German Contagion.

Germany is crushed for the time being as a military power; we have defeated her nefarious scheme of world conquest, but if we think we have changed her spirit or made her humble and repentant—any less self-seeking or cruel or unscrupulous or treacherous or ambitious—we deceive ourselves. Not one sign have her people or her rulers yet given that they regret their colossal crimes. There are nearly or quite seventy million people there yet with vast resources of land and money and economic power intrenched in manufactories, in mining, in trade, in agriculture, and in all manner of industries, cherishing their kultur, invoking their tribal gods, and nursing their wrath toward the nations that defeated their schemes. It is highly probable that on the surface they are now deliberately working up a state of apparent chaos and disorganization, hoping by the disappearance of any responsible government and by the setting up of a number of small, independent states to escape the payment of the huge war indemnities which they know are due and will be exacted.

The world is waiting for some sign of German contrition. Not one authoritative voice has yet renounced or repudiated their robber schemes. At the beginning of the war nearly a hundred of their leading minds—physicians, divines, authors, college professors—signed a paper indorsing the course of their Emperor in bringing on the war. Later, in 1916, over thirteen hundred, comprising the leading men of all classes, put their names to a petition to their Chancellor setting forth their demands upon their enemies for lands and money; declaring that France must be utterly crushed and impoverished; that Belgium must be retained; the Channel ports occupied; the African colonies greatly enlarged, and so on. Let these same men now come forth and sign a petition to the whole world begging forgiveness and acknowledging their sins. We want to be convinced that they have met with a change of heart. At about the same time the German business men, embracing the League of Agriculturists, the German Peasant League, the Westphalian Peasant Society, the Central Association of German Industrialists, the League of Industrialists, and the German Middle Class Association, took action together in a petition to the Imperial Chancellor setting forth the rich harvest of territory, mines, (iron and coal) colonies, harbors, coast lines, and so on, which the war must yield Germany. Germany must hesitate at nothing that would increase her political, military, maritime, and economic power, and secure her against danger of pressure from outside nations. They must not only seize French territory, but all "the large and medium-sized properties must be placed in German hands, and their owners driven out." "France

must receive and indemnify the original owners." In fact, the cool and matter-of-course air with which they enumerate the territories adjacent to their own which they must have in order that Germany may play her role which the Teutonic God has laid out for her is one of the most stupedous pieces of effrontery in all history. They must extend their frontiers east and west, and then add more land to protect their exposed frontiers. Just where they would stop does not appear.

It is time there came a day of humiliation and prayer in the land of the Hun. Let the people clothe themselves in sackcloth and ashes; let Eucken be heard; let Haeckel weep for invoking destruction upon the land of Darwin to whom he owed so much; let their clergy take back their boastful and unchristian utterances; let their editors and lawyers acknowledge the existence and binding force of international law; let their generals renounce militarism,

conditions awaken all classes to a sense of terrible realities.

Germany's ethical development has lagged far behind her intellectual. I think it highly improbable that she will be able, at least in this generation, to get out of the narrow, intense, exclusive tribal feeling into the larger feeling of world-kinship or brotherhood which France and England and the United States have exemplified over and over; such a feeling, for instance, as would have enabled her to appreciate the course of this country in regard to Cuba after we had released her from the Spanish yoke or of Great Britain in the freedom she grants to her colonies. You can not put a soul into a soulless people. What is born in the bone can not be got out of the flesh, and the tribal psychology is certainly in the bone of Germany.

The only safe way for the guardians of civilization is, now that we have the iron heel on the neck of the brute, to keep it there. Keep it there

THE ISHMAELITE SHALL WAIT.

The Ishmaelite of Nations, she shall wait
Until the crawling centuries mute again
The hideous echoes of her Hymn of Hate,
Cursed by the world's immeasurable disdain,
Cursed by the tears a million mothers shed,
Cursed on the fields where countless boys lie dead,
Whimpering for mercy, blustering, desolate—
The Ishmaelite shall wait.

By rotting wharves her empty ships shall rock,
Her slattern towns their poverty proclaim,
Her high-towered factories topple block by block
Since "Made in Germany" is a brand of shame.
Thrust from the Door of Human Brotherhood,
Misunderstanding and misunderstood,
Beggared, unpardoned, excommunicate—
The Ishmaelite shall wait.

