

LEONA

Leona, the hour draws nigh—
The hour we've waited so long—
For the Angel to open a door through the sky,
That my spirit may break from its prison, and try
Its voice in an infinite song.

Just now, as the slumbers of night,
Came o'er me, with peace giving breath,
The curtain, half lifted revealed to my sight
Those windows which look on the Kingdom of Light
That borders the River of Death.

And a vision fell, solemn and sweet,
Bringing gleams of a morning-lit land;
I saw the white shores which the pale waters beat,
And I heard the low lull, as they broke at their feet
Who walked on the beautiful strand.

And I wondered why spirits should cling
To their clay with a struggle and sigh,
When Life's purple Autumn is better than Spring,
And the soul flies away like a sparrow to sing
In a climate where leaves never die.

Leona, come close to my bed,
And lay your dear hand on my brow;
The same touch that thrilled me in days that are fled,
And raised the lost roses of Youth from the dead,
Can brighten the brief moments now.

We have loved from the cold world apart,
And your trust was too generous and true
For their hate to o'erthrow; when the slanderer's dart
Was rankling deep in my desolate heart,
I was dearer than ever to you.

I thank the Great Father for this,
That our love is not lavished in vain;
Each germ, in the future, will blossom to bliss,
And the form that we love, and the lips that we kiss
Never shrink at the shadow of pain.

By the light of this faith am I taught
That my labor is only begun;
In the strength of this hope have I struggled and fought
With the legions of Wrong, till my armor has caught
The gleam of Eternity's Sun.

Leona, look forth and behold,
From headland, and hillside and deep,
The Day-King surrenders his banners of gold,
The twilight advances through woodland and wold,
And the dews are beginning to weep.

The Moon's silver hair lies unfurled
Down the broad-breasted mountains away,
Ere sunset's red glories again shall be furled
On the fields of the West, o'er the plains of the world,
I shall rise in a limitless day.

O! come not in tears to my tomb,
Nor plant with frail flowers the sod;
There is rest among roses too sweet for its gloom,
And life where the lilies eternally bloom,
In the Balm-breathing gardens of God.

Yet deeply these memories burn
Which binds me to you and to Earth;
And I sometimes have thought that my being would yearn,
In the bowers of its beautiful home, to return,
And visit the home of its birth.

'Twould even be pleasant to stay,
And walk by your side to the last;
But the land-breeze of Heaven is beginning to play—
Life's shadows are meeting Eternity's day,
And its tumult is issued in the past.

Leona, good bye; should the grief
That is gathering now ever be
Too dark for your faith, you will long for relief
And remember, the journey, though lonesome, is brief,
Over lowland and river to me.

JAMES G. CLARK.

FREE
to
Merchants



Write
for Your
Copy today

Be Ready for Big Seed Business

Most everyone will plant a "Victory Garden" this year and the demand for seed will be greater even than it was during the war. Good fresh stocks of reliable, well-known brands will earn big profits for many live merchants. You can fill every demand for quality seeds with

Isbell's Seeds
"As They Grow Their Fame Grows"

For Garden

For Farm

Better, Quicker Service — Bigger Profits

Isbell's Red List enables you to fill orders quickly whether you stock all sorts or not. Quotes low wholesale prices on seeds direct from grower to you. Use it for first orders and for quick fill in. It's a Seed Service you and your customers will like. Write us today for Red List and further particulars.

S. M. Isbell & Co.

1170 Mechanic St.

Jackson, Michigan

Yearly Invoice Record

The contract you enter into when you purchase fire insurance requires you to retain all invoices or keep a record of all purchases during the current year. Merchants who have small safes sometimes find it inconvenient to preserve all invoices intact. To meet this requirement, we have devised an Invoice Record which enables the merchant to record his purchases, as set forth in his invoices, so as to have a complete record in compact form for use in effecting a settlement in the event of a loss by fire. This Record is invaluable to the merchant, because it enables him to ascertain in a moment what he paid for and where he purchased any article in stock. Price \$2.

Tradesman Company
Grand Rapids

What We Might Do What We Don't Do What We Do Do

AND WHY

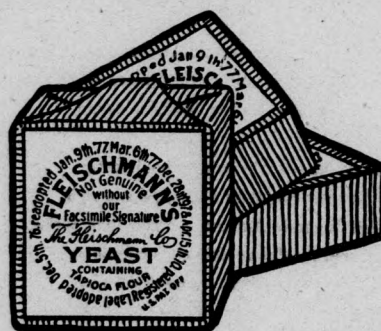
We might make matches out of cheaper wood - - But We Don't.
We might save money by using cheaper chemicals - - But We Haven't.
We might shut down our scientific department and cease trying to make the BEST match ever made BETTER - - But We Won't.

BECAUSE

40 years of pre-eminence as the leading match makers of the world is something to live up to, so - - - We're Doing It.
The safest match science can produce is none too good for the greatest nation on Earth, and so - - - That's What We Make.
There's no such thing as standing still if one is determined to march at the head of the procession nowadays, so - - - We're On The Move.

Any American grocer who is progressive enough to place duty and responsibility above a mere fraction of a cent in price, in giving his customers the best and the safest and the greatest value for the money will pin his destinies to

DIAMOND MATCHES



The Tin Foil Cake of Fleischmann's Yeast

which physicians everywhere are prescribing for Constipation, Furunculosis, Acne and other diseases.

Send for our book "The Healing Power of Compressed Yeast." It will interest you.

NEW YORK
SEATTLE

THE FLEISCHMANN COMPANY

CINCINNATI
SAN FRANCISCO

DEAL 1814

MORE PROFIT

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.

MICHIGAN TRADESMAN

Thirty-Sixth Year

GRAND RAPIDS, WEDNESDAY, JANUARY 15, 1919

Number 1843

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

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in advance.

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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.

HAROLD WILLIAM SEARS.

Harold Sears, Manager of the Grand Rapids Dry Goods Co., whose untimely death is chronicled elsewhere in this week's paper, achieved signal success as an organizer, salesman and executive. The spirit of progress and activity exhibited by his organization was but a reflection of his own personality and the love which his associates and employes held for him. His geniality and good nature were outer coverings for the true wealth of real manly qualities which all who knew him loved him for. His family life was ideal and part of the real man.

The city has less dynamic force because this man is no longer a part of its life. It is needless to say that such a man can ill be spared. The jobbing trade of Grand Rapids benefited from the exertion of the talents that were his and the institution he directed derived increasing prestige and prosperity as his policies came to fuller fruition. Because he was gifted with comprehensive vision to a superlative degree, because he knew how things should be done and had the capacity to get them done to the satisfaction of all—that was Harold Sears. Grand Rapids as a community can not realize he is gone. It will be months before it is fully conscious of the fact that his counsel will no longer be available.

CANNED GOODS SITUATION.

The canned goods situation has developed some features of interest during the week, although nothing much in the way of volume of business. There has been a little more interest shown by jobbers, possibly in response to replenishing orders that are coming from retailers. While the undertone has been fairly strong some uncertainty has developed in relation to one or two items, notably tomatoes and Southern corn. There is no evidence that tomato canners, however, are prepared to make great sacrifices in order to dispose of their

holdings and most of them are asking prices that are above parity with what similar goods can be obtained for on the market here. California tomatoes are being offered more freely, but are not finding ready buyers. As to Southern corn, prices are lower than they were earlier in the season, but some of the very cheap offers on the market are declared to be lacking in quality. This is known to be the case in regard to several lots and anything below, say \$1.50, for Maryland-Maine style is regarded with suspicion. The export situation is showing more activity. There have been purchases of salmon in fair-sized lots as these have been released by the Government. Also lots that have been offered on resale where buyers have over-bought have been coming into the market in a moderate way. Sales of tuna have also been reported on the Coast which is rather surprising as all of this was supposed to have been cleared up long ago.

AS TO WOOL AND WOOLENS.

Perhaps the most important happening with regard to wool last week was the removal of the bar to imports of the article by private parties. For some time past the Government took all wool as it came in and had its own buyers in South America. With foreign wool again available to the trade, it is difficult to see how prices can be maintained at fixed and artificial levels here, as the Government has been trying to do in the auction sales which it has been holding. It looks as though all the Government-owned wool would have to come down to world market prices quickly, although such prices may advance somewhat because of the activity of American buyers in South America and South Africa. The action taken in regard to wool is also likely to spur up the woollen manufacturers in making their offerings for the next heavy-weight season, which will inevitably have to be on lower price levels than have been the vogue recently. The mills will need all the business they can get in order to keep running in an efficient and economical manner, and we'll doubtless try and secure a fair measure of export trade to help out with their surplus production. What the volume of exports is to be will depend on the ability of the domestic mills to meet the competition of those in Great Britain, not only as to prices, but also as to quality. It is a great opportunity to dispose of staples which are made here comparatively cheap under the system of quality production.

Frankness backed by knowledge makes selling simple.

STRONG NOTE OF OPTIMISM.

Merchants forecasting trade for the next few months confront several disturbing facts, and until they are modified or offset unsettled and hesitating conditions are predicted. These facts include the following: Buyers expect lower prices and will not operate freely until they are very sure that lower prices are not coming; jobbers and others carrying stocks of merchandise expect to pay unusually heavy taxes out of surplus earnings that will be required in taking care of shrinking values in many departments; requests for bank capital required in business are certain to be very closely scrutinized, not so much through lack of collateral or questions of credit as to the expected large calls by the Government for banking assistance in the reconstruction period; doubts of normal consumption being safe to rely upon while prices are high and thrift sermons are preached in all quarters.

Other disturbing facts are that production is slackening, labor demands for short hours are pressing, demobilization and returning wounded are not stimulating factors for the immediate future, and international questions involving fundamental changes in the country's policies are under discussion and will be until peace is signed at least.

There is a deep seated optimism noted among the leading bankers and merchants in the trade, and upon this is predicated the belief that the many difficulties in the situation will be overcome, just as surely as seemingly greater troubles were overcome in the years that have just closed. First hands stocks are comparatively small; Government surplus stocks are believed to be under control so that they will not be dumped on the markets here; recent retail trade has been good; agriculture, mining and transportation by land and sea promise well, and dimensions are very general.

In so far as a financial measure of things may be applied in the world at this time, this country is relatively better off in the textile field than any other country in the world. Mills have lessened their indebtedness very generally and are not going to be crippled in securing any capital they require in the near future for undertaking new lines of work or resuming old lines. Given proper mercantile direction, the textile producers should be able to handle almost any sort of a proposition profitably from this time forward. More than at any time in many years merchants are called upon now to exercise wise direction and give positive encouragement to that sort of production, that

will meet consumers' needs rather than their style fancies.

The pre-war mass distribution of textiles in this country was not begotten out of production at high cost but at low cost. The jobbers, the great ready-to-wear industries, the convenience store retailers, all depend for steady trade in normal times upon good merchandise priced at a moderate degree of profit. The active movement at rapidly rising prices, tolerated so patiently in war times, will not be borne with in a like spirit in peace times. If clothes are not reasonably cheap and food continues abnormally high, economy in domestic consumption will cut down the dry goods business in a very sensible way. This is the view that is expressed in the conservative circles of the trade, and on it is based the prediction that the greater bulk of business for the next few months will be done on a very close margin of profit compared with what has been the rule of late years.

War time co-operation in the trade has assumed at different times a co-operation designed to stifle competition and to insure large profits. There will be a peace time co-operation, but it will be in the direction of giving the individual merchant freer play and a better opportunity for the exercise of his trading skill.

The degree of freedom that bold and strong merchants secure for themselves and their clients in restoring the trade outlets of peace times will measure the success of business in the next few months. Ultimately there is likely to be a ready market for all the textiles this country can produce, but in planning for great things in foreign markets sight should not be lost of the necessity for securing a full and cheap distribution of needed goods in the home markets. As stated, there is a great deal of optimism expressed, and it remains for the trade to translate it into reality.

The Tradesman suggests that every country merchant read the Realm of the Retailer this week and note what is said therein regarding fire insurance rider No. 35. It will then be in order for him to carefully scan his fire insurance policies and ascertain if any of them bear this obnoxious document. If they do, the sooner it is replaced with a rider that is honest in word and intent and which does not invalidate his insurance, the better it will be for him.

Efficiency is only a technical name for hustle.

An ounce of do is worth a pound of know.

MEN OF MARK.

C. N. Bristol, State Apostle Mutual Fire Insurance.

Clarence N. Bristol was born on a farm near Grant, Michigan, September 27, 1875. His antecedents were English on his father's side and Holland on his mother's side. When he was 6 years old his parents moved to North Dakota, locating at Ayr. Nine years later he returned to Hesperia to finish his education, remaining there six years. He then returned to North Dakota, where he taught school for ten years from 1895 to 1905. In the meantime he became interested in the subject of mutual fire insurance and took the local agency for a number of companies. His success in a limited field was so marked that he was offered the position of general agent for Alberta, Canada, for the Hudson Bay Fire Insurance Co., of Moose Jaw, and the Merchants Co-operative Fire Insurance Co., of Calgary. He made his headquarters during this time at Calgary, but found the climate so severe that he returned to Velva at the end of three years and took up the work of special agent for the following companies:

Merchants National Insurance Co., Fargo, No. Dakota.

North Dakota Implement Dealers Mutual Insurance Co., Grand Forks.

Security Mutual Fire Insurance Co., Chatfield, Minn.

Believing that Michigan presented a more lucrative field for the development of mercantile mutual insurance than North Dakota, because the towns and stores are more numerous, Mr. Bristol pulled up stakes in the fall of 1917 and removed to this state, locating first at Fremont. He is now State agent for the following sterling companies:

Retail Hardware Mutual Fire Ins. Co., Minneapolis, Minn.

Hardware Dealers' Mutual Fire Ins. Co., Stevens Point, Wis.

Minnesota Implement Mutual Fire Ins. Co., Owatonna, Minn.

Mr. Bristol is special agent for the following Michigan Companies:

Michigan Shoe Dealers' Mutual Fire Ins. Co., Fremont.