Gray skulls plow up through fields of Picardy,
Great fanes lift shattered arches to the dawn,
Where once dead babies strewed the bitter sea
The cliffs still whiten in undying scorn.
Down weary years shall men, beholding this,
Turn from her bribes and pleading with a hiss,
Sullen, unpitied in her self-sought fate—
The Ishmaelite shall wait.

James Church Alvord.

and von Tirpitz swear he is filled with remorse over his piratical submarine warfare. Some such manifestation of sorrow and repentance from her leading men would become Germany at this time.

Let us waste no sympathy on the lower and middle classes among the German people; they were body and soul with their Kaiser as long as he was winning the game; when he began to lose, they turned against him. Their instinct of self-preservation caused the revolt. They were badly scared. Was there any protest as long as their armies were victorious? Had they won the war and crushed and impoverished France and England for a hundred years, would they not have pocketed the spoils and glorified their Kaiser and his henchmen?

Germany was a unit when the war began; every voice, high and low, of people and autocracy was for it; there is division and discord now, because the war was a failure, and instead of huge spoils to divide, there are huge bills to pay. The changed con-

ditions for a generation at least, and see what time will do. The tremendous and growing spirit of humanitarianism of our time, like a genial climate, ought to make itself felt at last.

If we think the Brute abdicated with the Kaiser we deceive ourselves. He is still there in every one of those unrepentant Junkers and Pan-Germans who molded the Kaiser to their will and brought on the war. The whole German army was thoroughly brutalized. The atrocities and cruelties they committed admit of no other interpretation. And not a man of them has changed. The leopard can not change his spots. A less chivalrous, a less decent, a less honorable race never appeared in history. Who else but a German would mock and insult a defeated enemy? Who else but a German would erect ironical signs on the site of a church or a villa which their guns had demolished, as they did in Belgium and France? Who but a German would desecrate cemeteries or make swine of themselves in private dwellings or

wantonly destroy works of art or bombard century-old cathedrals? All such things are in keeping with their rabid tribal spirit.

One may say: "How non-Germanic are the British and the Americans." Think of London fairly outdoing New York and Washington in celebrating the Fourth of July the past season—a day commemorating the loss to England of a great colonial empire—or of Great Britain's armies marching to battle singing the boche's "Song of Hate," or of appropriating the term "Old Contemptibles!" That Great Britain should frankly publish her losses of men in battle, and the number of her ships sunk, filled the Teutonic leaders with astonishment. Such things are a long way from the spirit of the tribe.

What attitude this country should assume toward Germany and the Germans is a serious problem. The German people have for years abused the privileges and the hospitality which we and other nations have extended to them by their secret and ceaseless efforts to prepare the way for world dominion. Their propaganda has been tireless and thorough. Its ramifications, like a system of hideous telegraph or telephone wires, extended everywhere, plotting the Germanization of the world. Their business and economic hold upon this country had reached the danger point when we were drawn into the war. Shall we allow them to resume their subtle and unscrupulous conquest? As we have already taken over most of their property in this country, shall we not debar them from any future economic hold upon us? Shall we not prohibit the investment of any German capital in this country, and the residence here of any individual Huns, unless they become citizens of the United States? Let us protect ourselves against the contagion of the German spirit as we would against the plague. John Burroughs.

Tell a girl that she is as "pretty as a picture" and she forgets that comic valentines come under the head of pictures.

We are manufacturers of TRIMMED AND UNTRIMMED HATS for Ladies, Misses and Children, especially adapted to the general store trade. Trial order solicited.

CORL, KNOTT & CO., Ltd.
Corner Commerce Ave. and Island St.
Grand Rapids, Mich

Art Calendars on Short Notice

We offer to merchants and bankers outside of Mason county a limited number of calendars with three color reproduction of one of Allen's famous paintings. We have decided to accept but one order from each county, so there may be no conflict in the distribution of this beautiful work of art. Sample and price sent on receipt of statement as to number of calendars desired.

TRADESMAN COMPANY
Grand Rapids, Mich.

UPPER PENINSULA.

Recent News of the Cloverland of Michigan.

Sault Ste. Marie, Dec. 10—Rudyard, one of the thriving villages of Chippewa county, is to have a new industry in the form of a flour mill with a daily capacity of forty barrels. R. G. Forgrave, one of Rudyard's enterprising business men, will be the proprietor. It will be equipped with an up-to-date Midget Marvel short system equipment. Much credit is due the County Agent, E. L. Kunze, who has been showing the farmers the great opportunity offered for the erection of a flour mill. Mr. Forgrave became interested at once, resulting in the above industry.

The Campbell music store changed hands last week. Anderson McClellan is now the owner. Mr. McClellan formerly lived at the Soo, but for some years past was a resident of Traverse City. The business will be continued under the name of the Campbell music store. Mr. McClellan needs no introduction to Sooiters and is one of the best known traveling men throughout the State. For the past few years he was a representative of the Jenks & Muir Bed Spring Co., his territory including a large part of the State. He was for eight years prior to that time with the late Byron Campbell in the music business. He came to the Soo twenty-one years ago, taking a position at that time with C. E. Davis & Co., and later with the Raymond Furniture Co. He is an experienced music salesman and has one of the best stocks of pianos and talking machines in the Upper Peninsula and his many friends wish him every success in his new venture.

Word has just been received that the Trout Lake House, Trout Lake, has been destroyed by fire. No confirmation has been received as yet as to whether or not it is a total loss. This will mean additional hardship to the knights of the grip who have been so comfortably taken care of at this hotel.

The changing of the train service here, effective Dec. 6, will make some difference with the traveling public and will give the travelers making Soo Junction worlds of time to canvass the trade. Train No. 8 on the D., S. S. & A. from Duluth, which arrived at the Soo heretofore at 10:20 a. m., will not reach here except Sundays, but will make Mackinac City its destination. Passengers for the Soo on this train will go on to Trout Lake, where connections will be made with the Soo Line train No. 8 which will arrive here at 10:30 a. m. Mail, baggage and express will also be transferred in case the South Shore train from Duluth is late and notice given that Soo Line will not wait at Trout Lake. The business for the Soo will be unloaded at Soo Junction to be forwarded on train No. 18 to the Soo. This will mean an additional wait at the Junction. Passengers for the West on the South Shore for points between the Junction and the Soo will have to wait from 8:30 to 11:10. Train No. 17, now leaving here at 6:35, goes to Soo Junction and stays there until 11:10, when it returns as train No. 18, bringing in the Detroit sleeper and passengers from the South, also carrying those for points between the Junction and the Soo for the West. Train No. 51, heretofore arriving at 7:45, is taken off entirely. Train No. 7, which leaves here at 5:15, will continue to do so, except that it will have a change of name, being known in the future as train No. 117. It will still carry the Detroit sleeper. Train No. 119, leaves Sunday morning at 10 a. m., going to Soo Junction, connecting with train No. 1 from the South. It will return as train No. 12, arriving here at 12:45 p. m. The arrangement to transfer passengers from the South

Shore to Soo Line at Trout Lake is a result of the Federal control of railways which works for better service, irrespective of private interests.

F. A. Allison, the well-known traveler for the Cornwell Company, made a business trip to St. Paul last week. "Happiness is often the price of being commonplace."

The Red Cross Emergency Hospital has closed. The Soo has run out of flu patients. We sincerely hope it will not be necessary to reopen same again.

The Soo Commission and Salvage Co. will take over the new and second-hand business of Roach & Glen, at 222 Magazine street. F. W. Roach, of the present firm, and his three sons comprise the new concern.

Mr. Roach's sons are Fred A., Maynard G. and Philip. Mr. Roach has had forty-eight years' experience in the Soo and his boys have shared much of his experience. They will make a strong combination for a bright future.

William G. Tapert.

Late News From the Metropolis of Michigan.

Detroit, Dec. 10—The Better Business Bureau of Detroit has under investigation advertisements published by a number of retailers who have been "on the carpet" and must prove the honesty of their statements. The point that the Bureau makes is that many retailers are inclined to exaggerate the original price of their product in announcing a reduction in connection with some special sale. This is not ethical or good business, and belittles the advertising value of all their advertising. Some of the department store managers who conduct departments have for some time made no price comparisons, simply dwelling on the quality of their goods and the low price.

A. H. Zimmerman, Treasurer and director of the Continental Motors Corporation and for 14 years connected with it in executive positions, has resigned from its management, to take effect Jan. 1. It is announced he has acquired the controlling interest in a prominent motor parts company. Mr. Zimmerman has been with the Continental Motor Corporation since its inception and takes into his new field wide experience and intimate knowledge of the automobile trade, as well as the high esteem of all with whom he has done business in the past.