Michigan Mercantile Fire Ins. Co., Grand Rapids.

Grand Rapids Merchants' Mutual Fire Ins. Co.

It is Mr. Bristol's intention to devote his entire time to the work of inspecting risks, showing merchants how they can reduce their rates, write their policies and settle the losses whenever losses occur.

Mr. Bristol was married in 1905 to Miss Ruth A. Bates, of Velva. They have five children, two boys and three girls. The family is at present residing at Hesperia on account of their inability to obtain a suitable home at Fremont.

Mr. Bristol is a Mason, including the Shrine degree, an Odd Fellow and a member of the Knights of Pythias. He is also a member of the Methodist church. He attributes his success to the fact that he can call on more merchants in the course of

a day than any other man of his acquaintance and that he meets with no difficulty in keeping them interested on the topic uppermost in his mind during the time he is with them. It is a matter of congratulation that



Clarence N. Bristol.

the retail merchants of Michigan can have the pleasure and satisfaction of dealing with a man who understands fire insurance thoroughly and who will not give them policies full of loopholes and catch clauses to trip the unwary.

Excellent Showing Made By Shoe Dealers' Mutual.

The annual statement of the Michigan Shoe Dealers' Mutual Fire Insurance Co. for the year ending Dec. 31, 1918, presents a very flattering condition of the institution as follows:

Membership, 901.
Insurance in force, nearly \$2,500,000.
Income, \$33,138.58.
Losses paid, \$8,137.59.
Expenses, \$6,296.73.
Amount saved members in premiums, \$10,519.98.
Assets, \$7,500 in Liberty bonds and \$4,610.81 deposited in banks and trust companies.

Percentage of losses to receipts, 25 per cent.

Percentage of expenses to receipts, 18 per cent.

The showing is an excellent one and reflects great credit on President Murray, Secretary Bode and their enthusiastic associates.

The company has increased its dividend rate from 25 per cent. to 30 per cent. for 1919 and hopes to increase the dividend to 35 per cent. on the business of 1920. Instead of deducting the dividend at the beginning of the year, as heretofore, the company has decided to pay it at the end of each year, in accordance with the custom of all of the large mutual fire insurance companies.

Pellston—This village is to have a modern flour mill. Such a plant is being installed by C. K. Stewart and will be open for business soon.

The world is moved by men who cling to their own possibilities in the face of opposition, defeat and ridicule.

Bristol Insurance Agency

Fire, Tornado and Automobile Insurance

Fremont, Mich.

Representing

Michigan Companies Writing General Mercantile Lines, and Allowing 25% to 30% off Michigan Inspection Bureau Rates:

Mich. Shoe Dealers' Mutual Fire Ins. Co., Fremont, Mich.

Michigan Mercantile Fire Insurance Co., Grand Rapids, Mich.

G. R. Merchants Mutual Fire Ins. Co., Grand Rapids, Mich.

Hardware and Implement Mutuals Writing Hardware, Implement and Garage Lines Allowing Dividends at Expiration of 50% to 55%.

Retail Hardware Mutual Fire Ins. Co., Minneapolis, Minn.

Hardware Dealers' Mutual Fire Ins. Co., Stevens Point, Wis.

Minnesota Implement Mutual Fire Ins. Co., Owatonna, Minn.

We inspect your risk, prepare your form, write your policy and adjust and pay your loss promptly, if you meet with disaster.

If your rate is too high, we will inspect your risk and show you how to get it reduced.

We specialize in Fire Insurance, and are in position to handle any fire insurance proposition, large or small, and feel no hesitation in stating that it is no longer necessary for any merchant or businessman to submit to the high rates and unjust exactions of the stock fire insurance companies.

Correspondence solicited. All letters promptly answered.

C. N. BRISTOL, Manager and State Agent.

Michigan Shoe Dealers' Mutual Fire Insurance Co.

FREMONT, MICH.

Insurance in Force Nearly \$2,500,000
Membership 901

OFFICERS:

President—Albert Murray, Charlotte. 1st Vice Pres.—John Muffly, Kalamazoo
2nd Vice Pres.—W. W. Pearson, Fremont. Sec'y and Treas.—Geo. Bode, Fremont
Ass't Sec'y-Treas.—Arthur Bode, Fremont

DIRECTORS:

Edward Stocker, Detroit H. P. Woodworth, Lansing.
A. V. Frederich, Traverse City. George Bode, Fremont.

Financial Statement for 1918

INCOME	
Total income for year.....	\$33,138.58
Net assets Dec. 31, 1918.....	7,191.96
Total.....	\$40,330.54
DISBURSEMENTS	
Amt. of losses paid.....	\$ 8,137.59
Expense of adjustment and settlement of losses.....	59.16
Officers' salaries and fees Sec'y.....	3,529.60
Directors' fees and expenses.....	18.00
Advertising and printing.....	372.68
Postage and stamped envelopes.....	411.18
Commissions to agents.....	1,704.68
Return premiums.....	338.75
Internal Revenue.....	10.80
Re-insurance.....	13,113.46
Permanent office supplies.....	190.63
Total disbursements.....	\$28,219.73
Balance.....	\$12,110.81
ASSETS	
Deposits in banks.....	110.81
Deposits in banks on interest.....	4,500.00
Liberty bonds.....	7,500.00
Total Assets.....	\$12,110.81
LIABILITIES	
Unearned premium.....	\$5,314.40
Total liabilities.....	\$5,314.40

Write us about your risk. We can save you money.

REALM OF THE RETAILER.

Beware of Country Merchant Store Form No. 35.

There is one thing the mutual fire insurance companies must be extra careful to handle properly and that is the riders they place on their policies. When the standard policy form was enacted by the Legislature, it was not intended that the companies should be permitted to create riders which would be as voluminous as the standard form itself, but the opportunity to nullify and modify the policy form by unjustifiable provisions and catch phrases was too great to be permitted to escape. The result is a series of riders which can not be too strongly condemned by all men who believe in fair play and do not countenance evasion, subterfuge and downright dishonesty.

Take form No. 35, for instance, which has been attached to thousands of policies uttered in Michigan to owners of country stores. A careful perusal discloses frequent instances of crookedness and evasion. It specifically covers awnings and signs, but a few lines later in the same paragraph the statement is made that the policy covers articles specified "only while contained IN the above described building." Who ever heard of signs and awnings on the inside of the building? No one ever heard of such a thing. This one catch phrase alone is sufficient to establish the crooked character of the rider, the sharp practice of the schemer who prepared it, the printer who printed it, the companies which countenance it and the agents who use it, knowing they are perpetrating a brand on their customers.

The absence of the words "other insurance permitted" invalidates every policy bearing this crooked rider, where there is other insurance on the same property.

The use of the words "Uniform Standard Michigan" at the top of the form is a misnomer. It is not uniform and it is not standard. Those words are used with the intent of deceiving persons who are handed policies with this rider attached. In most cases they are told by the agents uttering the policies that the riders can not be changed, because they have been adopted by the State and have the force of law. Such statements are utterly false and misleading. Copy of the form is filed with the State Insurance Commissioner, but it is not validated or invalidated by him. He could not make a form full of catch phrases and pitfalls legal by approving it, because no official or court can legalize a document which is fraudulent on its face.

This form contains another pitfall under the three-fourths value clause in that it requires other insurance to be concurrent. This condition no company has any right to require and the policy holder who accepts a policy with this provision in the rider will have only himself to blame if he finds himself deliberately swindled by the adjuster in the case of a loss by fire. The objectionable sentence is injected into the form solely to trip the

policy holder and depreciate the value of his policy. A year ago the stock companies agreed to eliminate the concurrent requirement in their riders, but while they omitted it in one paragraph they slipped it in another place, showing very plainly that they are not disposed to deal fairly under any circumstances. They have been in the habit of resorting to little legal technicalities and sneak acts so long that they can not get out of the old environment. A leopard can not change his spots and stock insurance officials can not be trusted to voluntarily do the fair thing under any circumstances.

Unfortunately, some of the mutual companies patronize the printing office established and maintained by the cohorts of the stock fire insurance combine and are, therefore, liable to be held up to censure and public ridicule because they make use of the forms prepared by their crooked competitors. This is an abuse which must be remedied. The mutual companies should prepare their own riders and should make them as uniform as possible, so that they will all be on the same basis. The riders so created should be stripped of every suggestion of catch phrases and technical constructions which tend to confuse the insured and place a club in the hands of the adjuster to force an unfair settlement. So far as the Tradesman's knowledge goes, the mutuals of this State, and those authorized to do business in Michigan have been uniformly fair in their adjustments, but they must follow the advice of the Apostle Paul and "avoid the appearance of evil" by refusing to avail themselves of the forms prepared in an atmosphere of distrust, dishonesty and low cunning.

Personally, I think the use of long and technical riders should be prohibited altogether. All necessary features should be embodied in the standard form which is enacted by the Legislature, which should prohibit the use of riders except to a very limited extent. It is not unlikely that this feature will be presented at the present session of the Legislature, with a view to bringing about the termination of the rider abuse.

The Worden Grocer Company is doing its customers a stalwart service by awakening them to the presence of the so-called iron-safe clause and the necessity of living up to its provisions. This house has had occasion several times to assist its customers in obtaining justice at the hands of brutal and unscrupulous stock company adjusters who have undertaken to deceive policy holders as to the character of their policies and the amount they have coming to them in the event of fire. In every case so far the Worden Co. has succeeded in defeating the machinations of the rascally adjusters. E. A. Stowe.

Automobile Insurance is an absolute necessity.
If you insure with an "old line" company you pay 33 1/4% more than we charge.
Consult us for rates.
INTER-INSURANCE EXCHANGE
of the
MICHIGAN AUTOMOBILE OWNERS
221 Houseman Bldg., Grand Rapids, Mich.

The Michigan Mercantile Fire Insurance Co.

OF GRAND RAPIDS
will use this space during
1919.
WATCH IT.

Fire Proof Safes

Why pay for fire insurance and then invalidate it by not keeping your annual inventory and record of daily sales and purchases in a fire proof safe, as provided by the policy rider?

We carry a full stock adapted to the use of merchants.

Grand Rapids Safe Co.
Grand Rapids

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

Assets \$2,700,000.00



Insurance in Force \$57,000,000.00

MERCHANTS LIFE INSURANCE COMPANY

Offices—Grand Rapids, Mich.

Has an unexcelled reputation for its

Service to Policyholders

\$3,666,161.58

Paid Policy Holders Since Organization

CLAUDE HAMILTON
Vice-Pres.
JOHN A. McKELLAR
Vice-Pres.

WM. A. WATTS
President

RELL S. WILSON
Sec'y
CLAY H. HOLLISTER
Treas.

SURPLUS TO POLICY HOLDERS \$479,058.61

Fire Insurance that Really Insures

The first consideration in buying your fire insurance is SAFETY. You want your protection from a company which really protects you, not from a company which can be wiped out of existence by heavy losses, as some companies have been.

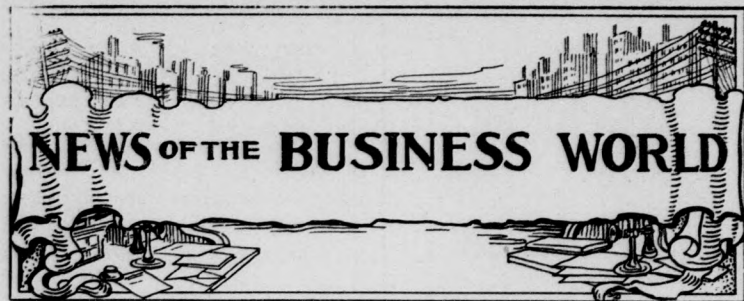
Our Company is so organized that it CAN NOT lose heavily in any one fire. Its invariable policy is to accept only a limited amount of insurance on any one building, in any one block in any one town.

Our Company divides its profits equally with its policy holders, thus reducing your premiums about one-third under the regular old line charge for fire insurance.

MICHIGAN BANKERS AND MERCHANTS' MUTUAL FIRE INSURANCE CO.

Wm. N. Senf, Secretary

FREMONT, MICHIGAN



Movements of Merchants.

Lansing—A. L. Holliday succeeds Holliday & Son in the grocery business.

Perrinton—Richards Bros. succeed L. H. Richards in the grocery business.

Charlotte—Rex A. Dell has opened an electrical supply store in the Hildreth building.

Grand Haven—Jacob Bothyl, of the Bothyl Grocer Co., died at his home, Jan. 10, of influenza.

Battle Creek—Sidney C. Fisher succeeds J. H. Kellogg in the grocery business at 109 East Main street.

Howell—Addison W. Balch, pioneer grocer, died at his home Jan. 10, following an attack of acute indigestion.

Lawton—Walter Tabor has leased the old Smith restaurant and is converting it into a hotel which he will open about Jan. 18.

Boyne Falls—Herman C. Meyer is remodeling his store building and will add to his grocery stock full lines of shoes and dry goods.

Muir—H. J. Stott is installing a twenty-five horse power engine in the feed mill he is erecting in connection with his grain elevator.

Grand Haven—Fred J. Jacobs, proprietor of the E. J. Avery jewelry store, died at his home Jan. 9, following an attack of pneumonia.

Wacousta—Myron L. Garlock has sold his stock of general merchandise to Lowell S. Grisson, who has managed the business for the past five years.

Lansing—The Lansing Creamery Co. has opened a store No. 2 at 319 South Washington street with a full line of baked goods, butter, cream, milk and eggs.

Mattawan—C. G. Goodrich, hardware dealer, who lost his store building by fire, last Oct., has erected a modern store in its place and will occupy it about Jan. 20.

Coldwater—L. L. Calkins, who has received his discharge from the army, is closing out his grocery stock and will remove to Kalamazoo and engage in the grocery and meat business.

Jackson—Hugh M. Crane has purchased the interest of E. S. Ramsweiller in the grocery stock of Crane & Co., 1508 Francis street. The business will be continued under the same style.