Jobbers and manufacturers' agents, who have offices in this city, say they believe Detroit will have an increased number of shoe stores the coming year, and that these new shops will be located in the outskirts or residential sections. Many young men desirous of entering business for themselves have been waiting for the psychological time, and with the growth of the city and the splendid outlook for prosperity, they are likely to grasp the opportunity. Realty dealers say they have many requests for stores that are desirable for retail shoe shops.

Louis Siegel, who conducts the cloak and suit department of the Heynz Bazaar, has the lease on the entire building at the expiration of the present lease sometime in 1919. It is his plan to conduct a store along similar lines as the Heynz Bazaar, which would mean the installation of a shoe department for women. The owners of the Bazaar have not definitely decided whether or not they will continue business when they give up their present lease.

Subsidized.

Mrs. Townley—What! You pay a girl \$10 a week to cook for you?

Mrs. Subbubs—Not exactly. We pay her \$4 for cooking; the other \$6 are for staying.

BUSINESS WANTS DEPARTMENT

Advertisements inserted under this head for three cents a word the first insertion and two cents a word for each subsequent continuous insertion. If set in capital letters, double price. No charge less than 25 cents. Cash must accompany all orders.

BUSINESS CHANCES.

Mr. Merchant—Here is your chance to exchange your store, lock stock and barrel, for either eighty acres in Indiana, eighty acres in Wisconsin, one hundred sixty in New Mexico, three hundred in Tennessee, one hundred sixty in Florida, all improved, or good income property. Take your choice. Describe your property. Write me quick. Immigration Agent PHILLIPS, Manchester, Tenn. 13

WANTED—An efficient, reliable, condensed milk pan man, familiar with the various branches of the condensed milk business. Must possess ability as an executive or manager. Young married man preferred. Give complete details as to experience, references and salary expected, in first letter. Address, The Licking Creamery Co., Newark, Ohio. 14

FOR SALE—WOODWORKING PLANT. This bank holds a woodworking plant having everything in readiness to start. It has been used for manufacturing of house building frame work. It is very centrally located in this city, having a population of 35,000 people. Plant contains ample acreage, power plant, and all wood working machinery will be sold at a sacrifice. Write OLD CITIZENS NATIONAL BANK, Zanesville, O. 15

Attention Dry Goods Merchants—If looking for a splendid opening for a new dry goods store or for any reason your present location is unsatisfactory, you should investigate the unusual opening for store at Crosby, Minn., at present caused by draft conditions. I have for rent, exceptionally fine store room, especially desirable for dry goods line. Splendid show windows; location perfect. If interested, address Will S. Pitt, Crosby, Minnesota. 16

WANTED—An experienced suit and cloak man. Must know how to trim windows and advertise. Must have the best of references. A good opportunity for future advancement. No others need apply. Address THE MODEL, Racine, Wisconsin. 17

What per cent. of cost inventory will you give for good clean stock of variety goods? Splendid opening for an up-to-date dry goods store. Eighty foot steam heated brick building can be purchased or rented very reasonably. Address No. 18, care Michigan Tradesman. 18

For Sale—30 shares Famous truck stock. A. Abraham, 902 Elm St., Rockford, Illinois. 19

For Sale—120 acre farm near two towns in Michigan or trade for stock or merchandise invoicing about \$6,000. Address No. 20, care Michigan Tradesman. 20

For Sale—One of the best grocery stores in one of the best towns in Michigan. Doing a splendid business. Only reason for selling, cannot stand the work. Address No. 6, care Michigan Tradesman. 6

SPECIAL SALES To reduce stock or sell out entirely. Advertised and conducted for retailers anywhere. Write for date and terms stating size stock.