Hubbardston—James Cowman has engaged in the dry goods, shoe and men's furnishing goods business in the brick store formerly occupied by his father, the late J. W. Cowman. The grocery business so long conducted by the father will be continued by the son.

Kalamazoo—Thieves entered the drug store of William J. Benedict 819 South West street, Jan. 8, and carried away considerable stock and the contents of the cash register.

Berrien Springs—George Wright has purchased the interest of his partner, Harry Barnhart, in the Wright & Barnhart meat market and will continue the business under his own name.

Maple Rapids—William Schneider and Albert Richards have formed a copartnership and purchased the grocery stock of Nathan Kaplan and will continue the business at the same location.

Bangor—Joe Getz has sold his stock of groceries and shoes and his store building to his sons, Morris and Oscar, who have taken possession and will continue the business under the style of Getz Bros.

Owosso—Charles A. Lawrence has sold a half interest in his department store to C. V. Page, who will manage the dry goods department. The business will be continued under the style of Charles A. Lawrence & Co.

Mulliken—R. A. Pringle has sold his hardware stock to H. N. Potter, who will consolidate it with his own. Mr. Pringle has taken a position as Sales Organizer with the Delco Farm Lighting Co., with headquarters in Detroit.

Three Rivers—Balch & Haring, undertakers, have dissolved partnership and the business will be continued by O. L. Haring, who has purchased the Moore homestead and is remodeling it into a chapel and undertaking parlors.

Detroit—T. J. Jackson has resigned from the management of Ye Booterye, and expects to open a shoe shop of his own in the near future. Mr. Jackson is a well known figure in the shoe business, and has been with the Ye Booterye shop since it was organized in Detroit. He expects to retain the control of the Royal Oak branch. He will be succeeded in the present position by Mr. V. V. MacBryde, a retail shoe man of considerable reputation.

Bay City—Peter Smith & Sons Co., conducting a chain of fourteen grocery stores in Bay City, has filed a petition in bankruptcy in the United States court here. The firm's liabilities are placed at \$90,812.74, with assets of \$63,081.56. J. Henry Smith, of Detroit, has been appointed receiver. Frank C. Moore, of this city, who died several days ago, was business manager of the company, and with his father, Charles Moore, also of this city, were the principal stockholders.

Flint—At a meeting of the Flint Retail Grocers' Association, action was taken to in some degree counteract the injustice done the retailer by the recently published request of the Flint Board of Commerce wherein all retailers who could were asked to give a 15 per cent. discount for a period of ninety days. Some retailers endeavor to do as requested, while others will not do so, thereby incurring the displeasure of the consumer. In order that the public may fully understand why it is not possible for the grocer to give any discount, some method will be worked out for publishing the facts exactly as they are and while the Price Regulation Committee of the Food Administration have published the retail prices, no effort has been made to educate the consumer in this respect and the retailers of Flint feel justified in at least making an effort to correct the false impressions that have gone abroad relative to their profits.

Manufacturing Matters.

Owosso—The United Dairies Co. has increased its capital stock from \$10,000 to \$25,000.

Detroit—The Lozier Motor Co., has decreased its capital stock from \$200,000 to \$50,000.

Lansing—The New-Way Motor Co. has increased its capital stock from \$500,000 to \$750,000.

St. Johns—Fire destroyed the Harmon & Foltz flour mill Jan. 12, entailing a loss of about \$18,000.

Howell—The Spencer-Smith Machine Co. has increased its capitalization from \$40,000 to \$100,000.

Detroit—The Kermath Manufacturing Co., manufacturer of gas and gasoline engines, has increased its capital stock from \$20,000 to \$70,000.

Detroit—Fire destroyed the store building and stock of the F. F. Ingram Co., manufacturing chemists and perfumers, Jan. 8, causing a loss of over \$10,000.

Galesburg—The Galesburg Casting Co. will be removed to Battle Creek and its name changed to the Battle Creek Casting Co. It is owned by Frank Scott and E. W. Cole, both of Battle Creek.

Obsequies of the Wreck Victims.

The remains of the late Harold W. Sears and Raymond C. Parker were brought back from the scene of the wreck this morning. The Sears funeral was held at the family residence, 333 Washington street, at 3 o'clock this afternoon. It was conducted by Dean Potter, of St. Mark's Pro-Cathedral. Interment was in Oak Hill.

Mr. Parker's funeral will be held at the undertaking rooms of Albert J. Alt, 343 West Bridge street, at 10 o'clock to-morrow morning. Rev. Geo. J. Rea will officiate. Interment in Oak Hill.

The store was closed all day to-day and will also be closed during the Parker funeral Thursday morning. Telegrams were sent to all the salesmen yesterday, requesting them to take no orders Wednesday or Thursday forenoon. Charles Sergeant, manager of the underwear and hosiery

department, has been designated to act as temporary manager of the business, pending the action of the Board of Directors in selecting a successor to Mr. Sears. Mr. Sergeant is the oldest department head in the house.

Shall Chicago give up her famous Goethe street? Already Bismarck place has become Ancona street, Berlin street Canton street, and so on; but as one Chicagoan remarks, Mozart, Schiller, Beethoven, and Goethe did nothing offensive to America, and their works belong to all lands. As between pronouncing Goethe street and changing it, the argument is all for a new name. Chicagoans have never been able to agree whether to call it Go-ee-thee or more elegantly, Gotay. The Aldermen who are wrestling with the problem are understood to refer to it only in writing. The matter is complicated by the plan of following the order of letters in the alphabet in the naming of streets. Thus, all streets between Chicago and North avenue must have names beginning with B. Shall Goethe street become Bremner street, in honor of one of Chicago's heroes; or Belleau; or Busse, in honor of a former Mayor; or Bennington, of Revolutionary memory? One difficulty encountered in changing certain names in Chicago will not be met by those who wish to erase German from the city map. When an attempt was made to change the name of Mulligan street, Alderman Coughlin sprang to his feet. "Why pick on the Irish?" he exclaimed. A riot was averted, and the next order of business hastily taken up.

It is no longer a doubtful honor to be a "corn king," at least in Indiana. The title is conferred, not upon the man who has cornered the staple, but upon the one who has made the soil produce the largest amount of it. What can be done by the right combination of ground and skill is shown by the fact that while the average number of bushels of corn to the acre in the State is 36, the average yield obtained by the contestants was 67.8, while there were four who raised an average of over 100 bushels. The winner got 108 bushels from each of the five acres in his prize patch. Nor are these victors to go without tangible evidence of their triumph. Gold medals distinguished the 100-bushel class, silver medals those raising an average of between 100 and 85 bushels, of whom there are 19, and bronze medals those obtaining between 85 and 75 bushels, of whom there are 51. These 74 are only a fraction of the number competing, since about 900 farmers were in the contest. If but a small part of them could win a medal, the difference between the average yield per acre over the State and that which these men obtained is sufficient tribute to their industry and ability. Among them, at all events, there is no inclination to receive with polite indifference the advice of the peripatetic professors from Purdue University.



Review of the Grand Rapids Produce Market.

Apples—Pound Sweet, \$2.50 per bu.; Hubbardstons, \$2.25; Baldwin, \$1.75; Northern Spys, \$2.50@3; Mackintoshes, \$2; Grimes Golden, \$2; Greenings, \$2; Russets, \$1.75.

Bananas—\$7.50 per 100 lbs.

Beets—90c per bu.

Butter—The market is 1c lower. There is a moderate supply of fresh creamery on hand at this time and the receipts still continue light, with a good consumptive demand. We do not look for any lower prices in the near future. The average make of fresh creamery is light for this time of year, and the cold storage stocks are also extremely light. Local dealers hold fancy creamery at 65c in tubs and 67c in prints. Creamery more than a month old, 61c. Jobbers pay 48c for No. 1 dairy in jars and sell at 50c. They pay 35c for packing stock.

Cabbage—\$3.50 per 100 lbs.

Carrots—75c per bu.

Celery—Michigan, 50c per bunch; California, \$1.35@2 per bunch, according to size. As usual, the California is utterly devoid of flavor and is as tough as a boiled owl.

Cucumbers—Indiana hot house, \$3 per dozen.

Eggs—The market on fresh is 3c lower than a week ago. There is a fair supply on hand at this time and the receipts are slowly increasing. There is a good consumptive demand and we look for an increased production from this time on. Local dealers pay 55c per doz. loss off, including cases, delivered. Cold storage operators are putting out their stocks on the basis of 49c for candled firsts and 45c for candled seconds.

Garlick—60c per lb.

Grape Fruit—\$5@5.75 per box for all sizes Floridas.

Grapes—California Emperors, \$12 per keg.

Green Onions—Charlotts, \$1.20 per dozen.

Green Peppers—\$1 per basket for Florida.

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

Lemons—California, \$5 for choice and \$5.50 for fancy.

Lettuce—Head, \$3.75 per bu. hamper: hot house leaf, 23c per lb.

Onions—\$2.25 per 100 lb. sack for either Red or Yellow.

Oranges—Floridas, \$5@5.50 per box: California Navals, \$4.50@7, according to size.

Pineapples—\$6 per crate.

Pop Corn—13c per lb.

Potatoes—\$2.25 per 100 lb. sack.

Radishes—Hot house, 35c per doz. bunches.

Squash—Hubbard, \$3.50 per 100 lbs.

Sweet Potatoes—Jerseys command \$3 per 50 lb. hamper.

Tomatoes—California, \$1.50 per 5 lb. basket; hot house, 35c per lb.

Turnips—65c per bu.

The Grocery Market.

Sugar—A development of special moment is the announcement that, effective Monday, the price of all beet sugars shipped from the Michigan-Ohio district is reduced to the basis of 8.90c, a decline of 10c per 100 pounds. It is stated in advices from Detroit that beet sugar orders are assured prompt shipment. Cane refined is not expected to begin to appear in the Middle West markets before the end of this month or the beginning of February. All of the factories in the Michigan-Ohio district, with the exception of three, were expected to complete their slicing by the end of last week. Those that are included in the above exception may run for two or three weeks longer. On account of the recent removal of restrictions by the Food Administration it is believed that distribution of the beet outturn of that district will not be finished before March 1. After Jan. 20, cane sugars may be shipped into the beet sugar zone of which Michigan is a part.

Coffee—The market is still extremely high, with almost no business doing. There is some little recession in price, but not enough to amount to anything. Rio 7s are worth green and in a large way on spot, 16½@17c which is more than twice the normal price. The quotation from Brazil is a little lower than it has been, probably 1¼ cents. The present quotation on Santos 4s, green and in a large way, is around 22c per pound, which is 1 cent below the highest point reached. Brazil is also quoting a little less on Santos 4s. Until some coffee gets in here and the restrictions are removed, there will be no lower prices on coffee. Some coffee is afloat, but it will afford no relief until it arrives in sufficient quantities to modify the present bareness of the market. Brazil is now in extremely fine financial condition and it is probably within her power to keep prices maintained for some time upon present basis. Mild coffees are still very firm and high. Bogotas, Maracaibos and washed Caracas ruling well up between 20@30c, in fact, almost to the old Mocha price. Mocha is extremely firm and commands

around 33c per pound green and in a large way.

Tea—Indications of reviving interest in tea on the part of domestic distributors are becoming quite pronounced. Enquiries coming from many quarters are not a few instances followed up with orders, and while none of these appear to be for important quantities they reflect more or less pressing needs, and dealers are inclined to look upon them as the beginning of a buying movement of greater magnitude than any that has been seen since the fall of last year.

Canned Fruit—There has been a good demand for California fruit, but offerings have been very light and the market is nominal.

Canned Vegetables—Tomatoes are easier and No. 3s are obtainable at around \$1.72½ in a large way, f. o. b. factory. No official figures covering the pack are available as yet, but a conservative estimate is 18,000,000 cases. There have been no releases of tomatoes as yet, nor of corn or peas, and at the moment no signs of any. Corn and peas are dull at unchanged prices.

Canned Fish—It is about settled that there will be no more salmon for the consuming trade of the country, as the Government last Thursday advised packers to sell no more, as England, France and other foreign countries would take all of the available supply of red Alaska, pinks and chums. The removal of the embargo on foreign herring has not yet had the result of bringing anything good here from abroad. A considerable quantity of herring has come in from Alaska. Domestic sardines are steady to firm and unchanged in prices.

Dried Fruits—The feature of the dried fruit market during the past week has been the removal of practically all items from the Export Conservation List which, while offering an additional outlet if one should be needed does not materially alter the situation for there is not enough fruit available for the domestic demand. Even at that it might be possible to divert domestic stocks into foreign channels, as the price limits do not apply to foreign sales. If business of this character should spring up it would further complicate an already difficult domestic situation. The inconvenience that has been caused by delays in transit has to some extent been removed by the arrival of shipments of prunes and other fruit that have been on the way for a long time. As to providing additional offerings in the market, however, these have not helped very much, as there have been places waiting for them on their arrival which have absorbed the shipments as soon as they got in. Supplies of apricots on the spot are being reduced and there have been liberal purchases during the past week of choice varieties.

Rice—There is more or less demand for the fancy grades, which are hard to find, but, as a rule, buyers appear to have sufficient stock for the present. The market is firm on the basis of previous quotations.

Molasses—There is a good demand for fancy grocery grades at the quoted prices, but business is restricted by limited receipts. Late New Orleans mail advices report a dull and irregular market.

Cheese—The market is very firm, following advices of advanced quotations from the country markets. There is a moderate supply on hand and the receipts of fresh-made cheese are extremely light. There is a good consumptive demand.

Beans and Peas—The dedest things in the grocery line is beans. Pea beans, marrows and California limas all rule at about unchanged prices, although perhaps there is a little weaker tone and the demand is extremely poor. Some people explain it on the ground that pork, which is usually eaten with beans, is very high. This may account for some of it, but hardly for all. Green and Scotch peas unchanged and quiet.

Salt Fish—The mackerel situation is unchanged. Solely by reason of the falling off in demand, some holders of mackerel have made concessions of \$1@2 per barrel during the last few days. There is no surplus stock, however, and if demand springs up concessions will instantly be withdrawn and there might even be an advance. Cod, hake and haddock are firm and high; demand fair.

Provisions—The market on smoked meats is slightly easier, due to an increased supply of hogs and a fair demand. The market on pure lard is steady, with quotations about 2c per pound lower than previous quotations, due largely to an increase in the make. There is no material increase in the consumption. The market on lard substitutes is firm, with quotations unchanged. There is a good supply on hand at this time and a good demand. The market on barreled pork is steady, with quotations ranging the same as last week, with a light supply and a fair demand. The market on dried beef is slightly easier, due to increase in production and a moderate demand. The market on canned meats is firm at quotations ranging the same as last week.

Mark E. Kuhn, of Pewamo, has purchased an interest in the Cox Grocery Co., North Ionia avenue, and will assume the management of the business Jan. 20. At a meeting of the stockholders, held Jan. 9, Mr. Kuhn was elected a director and Secretary of the company.

Frank Cruess, of the Frank Cruess & Sons Co., conducting a chain of grocery, meat and provision stores at Waterbury, Conn., writes us as follows: "Please find check for one year's subscription to the Tradesman. I feel I cannot do without it. Very fine paper."

Some people manage to beat his Satanic majesty about the bush by lying with their mouths closed.

The Special Furniture Co. has increased its capital stock from \$20,000 to \$50,000.

E. L. Howard succeeds G. H. Porter in the grocery business at 1133 Cooper avenue.

Annual Round-Up of the Worden Grocer Company.

The annual round-up of the management, officers, directors and selling organization of the Worden Grocer Company was held at the Peninsular Club last Saturday, being participated in by the following:

Guests.

Lee M. Hutchins.
Heber A. Knott.
C. M. Moore.
E. A. Stowe.

Speakers

A. P. Johnson.
Frank Row.

Musicians.

J. Francis Campbell.
George A. Murphy.
Harold Tower.

Officers and Directors.

Guy W. Rouse, President.
E. D. Winchester, Vice-President.
H. P. Winchester, Secretary.
R. J. Prendergast, Treasurer.
T. J. Barker, Cashier.
N. Fred Avery, Director.
VanCleve Ganson, Director.
Charles W. Garfield, Director.
Grand Rapids Office and Selling Force.

L. M. Bliss, Assistant Cashier.
L. T. Hansen, Shipping Clerk.
J. W. Quinn, House salesman.
Harry Wheeler, House salesman.
L. Berles, House salesman.
C. H. Williams, House salesman.
A. P. Anderson, Traveling salesman.

F. E. Beardslee, Traveling salesman.

E. C. Below, Traveling salesman.
George A. Bruton, Traveling salesman.

E. A. Crandall, Traveling salesman.
Wm. DeKuiper, Traveling salesman.

P. F. Dykema, Traveling salesman.
Arie Donker, Traveling salesman.
George W. Haskell, Traveling salesman.

O. C. Hayden, Traveling salesman.
J. J. Hartger, Traveling salesman.
Will Jones, Traveling salesman.
V. M. Johnson, Traveling salesman.
E. E. Kraai, Traveling salesman.
P. C. Kieft, Traveling salesman.
A. Loughrey, Traveling salesman.
G. A. Lindemulder, Traveling salesman.

A. E. Motley, Traveling salesman.
W. E. Sawyer, Traveling salesman.
H. C. Saunders, Traveling salesman.
A. VerMerris, Traveling salesman.
Richard Warner, Traveling salesman.

E. J. Hart, Manager Tea Department.

D. F. Helmer, Manager Coffee Department.

Kalamazoo Branch.

W. S. Cooke, Manager.
G. R. Clark, Assistant Manager.
Charles McCarthy, Credit Manager.

August Schwalm, Shipping Clerk.
Jack Trowbridge, House salesman.
W. J. Borden, House salesman.
J. P. Bosker, Traveling salesman.
F. A. Saville, Traveling salesman.
A. M. Hall, Traveling salesman.
Harrison Bauer, Traveling salesman.

J. P. Honton, Traveling salesman.

C. B. Cook, Traveling salesman.
J. J. Linihan, Traveling salesman.
D. G. Fox, Traveling salesman.
Illuminating talks were made by Mr. Johnson and Mr. Row, the former on the problem of the universe and the latter on fire insurance.

Each one present was presented with a handsome silver plated pencil, with convenient clip.

President Rouse exhibited an empty carton which had contained Quaker pepper which was picked up outside of a Y. M. C. A. canteen in France. He also read an interesting letter from a local soldier boy who mailed the carton to Mr. Rouse.

President Rouse paid a fitting tribute to the memory of Herbert Baker, who died during the past year, and also referred in a sympathetic manner to those who were unable to be present at the gathering because of illness.

The affair was a most enjoyable one for all concerned—except the poor devils who do not smoke.

Changing From Stock to Mutual Companies.

Kalamazoo, Jan. 13—About once a year I feel it my duty to write you and tell you how much I appreciate the Tradesman and the splendid work it is doing for the retail merchant. I usually do this the last week in December, when I make a painstaking review of the events of the past year and write appreciative letters to those who have contributed to my pleasure and profit during the year. Some one told me that you had something new up your sleeve for the readers of the Tradesman this year, so I was not at all surprised to read in the paper last week that you had decided to add an insurance department. Your information on this subject has always been so complete, your attitude has been so progressive and your views so far seeing and far reaching that I have no doubt the new department will prove to be as illuminating to the readers of the Tradesman as the other unique features which have made the paper so valuable to us merchants.

In common with yourself, I was suspicious of mutual insurance so long as it was forced to use the note system, but now that the situation has been simplified and a merchant can accept a policy in a mutual company without fear of getting tangled up in possible loss and litigation, I am changing all my policies over from stock to mutual companies. I am confining my patronage to those companies I see advertised in the Tradesman, because I realize how careful you are to accept advertising from no institution you cannot conscientiously recommend. It is this constant carefulness on your part, in every department of the Tradesman, which has made the paper invaluable to the retail merchant as a pleasant companion and faithful advisor.

Merchant.

Menominee—The Lloyd Manufacturing Co. announces that it offers for sale its "tank heater business." This department approximates \$40,000 a year. The reason for desiring to discontinue this branch of the enterprise is that it is entirely independent of the reed loom products which forms the greater part of the concern's activities.

Some men never accomplish anything because they are unable to find an easy mark to put up the money.

How Long Shall We Waste?

We have had in this country of ours a very large amount of property destroyed by fire each year that could have been saved by proper precautions, more care, and better laws. Shall we continue to waste, by unnecessary fires, wealth and property that could be saved by thoughtfulness and care, or shall we begin an era of reform and prevention.

Recent statistics show that the fire loss per person in Holland was 11c for an entire year; for England 33c per person; and for the United States last year \$2.54 per person. Michigan's fire loss for 1916 was \$6,593,105, but if we were as careful as Holland this need only to have been \$327,363. This means an unnecessary loss of over 6 million dollars for Michigan in one year.

Shall we continue to waste, or shall we be real patriotic citizens and go about the task of educating ourselves as to how we may save this large and useless waste of our community's property?

We stand ready to co-operate with you in such an effort if you are interested.

WORDEN GROCER COMPANY

GRAND RAPIDS—KALAMAZOO

THE PROMPT SHIPPERS

Merchants Life Insurance Co.

Home Office—Des Moines, Iowa

Has successfully withstood the stress of war and the strain of the "flu" epidemic and stands today better than ever prepared to furnish the highest class of Life Insurance Service.

Statement December 31st, 1918

ADMITTED ASSETS

Mortgage Loans	\$2,416,610.37
Policy Loans and Premium Notes	110,114.24
Bonds—United States	241,996.00
Bonds—Municipal, etc.	48,215.00
Cash in Banks	118,166.11
Interest Due and Accrued	76,811.92
Net Uncollected and Deferred Premiums	87,678.00
TOTAL ADMITTED ASSETS	\$3,099,591.64
Increase in Assets 1918	\$ 377,364.98
Securities Deposited with State of Iowa	2,365,035.37

LIABILITIES

Legal Reserve	\$2,482,701.70
Claims reported or in process of adjustment	93,676.78
Premiums Paid in Advance	22,210.00
Set Aside for Taxes	17,830.01
All Other Liabilities	5,663.75
Capital Stock	\$400,000.00
Surplus	77,509.40
Surplus to Policy Holders	477,509.40
TOTAL LIABILITIES	\$3,099,591.64
Losses Incurred 1918	\$ 635,215.00
Influenza Claims 1918	279,000.00
Paid Policyholders Since Organization (1894)	4,274,473.84
Insurance in Force December 31st, 1918	55,088,201.00

DIRECTORS:

RANSOM E. OLDS, President Reo Motor Co., Pres. Capital Nat'l Bank, Lansing, Michigan.
 E. G. FILER, Pres. Manistee Co. Bank, Manistee, Mich.
 LEWIS H. WITHEY, Pres. Michigan Trust Co., Grand Rapids, Michigan.
 CLAY H. HOLLISTER, Pres. Old National Bank, Grand Rapids, Michigan.
 CLAUDE HAMILTON, Vice Pres. Mich. Tr. Co., Grand Rapids, Michigan.
 R. W. IRWIN, Vice Pres. Grand Rapids Nat'l City Bank, Sec. Royal Furniture Co., Grand Rapids, Michigan.
 WM. H. GAY, Pres. Peoples Savings Bank, Pres. Berkey & Gay Furniture Co., Grand Rapids, Michigan.

CHAS. H. BENDER, Vice Pres. Grand Rapids Nat'l City Bank. Pres. City Trust & Savings Bank, Grand Rapids, Michigan.
 HENRY IDEMA, Pres. Kent State Bank, Grand Rapids, Michigan.
 STUART E. KNAPPEN, Attorney, Kleinhans, Knappen & Uhl, Grand Rapids, Michigan.
 WM. A. WATTS, Pres. Merchants Life Insurance Co., Des Moines, Iowa.
 JOHN A. McKELLAR, Vice Pres. Merchants' Life Insurance Co., Des Moines, Iowa.
 RELL S. WILSON, Sec'y Merchants' Life Insurance Co., Des Moines, Iowa.
 C. C. CLARK, Attorney, Seerley & Clark, Burlington, Iowa.
 J. L. EDWARDS, Pres. Merchants' Nat'l Bank, Burlington, Iowa.

OFFICERS:

WM. A. WATTS, President.
 RELL S. WILSON, Secretary.
 CLAUDE HAMILTON, Vice President.

RANSOM E. OLDS, Chairman Board of Directors.
 CLAY H. HOLLISTER, Treasurer.
 JOHN A. McKELLAR, Vice President.

STUART E. KNAPPEN, Counsel.

MICHIGAN DEPARTMENT

A. G. GREEN, Agency Manager,

4th Floor Michigan Trust Building,

Grand Rapids, Michigan

THE KAISER'S DESTINATION.

The Count von Bernstorff was some time in days gone by Ambassador of the now departed empire of Germany at our capital, where he was once held in high respect and had an American lady as his countess. He is reported as being now busy in the Foreign Office at Berlin "preparing data for the Peace Conference." An American correspondent at that capital, if it really is capital of a nation now, sends word over here by wireless that the ex-Ambassador says he is entirely in agreement with the scheme to establish a League of Nations, and believes it is practicable and will ultimately be achieved as the only way to prevent future wars. It would curb the "race" between nations to increase armaments, and that is the only way to do the curbing. "This war," he says, "was the result of the armament race." Well, well, has even Bernstorff not got over the delusion? Who was doing the racing outside of Germany when the war started?

However, he thinks, or says he thinks, that the House of Hohenzollern, which started the race and got ahead of everybody else, can never do it again. Asked his opinion about the chance of an effort to restore the monarchy with a member of that house as its head, he is said to have "scouted the idea." Queried about the possible danger of the Kaiser being so nearby, "Where in hell could we send him?" he cried out in reply. It may really be hard to locate the spot, but somewhere in that place would seem to be appropriate.

JAPAN IN THE WAR.

In our grateful recognition of our debt to France, England, Belgium, and Italy, we should not forget to give Japan her due for what she has accomplished on the Far Eastern frontier. She has driven Germany from her foothold in China. She has policed the Pacific, making it possible for us to concentrate our whole naval strength on the Atlantic. She has carried in her transports many thousands of Australians and New Zealanders to the battleground in France. Her destroyers have done their full share in fighting German submarines in the Mediterranean.

The world food shortage has not spared Japan. We read much in the papers of the scarcity of rice and the sufferings of the poor. Industrialism has been so recently established in Japan that her people have not yet learned how to cope with its evils.

There are not enough hospitals, and the few there are have always needed and now need more than ever English and American support. The misunderstandings between Japan and this country have been shown to be the result of German lies and trickery. Can there be any better way of showing our faith in Japan and our appreciation of the valiant part she has taken in the war than by contributing to her hospitals.

LESSON OF THE WRECK.

The killing of more than twenty persons in the railroad wreck near

Batavia, N. Y., early Sunday morning furnishes a criminal indictment of the New York Central Railway system and its methods. The engineer and fireman of the locomotive which crashed into the Wolverine should both be tried, convicted and sentenced for manslaughter. The officer who was responsible for sending out an old wooden Pullman in company with steel Pullmans should also be convicted of manslaughter and be punished so severely that no other railway official would ever dare commit a similar crime. This and other accidents of a similar character illustrate the amount of banging and pressure a steel coach can withstand without serious injury to the occupants, but the use of a wooden Pullman in this day and age which collapses like an egg shell under stress of pressure constitutes a crime which ought to be punished so severely that no railway official would ever send out such a death trap again.

Unfortunately, the people soon forget, the crafty railway officials hide behind the plea of Government control and the sleepy or intoxicated engineer is exonerated and kept on the job by the infamous trades union which masquerades under the name of the Brotherhood of Locomotive Engineers.