A. E. GREENE SALES CO., Jackson, Mich.

For Sale—Grocery stock in town of 1,000. Invoicing about \$4,000. Sales for year ending August 30th, \$32,000. Address No. 990, care Michigan Tradesman. 990

We can sell your business, farm or property, no matter where located. Capital procured for meritorious enterprises. Herbert, Webster Bldg., Chicago, Ill. 1

Ice Plant—Only one in county seat town of 2,000; bargain if sold soon; \$6,000 will handle. Address Creamery, Seneca, Kansas. 9

For Sale—Grocery stock located in live city of Owosso. Annual sales \$33,000. Reason for selling, physical breakdown. Full particulars on request. George S. Dickson, Howell, Michigan. 12

For Sale—Candy, tobacco and grocery store. Dwelling connected. Good concrete basement and barn. \$2,000. E. G. Little, 1022 Trumbull St., East Side, Bay City, Michigan. 3

For Rent—Are you planning on going into business for yourself or changing your present location? One of the best located stores in Marquette is available. Write for particulars, stating business. Box 264, Marquette, Michigan. 5

Will pay cash for whole or part stocks of merchandise. Louis Levinsohn, Saginaw, Michigan. 757

Wanted At Once—Cash paid for mens and boys' clothing, furnishings, hats, caps, shoes. M. Kahn, 504 Washington Ave., Bay City, Michigan. 996

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 106 E. Hancock, Detroit. 936

Stock Wanted—Have 225 acre stock farm; level; good buildings; timber; near three markets in Southern Michigan. Will exchange for stock merchandise up to \$40,000. Write what you have. Flood, Dexter, Michigan. 989

Cash Registers—We buy, sell and exchange all makes of cash registers. We change saloon machines into penny key registers. Ask for information. The J. C. Vogt Sales Co., Saginaw, Mich. 906

COLLECTIONS.

Collections—We collect anywhere. Send for our "No Collection, No Charge" offer. Arrow Mercantile Service. Murray Building, Grand Rapids, Mich. 390

SEE NEXT PAGE.

Advertisements received too late to run on this page appear on the following page.

Economic
Coupon Books

They save time and expense

They prevent disputes

They put credit transactions on cash basis

Free samples on application



Tradesman Company

Grand Rapids, Mich.

Late Business News From the Saginaw Valley.

Saginaw, Dec. 10.—As long as this old world stands there will be howlers and growlers. Think of the politicians and the press that have in the past two years tried so hard to belittle our worthy President who has gone through what no living man in this great country of ours has ever faced.

Just as if he did not have trouble enough, the press and big stick men have done all they could by placing obstruction after obstruction in his path. They tell us how inefficient the men and his cabinet and the men appointed to head the various commissions are and have been, etc. Shame on such patriotism!

Just ponder, dear reader, if you please on such a man as Hoover—a man so great that all Europe has called him to their aid.

Garfield? True, some of the big interests howled, concerns which were not helping the Government one iota, but reaping a rich reward, owing to war conditions. Were not our manufacturers who were backing the army well supplied? That was the one big thing, first and foremost. We growled because we had to economize, while poor France, England and Belgium were freezing to death. Truly, the man is human and may have made mistakes, but, be a big brother to him and don't just because you don't like him trod him and his work under your feet.

And then there is Mr. Baker and Mr. Daniels. What poor incompetent men! According to the bosses and yellow papers, what of such play as this? Here is a peaceful country, unarmed, no navy, no trained men, etc., and in eighteen months' time placed on foreign soil, 3,000 miles away, over 2,000,000 men and held in readiness here over 2,000,000 more trained men.

And that poor stick at the head of our Navy! Oh, his work was so poor that in so short a period of time he was able to see that the Yankee fighters were landed safely over there and of the fighting hosts sent only 758 men were lost at sea. Of that number 630 were lost on an English transport. And again to think that over all these happenings was the weak hand of Mr. Wilson.

Just for the sake of office and a seat in some political party it is strange how low some men can stoop. America won a victory for freedom's sake and now can't men really face victory and rejoice in the spoils, without trampling under foot the worthy servants of our great Government?

Evidently the Detroit paper that called Mr. White a lackey and stool pigeon to a man not strong enough, physically, for the job as a peace delegate forgot to ask "Teddy" what he thought of Mr. White. The following day Mr. Roosevelt praised President Wilson's selection of White. Thanks to Teddy at last!

F. E. Holmes, of Mt. Morris, is critically ill at his home, suffering from a second paralytic stroke. His first stroke came last January. However, he had greatly improved and was able to go down town each day until last Friday morning, when the second stroke came. Mr. Holmes was one of the largest and most influential merchants in Genesee county. He had a splendid mercantile establishment that would have been a credit to any town many times the size of Mt. Morris. After his stroke he sold out his business. The grocery department is now owned by F. J. Lindsay & Co., who have a splendid stock and enjoy a large and well deserved patronage.