The sympathy of the trade will go out to Frank E. Leonard, Manager of H. Leonard & Sons, over the death of his son, Capt. Franklin Leonard, caused by the railway wreck near Batavia, N. Y., last Sunday morning. The deceased was a young man of robust appearance, fine attainments, excellent character and brilliant prospects. He had been carefully trained and educated for a responsible and influential position which would have given full play to his ability and energy. He was surrounded by every influence and advantage which would enable him to lead a useful life. To be suddenly stricken on the threshold of such a career is one of the inexplicable mysteries which baffle solution.

Five and ten-cent stores, basement departments and fixed price stores are finding it as hard as ever to obtain the merchandise that they need. One case was cited where a large chain of five and ten-cent stores is paying \$1.50 a dozen for half hose that it is retailing for ten cent a pair or \$1.20 a dozen. The only explanation of this action was that they may feel that prices will decline to a level which will make them 10-cent sellers and that rather than turn away the trade that they have developed they are willing to take a loss until prices react to a profitable basis.

Makeshifts in low end hosiery have not been very successful in many cases. One mill made up a half hose which they wholesaled to a five and ten-cent store chain for 91 cents a dozen, but they did not sell very well, with the result that both the mill and the five and ten-cent chain are stuck with quite a quantity, with small possibilities of selling them.

TRAVELED UNKNOWN PATHS.

The year 1918 in the grocery field has not been one which is wholly pleasant to "review," nor would it be of special value to one in search of perspective as a basis for shaping his course in the year 1919. Business was conducted so nearly absolutely on an artificial basis so far as the natural laws of economics are involved that it offers no criterion for the information of policies, for never again will business men—at least they hope never again—be called upon to carry on as they have during the period of the war.

And yet it has been a year not wholly of hardship. On the contrary, it has been one of rather comfortable and dependable margins of profit on everything sold. The difficulty has been that there was less to be sold. On the one side every one was being asked to curtail consumption, and on the other the Government and its Allies purchased so much food directly from production sources that there was comparatively little to be bought at all and resold at a margin by distributors. Probably from a quarter to a third of the normal volume of business that usually flows through legitimate channels did not do so last year.

On the other hand, everything sold brought higher prices, and as the Food Administration permitted margins were on the basis of selling price, profits were reasonably large, while on the other, being free from the uncertainties of speculative values that do not always spell prosperity for the grocer. Costs of doing business were larger than usual, due to labor conditions and every other element that enters into business, and if one chanced to make a larger profit than in the preceding year he handed a large part of it over to Uncle Sam for the war chest. Yet every one is on the whole satisfied under the circumstances.

The plain fact is that it has not been a year when money-making was the chief consideration of the grocer. First of all, he tried to keep his business intact, while devoting all his surplus energy to helping "food win the war." Difficult as it may be for some critics to realize it, the grocer really had a patriotic motive and with reasonable complacency accepted such sacrifices as were visited upon him with good grace. Never was he more certain that he in his shop and the Government at Washington were working hand in hand.

It has been a year of "going it blind," when leadership was not only essential but entirely acceptable, since it was recognized as friendly and the path dark and in need of an expert pilot. From start to finish business was done under abnormal conditions in every detail. Controlled in his buying, his selling, his prices, his shipping, his selection of customers, the grocer found it a year of learning how to do business all over again. None of the landmarks of established practice were of value. "Highbrows" on every hand gave him instruction in accounting and cost analysis, in business methods,

in economies of business detail he had never thought of before.

He learned, above all, that his place in the world was not wholly a private snap but a public function; that he owed the country something, not merely out of extraordinary patriotism but all the time. He came to see himself in a wholly new light and for once took himself serious. In the crisis he acted like a public servant and, on the whole, enjoyed himself. And when he came through and balanced up the books he still had a fair reward on the business side of the question.

During this unprecedented condition of affairs there has been growing in the minds of the trade leaders a belief that the war taught them just what a few had suspected; that what the grocery trade at large needed was a "boss," not an out-and-out dictator of the usual sort, nor one composed of a coterie of official associates who would hammer him in a disciplinary way to observe a certain course of conduct mapped out by a kind of trade "trust." Of course, such things belong to the archaic past, when there were no such things as Sherman laws, but until the advent of Hoover no other way appeared by which the recalcitrant brother could be made to "behave" and let the new idealism try itself out.

The war gave that chance and during 1918 scores of valuable lessons have been learned by grocers generally, tending to increase their efficiency without impairing their freedom of competition. Primarily they have learned that dollar competition is not the sole basis of business; that food had a secondary meaning than that of mere "merchandise" and that an aroused and sensitively conscious public opinion was demanding a changed front on the part of the food merchant. In the period of our war participation he has fully accepted this viewpoint and also gained much as to methods for living up to it without overmuch sacrifice.

So manifestly valuable have been the lessons that there appears, in all branches of the business, a considerable sentiment in favor of a permanent binder of public authority on one side and co-operated and co-ordinated efforts on the other. It should not destroy that most valuable of all business assets private initiative, but it should furnish enough authority to prevent wastefulness in competition and cutting of throats. The whole trade mind is intent on the evolution of some such factor for the future.

There is pressure everywhere for lower prices on woollens and clothing. The Government holds the matter in its hand by owning the available raw material. Labor will not be reduced in wages immediately, and consequently the necessary cheapening can be brought about only by setting raw wool on its own feet. Mill men argue that the only interest likely to be injured by unrestricted public sale of wool might be the grower, but that even under present conditions the hope for high figures on the new domestic clip is not bright.



REVIEW OF THE SHOE MARKET

Michigan Retail Shoe Dealers' Association.

President—J. E. Wilson, Detroit.
Vice-Presidents—Harry Woodworth, Lansing; James H. Fox, Grand Rapids; Charles Webber, Kalamazoo; A. E. Kellogg, Traverse City.
Secretary-Treasurer—C. J. Paige, Saginaw.

Problems Ahead of the Shoe Dealer. Written for the Tradesman.

While the war was going on a good many retail shoe dealers and men in other branches of the trade not only sighed for the coming of peace, but spoke of that inspiring event as if its consummation would immediately solve all problems and remove all difficulties incident to the on-going of business. "Peace" came to have a sort of Utopian significance. And everybody seemed to feel and believe that if we could somehow hold out until peace was declared, the whole situation insofar as the shoe industry is concerned, would at once clear up.

Two months have elapsed since the armistice was signed, and the peace delegates are packing their grips, and the armies are well on in the great task of demobilization, but our dealer problems haven't been solved, and ideal conditions haven't come about in our industry. Before us there is a period of reconstruction. Involved in it is much work, many problems, and great difficulties. And it is going to take time, patience, and efficiency of a very high order to bring about what may be termed "normal" conditions.

And when I use the phrase "normal conditions," I do not mean the duplication of conditions existing prior to the war. I am firmly of the opinion that many things are going to remain permanently changed. We have learned some valuable lessons in this war; and it would be a pity if they should be forgotten. But we will get back to settled conditions. In other words we'll strike our post-bellum stride. We'll understand better how to merchandise shoes under the conditions that have at present been stabilized.

A Virile Industry.

Take the shoe industry as a whole, no one can deny that it has proved itself to be full of virility. It has faced drastic situations in that twelve to eighteen months. It has imposed upon it unparalleled restrictions. It has had to work out problems within most definitely circumscribed limits. It has almost, one might say, been singled out and penalized. (The author is not saying this in a critical spirit, but just stating the way the situation appeared. No doubt excellent justification could be set up by

the War Industries Board for all that was done.)

But in spite of these restrictions, the manufacturers went on making salable shoes; and retail dealers passed them on to the public. Perhaps the most drastic of all these restrictions—the classification of shoes in their several grades, with maximum prices for each grade—has been removed. And no doubt the rest will be as soon as practicable.

But the hearty co-operation given to the Government by shoe manufacturers, jobbers, and retail dealers, and their optimism and determination to go ahead; and their triumph over enormous difficulties—all go to prove that the great American shoe industry is a living, growing, resourceful and unbeatable thing.

This being true, the writer has no doubt that other conditions which may develop later on will not seriously impede the progress of this great American industry.

Need of Careful Buying.

But these remarks have been of a somewhat general nature, and not especially directed to the retailing end of the business.

What I shall now say relates to the dealer and his programme for the reconstruction period upon which we are just entering.

Of one thing I am firmly convinced; and that is that the retailer should exercise great care in his buying for next season.

It is doubtless true that most of the failures in the retail shoe business are traceable to mistakes in buying—wrong styles, too many styles, too much at one time.

Dealers should be very careful now, both as to what they buy and as to the size of the order. There is no doubt that a so-called sellers' market was created in the realm of footwear largely by dealers bidding up the price. They were a little too keen.

Some one says that they were trying to "buy up all the shoe leather in the universe." It was a mistake. Everybody sees it now. But having made the mistake once, why turn right around and repeat it?

Buy carefully and conservatively. Some one has suggested that a dealer should cut his order down to eighty or even sixty per cent. of his reasonable need, basing his estimate on the previous season's sales records.

And there are good arguments back of this proposition. For one thing, factories will not be swamped with work; and they can take more time on their shoes, get them out in better shape, and get them delivered more nearly at the time promised—



A PLEASED customer
who boosts for your
store gives you the most
valuable advertising attainable.

It is this publicity that Honorbilt Shoes
get for you. They make people talk
about you in a way that
creates business for you.

F. Mayer Boot & Shoe Co.
Milwaukee, Wis.

HONORBILT SHOES

R. K. L.

R. K. L.

Do You Like This Snappy Last?



Immediate
Shipment
Will Be Made

No.	Price
2844—Havana Brown Kid McKay.....	\$4.50
2846—Havana Brown Chrome India	3.90
2848—Black Kid McKay.....	4.35
2851—Havana Brown Calf ..	4.00

Widths C and D
Sizes 3 to 8
on all above numbers.

Order at Once

Rindge, Kalmbach, Logie Company
Grand Rapids, Mich.

R. K. L.

R. K. L.

a very important item. And then, for another thing, they'll be less likely to have serious labor troubles if their hands are not tied by excessive orders.

One can always get shoes on order, or from in-stock departments, or jobbers. And there may be swift style changes or even reversals, and the dealer may want to run in some fliers or specials. There are a whole lot of things that might develop unexpectedly.

Maintaining the Present Standards.

Now that the war is practically over we may expect very shortly a great hue and cry for cheaper footwear.

But it isn't going to be very much cheaper in the near future. It can't be. And the people who are expecting shoes at the old prices—I mean shoes of similar grades—are doomed to disappointment.

But there'll no doubt be a world of inferior shoes made to retail somewhere in the neighborhood of the old price; and they'll be made to look as much like them as it is possible to make a cheap shoe resemble a shoe of higher grade.

And many people will fall for them, and many dealers will make the mistake of aiding and abetting the consumer.

Thereby merchandising difficulties will arise.

It's a bad policy.

Help to maintain present standards.

Insist upon getting the money the shoe is worth.

Prove to your customer that it is a good buy—sell shoes not so much a pair, but on the basis of months' wear.

Eight dollars of to-day's money is worth only about five and a half of several years back. This is not fancy, it is a fact. Use it in convincing your customer that you are not profiteering; that you are a creature of circumstances just as he and everybody else is.

By letting down the bars you'll miss the real benefits of one of the best things the war has brought to the retailer—the opportunity of getting more nearly what a good pair of shoes are worth, as compared with other wear goods. Cid McKay.

Call for Beaded Handbags.

During the past week calls for beaded handbags have been so numerous that it was necessary for one of the makers to dispose of a large part of his sample line so that he might meet the needs of his customers. Miser bags are very popular at present. These bags are a reproduction of the ones used several years ago with the exception that they are larger and more elaborate. They are knitted and interwoven with steel beads and retail for about \$40 each. The lines of beaded bags that are now being shown embrace many new patterns, including Chinese, Arabian, and Egyptian.

Many a man who sets out to place something on a solid foundation, only succeeds in putting it on the rocks.

Looking After the Dye Industry.

In accordance with the suggestions made by Professor Taussig some time ago, the United States Tariff Commission has drafted a bill correcting certain defects in the tariff provisions regarding the imports of dyes. Those provisions were hurriedly prepared in 1916 to protect the new and expanding lot of industries based on coal-tar products. The occasion for the haste was to reassure the capitalists who were putting money into the ventures. It has since been discovered that, while the measure as it stands will accomplish its purpose so far as concerns the dyes that are easily made and are produced in large quantity, it will not serve to prevent German competition in the more complex products whose manufacture here is essential if a self-contained dye industry is to be established. In the bill that has been drafted, provision is made for having colors standardized, so as to stop concentrated dyes coming here at a rate of duty intended for those diluted to commercial strength, and also to check any attempts by the Germans to import their stuff under labels or designations purporting to show them as products of some neutral country. The bill has the merit of being based on knowledge derived from a thorough study of the situation. It has also the support of the textile interests, which in former years, although demanding protection for their own products, vigorously resisted all attempts to secure the same for dyes which they wished to buy in the cheapest market—that is—or was—Germany.

When the Year Is New.

We're asked to tell you if we can
What's really new. Since time began
Each year rolls round in the self-same way
And yet we say it's "new" to-day.
It's the same old earth, and the same old sun
That have turned or shone since Adam won
The lovely Eve in the garden fair—
Men still woo maids as he did there.
The summers come and the summers go
The springtime follows the months of the snow.
The robins bid the North good-bye
When the sun hangs low in the Southern sky.
What is there then that's really new
The coming year like those passed through
Will have night and day, and warmth and cold
Just like the years have had of old.
And so it truly seems to me
What years have been the next will be;
Seed time and harvest will come and go
We save the seed to have more to sow,
And the world moves on in the self-same way
With the day and night and the night and day,
Nor nothing new nor nothing strange
Save in my heart there comes a change.
I once did live to myself alone
And added to what I yet did own
Nor ever thought or little cared
How well or ill my neighbor fared.
There came the Christ long years ago
And told us how the wheat did grow
"Except a grain of corn" saith He
"Fall in the ground and die 'twill be
Of naught and truly nothing worth."
But fruits when buried in the earth."
'Twas said of old—yet new to me—
And newer still it seems to be
That as a man so nations too
Must seek some sacrifice to do,
And when Christ's word is understood
They too—like man—shall serve, do good.
The one great lesson the war makes true
Is the League of Nations—we call it new.
But when it's all well understood
It's the Master's plan of brotherhood.
So nineteen-nineteen may appear
To you and me as a real New Year.
Charles A. Heath.

A polite man never meets a stranger.

A Good Year Ahead

Every indication points to a record breaking business year.

Good crops are needed and good prices assured. The enormous requirements of the stricken European countries to rebuild means that big demands will be made on the business of this country and they will be met.

Great demands have been made on our factory during the past few years. To meet these demands we have moved to our new location with more room and much better facilities. We are organizing for a much greater production. All our enlisted employes find their old position open to them and we are taking on more workmen as our plans require.

H. B. HARD PAN and BERTSCH Shoes will be produced on a bigger and broader scale. Increased production and larger buying power will give better values for the money. The business building qualities for you in these lines are becoming stronger day by day. Capitalize them to their fullest extent.

Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear GRAND RAPIDS, MICH.

"BULLSEYE" BOOTS BLACK OR RED



Which
Shall
It Be?

\$3.50

Grand Rapids Shoe & Rubber Co.

The Michigan People

Grand Rapids

Late News From the Saginaw Valley

Saginaw, Jan. 14—H. Webster, proprietor of the Elkton meat market, at Elkton, reports his son, Henry, who is located at Camp Travis, Texas, in splendid health. The latter has been on guard duty along the border for the past 17 months.

Wonders will never cease. A. W. Markle, the Thumb representative for Symons Bros. & Co., of Saginaw, took a week's vacation to pack up his household effects and hired the moving van to haul them to Mayville. Then things begin to happen. The drayman refused to make the trip, owing to the bad roads. Then it was decided to pack the furniture and ship by rail. The furniture man who was to do the packing was called the following day to embalm three bodies in preparation for burial. However, not to be outwitted, Mr. Markle decided to ship without packing and had the car placed and went down to load. Upon investigation, the car was found to be in bad shape. This was too much, so right there and then he returned to the house and after a quiet (?) little talk with the Mrs., it was decided that Bad Axe was a pretty good place to live in after all. Here's wishing you a bumper 1919, Mr. Markle.

John Golley, of Gagetown, spent a part of the past week with friends in Detroit. Mr. Golley is in the grocery and confectionery business.

W. A. Galloway, of Caro, is the new representative in the Thumb district for the National Biscuit Co. out of Detroit. Mr. Galloway was in the employ of A. Merideth, grocer, prior to going on the road. Rex Reiner, former representative in this territory, has been placed on the Ypsilanti and Ann Arbor district, living at Ypsilanti.

Seth Davis, one of the organizers of the Symons Bros. Co., wholesale grocery and for many years prominent in Saginaw business and political circles, died last Thursday at his home 1007 South Jefferson avenue, after an illness of about three months. Mr. Davis was largely interested in the Symons company and was a partner in the Spangler & Davis produce and commission house, and was for several years a member of the city board of public works serving for a time as chairman of that body. He was a veteran of the Civil war and at the time of his discharge from the service bore the rank of first lieutenant. Seth Davis was born July 13, 1840, in Richmond township, Macomb county and lived there on his father's farm until 1863 when he enlisted in Company A of the Michigan Provost Guard. He spent the summer as a member of this organization in the upper peninsula and then, with a commission as a second lieutenant, was ordered south in October. From that time on he saw active fighting until the end of the war, winning his promotion to first lieutenant on the field of battle. After the war he returned to Macomb county and in September, 1867, was married to Miss Lois Gilbert of Davenport, Ia. To them four children were born, of whom three survive: Mrs. Frank W. Perry of Saginaw; Mrs. Nellie B. Davis of Davenport, Ia., and Harry G. Davis of Saginaw. After spending several years on a farm in Armada township, Macomb county, Mr. Davis and his family lived for a year in the village of Armada, where he conducted a hotel. In 1883 the family came to Saginaw and Mr. Davis soon afterward helped organize the present prosperous wholesale grocery firm of Symons Bros. & Co., and later the Spangler & Davis Co. Mrs. Davis died July 5, 1908. On June 30, 1909, Mr. Davis was married to Miss Emma P. Tibbetts of Armada, Macomb county, who survives him, with one child, Marian Elizabeth. One sister, Mrs. E. D. Henderson of Saginaw,

also survives him. Mr. Davis was a member of the First Baptist church.

E. L. Heller, proprietor of an up-to-date bakery and confectionery at Cass City, recently underwent an operation for appendicitis. He is doing nicely. Mr. Heller came home from the officers' training school at Camp McArthur, Texas, the first week in December. The business has been kept up in splendid shape by Mrs. Heller.

Martin Kissel, former druggist on South Michigan avenue, Saginaw, is now with the army of occupation in Luxemburg and enjoying the best of health, according to a letter recently received by his brother, Otto Kissel, of this city.

H. S. Barker, of Cass City, formerly in the employ of E. W. Jones, prominent Cass City grocer, is now traveling for the National Biscuit Co. out of Detroit. Mr. Barker is made of the stuff that should bring him success in his new calling.

Paul Wachner, of Pigeon, has purchased the meat market of Charles Wright, Pigeon, the later selling out owing to poor health. Mr. Wachner conducted a market in Gagetown for several years. His ability and personal acquaintance should bring him success.

Walter Stimbauer, member of the official family of the National Grocer Co., Saginaw, has received his honorable discharge from the S. A. T. C., at Mt. Pleasant, and is again at his desk.

Gordon French, grocer at Chesaning, was in Detroit the past week on business.

R. G. Moffitt, general manager of the Symons-Moffett Wholesale grocer Co., Flint, is very ill with influenza. He is under the care of a nurse. Mr. Moffitt has a host of friends who wish him a speedy recovery.

Man is a failure when he lets a day go by without making some one happier and more comfortable. Fellow travelers, especially do I wish to call your attention to the calls of mercy from the Armenians and Syrians. "Give until it hurts," then give a little more.

A. H. Burke, general merchant at Chesaning, was called to New London, Ohio, last week on account of the death of his brother, Walter. Deceased had just received his discharge from the army. Before entering Uncle Sam's service he was practicing law in Cleveland, Ohio, and had a very bright future before him. He was single.

W. C. Dunlap, member of the S. A. T. C., of Mt. Pleasant, is now home, having received his discharge. Mr. Dunlap manages the general store owned by his mother at Bridgeport.

D. A. Bentley, general manager of the D. A. Bentley Co., wholesale produce house, was in Toledo and Chicago on business last week.

Mrs. J. E. O'Keeffe, who has been ill at the home of her parents at Monroe since the holidays, where she went for a visit, is now back home at 537 3rd avenue, Detroit. Her husband is a very popular member of the Lee & Cady sales force of Detroit, covering the Michigan Central North in the Lapeer district. With the trade he is just plain "Jess" and enjoys the good will of all who know him.

Mrs. J. R. Sanborn, of Chesaning, was injured recently by a fall, but is recovering nicely. Her husband is a member of Sandborn & Cummings, proprietors of the West End grocery.

Fellow travelers and especially U. C. T.'s, get busy and boost, boost, boost for the Retail Grocers' State convention, to be held here Feb. 18, 19 and 20. Let's help make it the biggest event from a business standpoint in the history of the organization. Charles Christenson, West Side grocer, is at the head of the local association and this fact alone should give you assurance that things will

be done right. The retail grocer is coming face to face with problems which can not be solved by individuals and, as an association, much can be and will be accomplished to the benefit of not only the members but the retail trade at large. You can assure every merchant with whom you come in contact that Saginaw will welcome them and everything will be done to give them a pleasant and profitable time while in our midst. Convention particulars later.

Man is a failure when he is so busy doing work that he has no time for smiles and cheering words.

Loyal U. C. T.'s New Year Pledge.

Know all men by these presents that I, a member of the greatest commercial army in the world, am going to do what I can for the up-building and furtherance of the great and noble cause for which it stands.

1. I am going to attend all meetings in the year of our Lord 1919.

2. I'll pay my dues and assessments, either in advance or promptly, as they fall due, thereby helping the secretary to more fully perform his duties and help make his work a pleasure and not a worry and a task.

3. If I am called on to perform a duty, I will not shirk it if within my power to perform same.

4. I will lay aside all ill feelings toward my fellow man. None of us are perfect. I want to forget and forgive and ask others to do likewise. And may all misunderstandings and unwise deeds performed the past year be of the past, dead and forgotten.

May it be so willed, that when the first meeting night comes (which is Jan. 18, the coming Saturday night) I may be found at Foresters' Temple, gathered there with the other 322 members of old No. 43, all resolved to make this year the greatest in the history of Saginaw Council.

Boys, if you will but take on this

spirit I assure you your officers will do their part. Truly the past year must have been discouraging to them, but the war is over, the influenza epidemic is fading away, so let us all be thankful that we are alive and put those dark days behind us by presenting ourselves as a living sacrifice to the great cause and by so doing increase the rays of the great light that shines across our paths, "The Ray of Hope."

Be sure and be on hand Saturday night and pledge yourself to get one new member the coming year.

The great war is over, so let us start a little war of our own on the non-members within our bounds. Let us show the same fighting spirit the Yanks used so effectively against the Huns, and when the smoke has all cleared away every man eligible will be a member of Saginaw Council.

A U. C. T. is a failure when he does not care whether a fellow traveler becomes a member of the Great Commercial Army or not. Are you a failure?

See you Saturday night.

L. M. Steward.

The Casualty List.

Written for the Tradesman.

For every name that's in the list
The Allied nations must insist
A penalty that befits the act
That caused the loss by broken pact.

For every wounded man or vacant chair
There must a black mark be placed there
To show the suffering man endured
Before the last to kill was cured.

For every house, for every farm,
For every form and kind of harm,
A penalty so bitter keen
They'll wish the war had never been.
Joseph Meinrath.

Make it easy for people to buy
once they enter your store, by having
all goods marked in plain figures.
The mysterious price tag belongs to
the dark ages of storekeeping.

Pre-War Service

is what we shall try and give you
in 1919.

As to your Rubbers, if you want the
GLOVE BRAND it will be necessary
to detail your orders **early**. You that
have demanded this **better** grade of
rubber know that even in peace
time the demand exceeds the supply.
Order early and avoid disappointment.
Our salesmen are now out.

Hirth-Krause Company

Tanners and Shoe Manufacturers

Grand Rapids

Michigan



Ample Reason for Cheerful Outlook Regarding Future.

Written for the Tradesman.

That the cheerful outlook for 1919 indicated in the financial articles in the Michigan Tradesman were justified appears from a continued expression of optimism on the part of the great industrial and financial leaders of the country. This is further corroborated by the opinion of Detroit financiers and members of the Detroit stock exchange. Notwithstanding the decline in bond prices during the last two weeks and the generally unsettled state of the market, influenced by the heavy liquidation in Liberty bonds, most of the large bond houses are making plans to expand their business during the year. Dealers expect this year to be the greatest for the sale of bonds in history. It is pointed out that more than twenty million persons in the United States purchased Liberty bonds, whereas prior to the war the number of bond buyers was in the neighborhood of 300,000. It has also been noted that many persons who bought Liberty bonds are replacing them with investments yielding a larger return, and that enquiries are being received from persons in all walks of life. In this connection attention is called to the fact that prominent bond houses are offering a diversified list of securities, including railroad, industrial, public utility and short time bonds, as well as a full line of municipals, the latter being attractive because of the freedom from all taxation. This has become a prominent feature, owing to the large increase in taxation on investments on account of the war.

Of special interest to Michigan is the sugar situation because of the prominence of that industry in the State. According to the statement of the President of the American and Cuba Cane Sugar Co., the shelves of the largest consumers of sugar are empty. The statement further says that apparently the world has a sufficiency in sight for its 1919 needs, as with favorable conditions good crops generally are promised. Aside from Europe, countries like Argentina, Australia, Mexico and Japan have good sized requirements to be filled, the scarcity of tonnage at present acting as an obstacle in free dealings in those quarters, but this difficulty will, undoubtedly, be soon overcome by the Government release of ships. There is no question but that a large part of the Cuban crop will be exported to Europe, either in the shape of raw sugar or as refined from the United States. There

seems little likelihood of much increase in the world's production, for the reconstruction of destroyed beet sugar properties and the development of new cane projects will take time. Attention is also called to the fact that at this season, with large crops generally in view, comment is heard about the over-abundance of sugar, but with a commodity of such universal use and with a heavy prospective demand in sight, there seems small reason to fear an undistributed accumulation at the season's end. It is confidently predicted that the low price of sugar existing before the war has gone for many years to come, along with low price of fertilizers, materials, freight and all other factors entering into the manufacture of sugar. There will have to be re-adjustment of prices of such articles before the price of sugar will come down. With this state of affairs the outlook for the Michigan beet sugar industry and the sale of their securities is decidedly cheerful.

The General Motors Co. being in its holdings, really a Michigan corporation, it is interesting to note that it is about to sell 240,000 shares of its common stock, which will add \$28,320,000 to the cash in its treasury. This company, like others in the same line, is only preparing by a large addition to its working capital for a period of big demand for automobiles and trucks. A good deal of surprise has been expressed at this action. It is, however, explained that in taking over the Chevrolet and United Motors but little cash was received by the General Motors Co. In fact, so far as the Chevrolet is concerned, it received none at all. This, of course, meant that if the same expansion in selling methods were to be followed as were carried on by the

Are you ready for 1919?



When the reconstruction wave strikes your business, will you be drifting or will you be anchored to some strong, friendly bank?

Our Resources of
\$15,030,383.31

stand as evidence of the business friendships which this bank has earned since 1853.