The building formerly occupied by Fred Behm, corner of Johnson and Sixth avenue, Saginaw, who conducted a grocery until about six months

ago, is now equipped with a grocery stock, conducted by Harry Brudsell.

One of the happiest men in Michigan to-day is L. E. Dickinson, grocer of Cass City. Why shouldn't he be happy and proud? He has three reasons for wearing that smile that is always on his countenance, as follows:

1. His son, H. E., is a captain in the 16th U. S. Cavalry.

2. J. E., a son, is a radio in the navy.

3. Hugh Gardiner, a son-in-law, is a second lieutenant at Camp Lewis, down South.

They have all done splendid work and deserve the honors bestowed upon them.

W. F. Dent, of Columbiaville, has sold his meat market to Walter Ducker, of Davidson. Mr. Ducker has been in the employ of A. Forsythe for some time past. Mr. Dent has made no definite plans for the future.

R. C. Kurzals, representing the National Biscuit Co. out of Detroit for the past five years, is leaving the road. Mr. Kurzals has purchased the A. C. St. Mary grocery, at 1831 Kercheval avenue, Detroit. The grocery business is not at all new to him, he having spent ten years in the business. Mr. Kurzals has a host of friends and customers who wish him well and are sorry to lose him as one of their most respected business guests.

Charles Fisher, salesman for the Saginaw Valley Milling Co., this city, received painful injuries when he was thrown violently to the ground, caused by stepping on a stone a few days ago. Mr. Fisher is taking electrical treatments and hopes soon to be back on the road.

H. L. Heineman, of Kingston, is confined to his home with the influenza, as well as a little daughter. He is the proprietor of an up-to-date department store.

Harry Young, owner of an excellent meat market in Cass City, was in Detroit on business last Tuesday.

It is doubtful if there is a man in the whole State more proud of his business than B. L. Tripp, senior member of the firm of Tripp & Sons, of Bad Axe. Starting in the meat business fifty years ago, Mr. Tripp opened the first meat market in Huron county and the past twenty-seven years he has conducted a market in Bad Axe. Although 75 years of age and not in the best of health, Mr. Tripp makes his usual daily rounds of the shop, which is one of the most up-to-date and best equipped meat markets in the State. They have a four-ton capacity refrigerator plant installed and trackage equipment throughout the shop. System has always been his motto and secret of success. The business is now chiefly in charge of his two sons, who deserve much credit for the success of B. L. Tripp & Sons.

Mrs. J. S. Berman is seriously ill at her home in Kingston. Mr. Berman is proprietor of a large merchandise store.

In a little secluded spot upon the Polly Ann Railway is a place called Wilmot and at this place is to be found one of the finest little homelike hotels in the Thumb district, a place that causes everyone who by chance stops there for a meal to go away with words of praise on their lips. William Jones is the genial proprietor, assisted by Mrs. Jones, who looks after the comforts of the stomach in a most motherly way. Boys, don't be afraid to patronize this worthy house. If you want a good rabbit dinner, just send word ahead.

Verril Steele, grocer at Carroll and Fifth street, Saginaw, is ill at his home, although not serious. It is expected he will soon be back on the job.

A. Smith, who for some time past was manager of Tatham's No. 3 cash

grocery, Clinton and Bond streets, has purchased the stock and will continue the business at the same stand.

H. L. Rutherford, our well known Bert, while on a deer hunt in the North woods, was stricken with influenza and rushed to the hospital at Marquette, where he is still confined. However, late reports are that he is doing fine. Mrs. Rutherford was called there as soon as he was taken to the hospital. We are mighty sorry, Bert, but glad to know you will soon be back among home folks.

Fellow U. C. T.'s, don't forget the third Saturday night of this month. Regular meeting with initiations. Try and have your candidate on hand. Do your bit and make your worthy Secretary, Geo. Pitts, happy. Mr. Pitts is working mighty hard every available moment for the good of the order and deserves much credit for the state of affairs existing under such strenuous times.

Owing to the influenza which is on the increase in Saginaw, the closing ban was again placed on churches, schools and public meetings Tuesday night. This is the third time the ban has been placed on the city and it is to be hoped that it remains on for good this time, at least until all serious danger is past. It would appear to the observer that the theater interests value the dollar above human life. We hope this is not the case, however, and that everyone will do their part and be satisfied to do and stand their share toward stamping out the dreaded disease.