F. A. Gorham, Jr., will be at this bank Tuesday of each week prepared to give service to any customer on matters relating to the Income Tax.

We Have Every Banking Service You Need

THE OLD NATIONAL BANK

GRAND RAPIDS



MICHIGAN

THE naming of the Grand Rapids Trust Company as Executor and Trustee means that you will bring to the settlement and management of your estate the combined judgment and business ability of its officers and directors.

The most competent individual has only his own experience and knowledge to qualify him. This Company offers your estate the collective knowledge and experience of its officials.

ASK FOR BOOKLET ON "DESCENT AND DISTRIBUTION OF PROPERTY" AND BLANK FORM OF WILL.

GRAND RAPIDS TRUST COMPANY

OTTAWA AT FOUNTAIN BOTH PHONES 4391

Safe Deposit Boxes at Three Dollars Per Year and Upward

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

other companies controlled by the General Motors Co., additional working capital would be necessary. The new money, it is understood, will be used largely in building up the Chevrolet and the United Motors.

Trading upon the lack of information of the average layman as to the usages in buying and selling bonds, financial sharks in Detroit have been robbing those who are compelled to sell their Liberty bonds. These sharks quote the market price on bonds, which the ordinary seller accepts in good faith, not knowing that it is his or her right to clip the coupon when the interest is due and payable. The shark therefore takes the bond, coupon and all, cashing the coupon and sticking the cash in his pocket, in addition to the commission charged for cashing the bond. Reputable bond houses in buying Liberty bonds, or any other bonds, pay the market price of the bond, accrued interest to date, and then deduct the legitimate commission for the transaction. It has been stated by some of those who have been fleeced in that way that when the coupon was cut off the dealer said the bond was mutilated and was worth \$5 less than the market price. There have been many poor people victimized in this way in Detroit, as well as in other cities. The Detroit Stock Exchange has taken the matter in hand in an endeavor to put a stop to these illegal practices. It would be well to educate the people in this respect and advise them to sell their Liberty bonds through only reputable investment bankers and brokers who will give them a square deal.

In the interests of justice it is to be hoped that the business interests of Michigan will co-operate with manufacturers of the country in advising their representatives in Congress to pass the Dent bill, with needed amendments, legalizing payments to contractors for war work through existing Government organization. Recently more than 250 manufacturers, involved in \$1,500,000,000 cancelled war contracts and employing

2,000,000 workers, met at Cleveland to form a permanent organization dedicated to hastening settlements with the Government. At that meeting it was pointed out that prime contractors could not settle with sub-contractors until the latter's claims had been adjusted and approved. Delay in doing this will result in bankruptcy for the smaller contractors who are illy financed. These men accepted the work in good faith, performed their part honorably and it would be a National disgrace to have them suffer, and in many cases be financially ruined because of Government red tape. It is the duty of every business man to take cognizance of the situation and create such powerful public opinion as will compel Congress to take prompt action to remedy the matter.

Paul Leake.

Consolatory.

"They say men of brains live longer than others."

"Don't worry; you may be one of the exceptions to the others."

One other President than Wilson traced his line to Carlisle, England; for Zachary Taylor was fifth in descent from James Taylor, of Carlisle, who emigrated to this country in 1658. Considering the fairly uniform British extraction of our Presidents, few indeed could have gone to the homes of really near ancestors in the British Isles. Andrew Jackson is the only one whose father was born there, the elder Jackson having come from Carrickfergus, Ireland, a decade before the Revolution. Grant is not particularly distinguished in that his family had been American in all its branches for eight generations; as much could be said of others. It seems appropriate that the first President in office to visit the mother country feels so intimately the ties of blood that originally gave it the name of mother country.

The average man is in good fortune if his income can keep a few laps ahead of his outgo.

THIS Company is a legal depositary for moneys paid into Court and is authorized to act as Executor, Administrator, Trustee, Guardian, Receiver and in all other Fiduciary capacities.

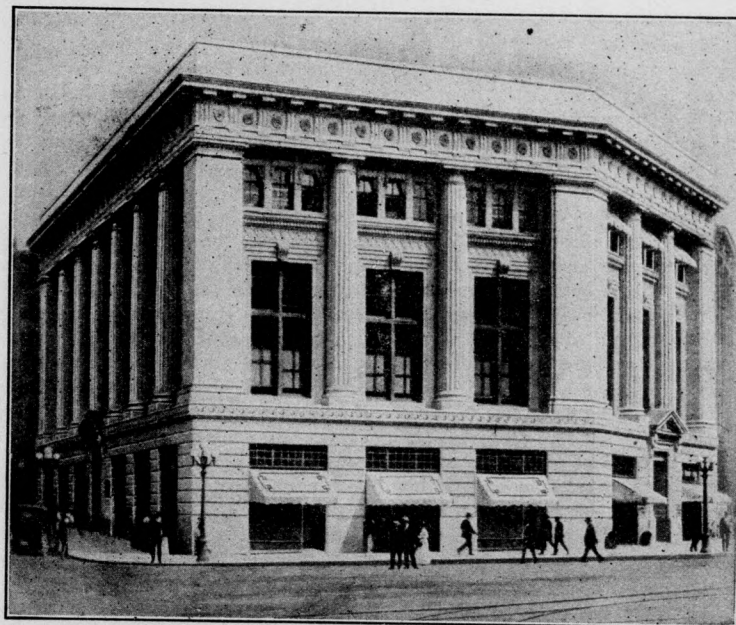
Send for Blank Form of Will and booklet on
"Descent and Distribution of Property"

THE MICHIGAN TRUST CO.

OF GRAND RAPIDS

Safe Deposit Vaults on ground floor.
Boxes to rent at low cost.

GRAND RAPIDS NATIONAL CITY BANK CITY TRUST & SAVINGS BANK ASSOCIATED



CAMPAU SQUARE

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

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

Combined Capital and Surplus	\$ 1,724,300.00
Combined Total Deposits	10,168,700.00
Combined Total Resources	13,157,100.00

**GRAND RAPIDS NATIONAL CITY BANK
CITY TRUST & SAVINGS BANK
ASSOCIATED**

Fourth National Bank

United States Depositary



Savings Deposits

Commercial Deposits

3

Per Cent Interest Paid on
Savings Deposits
Compounded Semi-Annually

3½

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, Asst Cashier

THE GREATEST AMERICAN.

Tribute To The Memory of Theodore Roosevelt.

Written for the Tradesman.

A great man has fallen in Israel!

America has lost one of its most imposing figures in her public life of to-day. On the occasion of the passing of one of our great men of two decades ago an old sea captain remarked: "What a pity that such men have to die." It is the way of nature, however, from which there is no escape.

Theodore Roosevelt made his mark on the page of his country's history. His passing is as the fall of a giant among pigmies. America stands with uncovered head at the open grave of the Republic's most remarkable man. He lived in an age of political strife, engaging in some of the most acrimonious debates of the time. His convictions were most marked. His religion consisted in giving every man a square deal.

It is doubtful if there is a man or woman in America to-day who does not feel sorrow for the passing of the great commoner. His friends were numberless as the sands of the sea, his enemies almost as numerous, yet it is a question if anyone can be found in all the land to utter one word against the honesty of intention of the one who has fallen.

His abounding patriotism gives the lie to that monstrous saying that "patriotism is the last resort of a scoundrel." In his person Roosevelt was an energized human cyclone, a veritable dynamo of fervid devotion to his country in her hour of need. Four sons and a son-in-law, fighting under the ensign of the Great Republic far over seas, attest the intense Americanism of the man. It was not his fault that he was not one of the first to go where the blood of his fellow countrymen dyed the fields of France.

The one ineradicable blot on this administration is that which meanly denied the patriotic Roosevelt—honored by his countrymen with seven years of presidential favor—the desire of his heart to undertake on the field of battle to wipe out the wrongs inflicted by a base and perfidious foe. Roosevelt dead has more genuine friends than have those others who thought to humiliate him before the country.

Roosevelt made mistakes. What man has not? The one profound far-reaching mistake of his whole career was that which sent him against his better judgment, we believe, into that crusade for Presidential honors on a third or bolter's ticket in 1912. Of a verity the man realized how great that mistake was on the after election morning in November, 1912, when the returns came rolling in announcing the success of the man from New Jersey.

That Roosevelt had a boundless ambition none will deny. That his ambition to serve as President for a second elective term led him to mistake the temper of the people at an unfortunate time he must have realized when too late. Other men

have been led astray under like conditions. Even Webster, the "God-like Daniel," fell by the wayside in his ambitious desire to wear the presidential robes of office.

One cannot help thinking of what might have been had Roosevelt stood by the regular nominee of his party at Chicago in 1912. It is plainly discernible that had he done so Taft would easily have won over Wilson, and when the year 1916 rolled round Roosevelt would have been nominated by the Republicans and triumphantly elected. All of which would have given a different twist to the history of the past few years.

Would that history be less encrimsoned with the blood of brave Yankee boys in khaki? That question cannot be answered. We do know, however, that had the tragedy of the sinking of the Lusitania taken place with Roosevelt at the helm, America would have been earlier in the struggle and, doubtless, the war's duration would have been shortened at least a year.

The bitterness aroused by the murders on the high seas of American citizens by Germany found lodgment in the great heart of Roosevelt. He could not tamely brook the repeated outrages against his countrymen and he was nowise mealy-mouthed in denouncing in fitting terms these continued and unresented crimes against his home and country.

Without the influence of political position, from the ranks of the common people, he hurled his anathemas against the unfortunate policy of "watchful waiting" while our ships were being torpedoed on every hand. His was the master mind of that generation which witnessed the greatest war of the ages. Had he been in a public position he would have added luster to the great name he bore—that of the chiefest American of all its hundred millions.

Despite some very grave mistakes Roosevelt was honored and loved by more people than any other man in all our history. His place among the stars, one of the galaxy of great American names that will live in song and story to the remotest ages. As a campaigner he had no equal on the hustings. He got right down to the level of the common man, meeting him on an equal footing as man to man, winning all hearts with the very simplicity of his methods. He was simple, straightforward, honest, reliable. Even his enemies—and he had them by the thousands—never accused him of secrecy and double-dealing.

He faced his enemies in the open field, made some of them ashamed of their own shortcomings, converting others to his own way of thinking, until it at one time seemed that the name of Roosevelt was one to conjure with. Plainly had not his demise come as it did he might have become in 1920 the standard bearer of the party which backed the President in his every war measure even better than did his own party. He would certainly have been a leading factor in fashioning the reconstruction policies of the Government and his un-

timely taking off leaves a void in American public life that cannot be filled.

Denied the privilege of taking an active part in the war, the great heart of the man felt the indignity with no small force—this, together with the death of his youngest son, the wounding of another on fields denied to one who longed with all his soul to participate in the battle for the liberties of all mankind, contributed to his demise at the comparatively early age of sixty.

There never was but one Roosevelt. There will never be another. No one with greater courage ever trod the soil of America; no man ever lived who loved his country more. Patriotism with him was a religion which absorbed every fiber of his being. Theodore Roosevelt passing away at Sagamore Hill in the quiet of his home, died as much a hero and a patriot as those who fell at Chateau-Thierry and the Argonne woods before the shot and shell hurtled against them by the soldiers of Germany.

Vail the greatest American of this century! Old Timer.

Protest Payment of Notes to Universal Stores Co.

Edmore, Jan. 9.—The farmers in this vicinity are in a Universal store at Six Lakes and it is not what it was represented to be and I think we will stand them a suit. I was referred to you. Will you please let me know by return mail what you know about it? Some of the notes have been paid and some are due now. Let us know all you know about the Universal Stores Corporation.

J. E. Berry.

To this letter the editor of the Tradesman made the following reply:

Grand Rapids, Jan. 10.—My understanding of the matter is that the concern you enquire about is a scheme to inveigle the farmers into purchasing stock which is more likely to be profitable to the promoters than it is to the stockholders.

As farmer, you undoubtedly signed the notes in the belief that you were going to put the other merchants out of business and monopolize all the profits they had heretofore enjoyed. While you would send them to the poorhouse, you would wax fat on the margins they had previously used to keep up the schools and churches, maintain their own homes and educate their children. You have evidently found that the profits of the mercantile business are not so alluring as you thought they were; that possibly some one secured a large block of stock in the corporation created to monopolize the trade of Six Lakes at a less price than you were supposed to pay for your stock; that possibly the management has not been up to your expectations; that you wish now you had never pledged your name to such an undertaking, but had confined your efforts to growing more grain and stock, for which there is a strong demand at most lucrative prices. Such being the case, and assuming that you are a man of honor who believes in maintaining the integrity of his own signature, I advise you to pay your notes in man fashion, charge your experience up to being mistaken in your estimate of merchants and their methods, pocket your loss, if any, and hereafter confine your activities and investments to undertakings you understand and which are promoted by your friends and associates, instead of Chicago schemers. E. A. Stowe.

THEODORE ROOSEVELT.

Written for the Tradesman.

"Turn out the light, please"—thus in the dark
Engaged his soul with eternal things
And he who'd loved to lions hark
Did sleep, heaven bourne of angel wings.

Was it his to know of stress and strife
Nor untried the battlefield?
Was it his to know of dangers rife
When cowards only dared to yield?

Of ferocious beasts was he the one
Where fever grows and perils thrive
Lone compassed 'neath a torrid sun
To find the lairs—return alive?

A plainsman too of early days
Where cattle range and coyote howl,
The cowboy's friend and ever stays
With the herd at night when raiders prow.

Or bolder still he laid his route
O'er mountain, plain, and farther on,
Till followed clear the Stream of Doubt
To where it meets the Amazon.

The assassin's lead had sought his harm
Yet unrestrained he could not rest
For his country's hour gave him alarm
And louder spoke the wounded breast.

A Nation's Head and scholar too,
Philanthropist and patriot,
The Panama he deep cut through
The sunken Maine he ne'er forgot.

A shortened life!—'twas but three score—
Yet lacks it naught of sacrifice
World Leader 'till the war was o'er
Then falls asleep—Who says he dies?
Charles A. Heath.