Jarock & Jarock, dealers in meats and provisions at St. Charles, have taken a new partner in the business. This, no doubt, was made necessary owing to their increased business. The name of the new stockholder is Lambert Jarock. Just how much stock he has taken is not known, but from all reports, if he is as active at 20 years of age as he is now at two

weeks, he will own a controlling interest and be president of the company. Joseph Jarock, his father, was passing out cigars last week and wearing a smile (also something on his upper lip which I won't mention) which tells the story. Long live young Lambert! L. M. Steward.

The Mark of the Hun.

The Hun—his mark—I saw it first
In an open boat at sea,
Where a woman crouched in the frozen
shrouds,
With a whimpering child on her knee;
And strong men bent to their task at
the oars,
And their hearts were full of hate,
For a man lay dead at the woman's feet,
A man who had been her mate;
And the whimpering child that clawed
at her breast
(Dear God, how can such things be
done?)
With the bleeding stumps of its tiny arms
Blown off by a German gun.

I saw it next on a woman's throat
As she lay in her pillaged bed;
A fair-haired, blue-eyed, winsome lass—
Oh, how can the thing be said!
Her pure young soul was safe with God,
But her body had been through hell,
And the thing that was done in that
blood-soaked room
Was a thing that I dare not tell;
But this I know, and I make it plain,
So that each may understand:
The bloody mark on her fair white
throat
Was the print of a German's hand.

I saw it last on a dead man's face,
A man who had stayed behind,
Safe, as he thought, from the "war
god's" toll,
Secure from the "red mill's" grind;
But he sickened and died on his own
threshold,
From a germ in the poisoned air,
And I shuddered with fear as I looked
in his face—
For the mark of the Hun was there!
William McColgan, U. S. Navy.

The merchant who sits down and waits for something to happen will find that it is very seldom that anything happens to his advantage.

EVERY WHOLESALE GROCER

and kindred lines in Michigan, yes in the United States, although we hardly hope to make a sale to every one, should write NOW for a free descriptive dummy of our new "Cost and Quotation Book." Even should you not buy you may get some ideas.



Barlow Bros.
GRAND RAPIDS
MICH.



Pure New Orleans Molasses

Our method and service fully support the reputation we enjoy among the trade. To our motto "A Square Deal for All," and close co-operation with the jobber, we owe our success.

Mr. Retailer—Let us assist you in the education of the consumer to the real value of PURE NEW ORLEANS MOLASSES as a food product; our booklet "Molasses Secrets" contains concise information for the housewife and cook, and we will gladly send it to you for distribution. How many?

OELERICH & BERRY CO.

Packers of "RED HEN"

NEW ORLEANS

CHICAGO



Building for Permanence

It's serious work picking the brand of flour you will push, Mr. Grocer.

If yours is a normal business, the chances are that the housewife buys her groceries of you partly because you have the flour she likes. If she's having good success with the brand you sell, naturally she buys her other supplies at the same place, because she thinks you can please her in other things as well as in flour.

But supposing the flour you have been pushing is not strictly up to quality—she struggles with it awhile; then she goes over to your competitor and gets a reliable brand, one which pleases her. And straightway you have lost a valuable account to your competitor's profit. HE is building an enduring business upon the quality of the flour he sells.



CRESCENT

"Mother's Delight" **FLOUR**

Has been for nearly a half century the standard popular flour with the housewives of Western Michigan. It has been enduringly good. Scores of grocers have sold it for years together, have built up permanently successful trade on its merits, and today will not be without it.

Crescent is the BEST brand for you because:

IT'S QUALITY NEVER VARIES. *It is made with scientific care in one of the most perfectly equipped mills anywhere.*

IT HAS A STANDING OF NEARLY FIFTY YEARS. *Everyone knows about Crescent—most people like it.*

IT'S POPULARITY IS CONSTANTLY INCREASING. *Crescent is being consistently advertised, which makes it a profitable leader for any wideawake grocer.*

If you have reason to suspect that your present brands are not meeting the full approval of your customers, better commence at once to build your business PERMANENTLY upon the enduring rock of CRESCENT QUALITY, REPUTATION, and INCREASING POPULARITY.

"When Once You Try It, You'll Always Buy It"

VOIGT MILLING CO., Grand Rapids, Michigan.