Entire Product Sold Yearly in Advance.

While the canning of pineapple in the Hawaiian Islands is not completed until well toward the end of December, and data we have received on this was from estimates made up a number of weeks before the close of the pack, the indication is for a total pack of canned Hawaiian pineapple for 1918 of 3,800,000 cases. This is for this commodity an enormous output, which will be recognized when compared with last year's pack of 2,618,768 cases and the largest pack prior to this year, which was that of 1915, of 2,690,000 cases. Despite the large canning of pineapple in Hawaii Territory this year, the product was in such demand that distributors were practically sold out as soon as they opened prices, and at good values.

From a beginning but a comparatively few years ago of but a very few cases, the industry being a well established and recognized one when this output was 10 per cent. of the present production or less, this product has rapidly advanced in volume of output and sales demand. The value of advertising in creating a consumer demand for food products is nowhere better illustrated than with the case of canned pineapple. The industry was in the dumps and the product going begging for want of demand at profitable prices not many years since, with an output of somewhere around 250,000 cases annually. The demand jumped spectacularly, almost overnight, and increasing production in which the output was doubled or more year after year for several years, followed immediately upon the general national advertising campaign undertaken by a combination of the manufacturing factors in this line a few years ago. Now, with almost 4,000,000 cases a year, the product is sold out in advance of its being packed, at prices named entirely by the packers themselves, based upon their costs and necessary distributing and profit charges.



Every merchant needs the protection a complete N. C. R. System will give him

Peace is bringing increased competition in your business.

You must meet that competition. You cannot afford to run the risk of losing a single cent of profit.

A modern National Cash Register and an N. C. R. Credit File will enable you to get all your profits on every transaction in your store.

Because—

- ① They will make it possible for you to run your store with the least expense.
- ② They will prevent the mistakes and disputes which cause loss of trade.
- ③ They will enable you to give customers the quick, satisfactory service which wins new trade.
- ④ They will give you the accurate records which you need to control your business.
- ⑤ They will protect your money, your clerks, your customers, and yourself.

THE NATIONAL CASH REGISTER COMPANY, Dayton, Ohio

Offices in all the principal cities of the world

Old registers repaired, rebuilt, bought, sold, and exchanged

SUDDEN SUMMONS.

Harold Sears and Ray Parker Killed in Wreck.

While returning from New York, where they boarded the Wolverine at 5 o'clock Saturday evening, Harold W. Sears, Manager of the Grand Rapids Dry Goods Co., and Raymond C. Parker, piece goods manager for the same house, were instantly killed at South Byron, a suburb of Batavia, N. Y., about 3:36 Sunday morning. The accident was wholly avoidable, due to the carelessness of the engineer of the train which smashed into the Wolverine, collapsing the wooden Pullman in which the Grand Rapids passengers were sleeping. If the car had been a steel coach, instead of an old fashioned wooden car, no one would probably have been fatally injured. Both bodies were badly mutilated, but were identified by Mrs. Parker and Mr. Neuman, who proceeded to the scene of the wreck as soon as possible after notification.

Harold W. Sears.

Harold William Sears was born in Grand Rapids Nov. 28, 1885. He attended the public schools until he completed the eighth grade, when he spent five years at the Montclair Academy, Montclair, N. J., from which institution he graduated on the literary course in 1905. He then entered the employ of the local branch of the National Biscuit Co., where he spent about three years in the mechanical department, learning every detail connected with the man-

ufacture of baked goods. In 1908 he went on the road for the house. On the retirement of Walter K. Plumb as manager, in 1911, he succeeded to that position, retaining it until Nov. 15, 1916, when he resigned to take the position of Treasurer and Manager of the Grand Rapids Dry Goods Co., tendered him by the directors of that corporation. Finding the business of the company in a chaotic and archaic condition, he proceeded to reorganize the business from the ground up. With as little delay as possible, he strengthened and enlarged the traveling force, in the meantime making the following changes in department managers:

In the piece goods department William B. Holden was succeeded by Ray Parker, who had covered Central Michigan territory several years for Marshall Field & Company.

In the notion department Charles Fasoldt was succeeded by George Sergeant, who has had many years' experience.

Charles W. Sergeant, who has had charge of the hosiery, underwear and knit goods department for several years, was given charge of the overall and men's furnishing goods department, until a few weeks ago, when the latter department was placed in charge of Frank J. Seibel.

In the book-keeping and credit department Frederick W. Greulich was succeeded by Frank J. Neuman.

John A. King was taken off the road and installed as house salesman.

The result of these radical changes and others of a hardly less important

character soon became manifest in the increased volume of business which came to the house, due to the enlargement and diversification of the lines of goods carried, the addition of many new customers and the increase of the average bills sold old customers, which may be attributed, to some extent, to the fact that every traveling salesman showed his full line to every customer he called on every time he called. In other words, the day of "order takers" was passed, so far as the Grand Rapids Dry Goods Co. was concerned. Every man on the road for the house is now a salesman and measures up to the definition of the word with singular exactness. Leaving the trunks at the depot and calling on the trade with a few samples over the arm is a thing of the past. The books have been closed on half way method and shipshod practices when Mr. Sears took charge. From that time on the trade—every member of the dry goods trade in this territory—was called on regularly and ample time accorded each customer, present or prospective, to make his selections under the most approved methods.

In the meantime the stock was rearranged and reclassified, new fixtures added and the institution started on a new career along more modern and up-to-date lines.

Mr. Sears was married Oct. 5, 1912, to Miss Katherine Barnard Goodman. Three boys have blessed the union, one about 5 years old, one 3 years old and the other about 3 months old. The family reside at 333 Washington

street and worship at St. Mark's church. Mr. Sears belonged to the B. P. O. E., but did not do much at it. He had no other fraternal affiliations, his home possessing more attractions for him than all the lodges and clubs in the world.

Mr. Sears combined in his mental make-up two important family traits—the steadfastness and conservatism of his grandfather and the progressiveness and driving qualities of his father he is not worth raising—meaning, of course, that the son, being heir to better educational advantages than his father and having his father's example before him, ought to be able to find himself and "arrive," so to speak, at an earlier age than his father did. Both of Mr. Sears' immediate ancestors began life under less favorable auspices than the subject of this sketch and both were slower in attaining the goal of their ambition than Mr. Sears had been. Arguing from this hypothesis, Mr. Sears clearly demonstrated that he was "worth raising."

Mr. Sears was a man of pleasant address, charming personality and courteous demeanor. He was a careful student of the theory of business as applied to the manufacture and distribution of merchandise in the most economical and effective manner and he had well defined ideas along these lines which time, experience and observation crystallized into fundamental principles. He deliberately espoused the wholesale dry

Ha-Ka-Rac

Our 1919 line is now ready and our salesmen will start calling on the trade about February 1.

We bespeak for our representatives and ourselves the hearty support of the trade in our endeavor to give them the best goods which long experience and ample capital can produce.

The Perry Glove & Mitten Co.
Perry, Michigan



Harold William Sears



Raymond C. Parker

SERVICEQUALITY

The Outlook For 1919

Current Conditions and Probable Developments Briefly Outlined for the Benefit of the Trade

Now that war has ceased, the civilized nations of the earth have started in on the most prodigious plans of reconstruction the world has ever seen.

Viewed from the standpoint of the dry goods trade our advice to our customers is to keep their stock complete, but not buy so lavishly as to make it top-heavy in any department.

Wages are phenomenally high and will continue high until the cost of living is reduced, when wages will follow the law of supply and demand.

Under these circumstances, retail sales volume, especially in dry goods and department stores, bids fair to increase.

Retail sales totals have, of course, been swelled by the advance in prices. This promises to continue and to such an extent that a concern will be running behind if its sales are not materially ahead of those of previous years. There will also be opportunities, however, for increasing retail sales totals through increase in the quantity sold.

There will be changes in the character of the demand. The practicability as well as the durability of the article will have weight with consumers. It will be more difficult than heretofore to increase the sales of luxury merchandise. The production of such goods will be curtailed in other ways.

Retailers find it necessary, because of slow production and transportation, to buy certain items further ahead, and, hence, in larger lots than usual. As far as possible, however, they are avoiding anything that savors of speculation.

Everything, naturally, is subject to sudden change. Some industries will suffer, others gain by the return of peace. Certain industries have been held back during the war, and these, in all probability, will experience a boom. The entire country, for example, has become notoriously under-built. The building industry, therefore, should afford a vast outlet for steel, lumber, concrete and other materials, as well as great opportunities for labor. Consideration must also be given to the buoyancy of spirit which the war's close will impart to all our citizens. Among the merchandise lines likely to be among the first to benefit in consumption are clothing and home furnishings of various kinds, whose renewal is now being put off.

Grand Rapids Dry Goods Co.

Exclusively Wholesale

Grand Rapids

Michigan

QUALITY

SERVICE

goods business as a life work, believing it to be an undertaking worthy of the best thought and most painstaking effort which a man could give a business he liked and in which he expected to achieve a high degree of success. That his efforts would have been richly rewarded and that he would have gradually assumed a commanding position in the trade, none of his friends doubted for a moment.

Raymond C. Parker.

Ray Parker was born at Barnesville, Ohio, Nov. 27, 1882, being one of a family of four children. His father was a Quaker. His mother was of Irish descent. There is a tradition in the family to the effect that the senior Parker loved a good horse and on one occasion was prevailed upon to enter his steed in a country "hoss trot." His good friends of the Quaker church were so horrified over the circumstance that they dropped his name from the church roll. When 9 years of age the family removed to Columbus, where Ray attended the public schools of the city, including two years in the high school. His first employment was in the wholesale dry goods house of Green, Joyce & Co. as stock boy. He proved to be so apt in this department that he was promoted at the end of the first year to the position of house salesman. Eighteen months later—and before he was 18 years of age—he was placed in charge of sample trunks and started out on the road to represent the piece goods department in Northern Ohio territory. Green, Joyce & Co. were good people, but Mr. Parker aspired to represent the largest dry goods house in the country and, in pursuance of this ambition, a year later found him covering Southern Michigan for Marshall Field & Co. He continued this connection fifteen years. Seven years ago he was placed in charge of the Grand Rapids office and made general line salesman. He maintained an office in the Ashton building, but spent most of his time on the road calling on the large trade of nearby cities. His long connection with the piece goods line caused him to be regarded as one of the leading authorities on dry goods staples in the country. He studied that branch of the business with singular fidelity, so that he thoroughly understood every in and out of the business. During his connection with Marshall Field & Co. he resided in Grand Rapids thirteen years, the other two years having been spent in Kalamazoo.

Having won all the honors which could come to a road salesman, Mr. Parker felt that he would like to ally himself with a wholesale dry goods house in the capacity of manager of the department he understood so well. The retirement of William B. Holden from the Grand Rapids Dry Goods Co. afforded him the opportunity he craved and two years ago he was duly installed in that establishment as buyer and manager of the piece goods department, which grew rapidly in importance and usefulness under his administration. He

laid plans which enabled him to amplify and diversify the stock to such an extent that it took rank with that of any establishment of the kind in the country.

Mr. Parker was married about seven years ago to Miss Hazel Pettibone of Cincinnati. They reside at 1045 Franklin street.

Mr. Parker was a member of Grand Rapids Council, U. C. T., and the Illinois Commercial Men's Association. He had no other fraternal affiliations, finding his chiefest pleasure in the home hearthstone.

Mr. Parker was an adept in the piscatorial art, but seldom indulged himself in that dissipation. His hobby was dry goods and he was never happier than when booking an order or explaining to his friends the trend of the market in his favorite line.

If there is one personal characteristic, more than another, which distinguished Mr. Parker, it was his aim to keep busy every moment. In the store he never idled away a moment's time. He was never without some work on his desk, but the moment a customer put in an appearance he immediately undertook to see that his wants were supplied. If the customer desired piece goods, he received the close personal attention of the manager of that department. When he was ready to be shown goods in other lines, Mr. Parker saw to it personally that the customer was quickly and quietly delivered into the custody of the other department managers. This was in striking contrast to the former custom prevailing in the house, which was to turn all customers over to youthful clerks, who did the best they knew, but seldom satisfied a customer as the head of a department could do. The faculty of keeping busy which Mr. Parker had carefully cultivated for many years was apparent the moment he reached home at night. The lawn mower or sprinkling apparatus was brought into action as soon as the evening meal was completed, to the end that every hour of daylight might be properly utilized. Mr. Parker acquired this habit early in life and he had never permitted it to lapse.

Mr. Parker was a gentleman of commanding appearance and good address. He inspired confidence by his frankness, both in action and utterance. He made friends easily and retained them permanently. In his new connection he would have been able to carve out a career for himself which would accurately reflect the measure of his ability and the height of his ambition.

SOUND CRATING LUMBER

200,000 ft. 24 inch 6 to 20 ft. Pine Fir and Larch (Rocky Mountain Cypress)
100,000 ft. 6 inch 6 to 20 ft. Pine Fir and Larch (Rocky Mountain Cypress)
200,000 ft. 8 to 12 inch 6 to 20 ft. Pine Fir and Larch (Rocky Mountain Cypress)
Can Rip, Resaw or surface as required. Shipment anywhere. Priced to move. Write or wire.
GAYNOR LUMBER CO., Sioux City, Iowa.

HARNESS 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

Henry Smith
FLORIST
139 141 Monroe St.
Belle Plaine
GRAND RAPIDS, MICH.

Washing on Wintry Days

—is often dangerous for your customers. If they use ordinary soaps, perspire over steaming washboilers, and then go out in the frosty air, they are very apt to take cold.

FELS-NAPTHA SOAP

eliminates this risk. No boiling water is necessary. Fels-Naptha saves fuel and health.

Push Fels-Naptha Soap. There isn't a product in your store that gives customers greater satisfaction.

Fels &
Co.

Philadelphia,
Pa.



Fieglers

Chocolates

Package Goods of
Paramount Quality
and
Artistic Design

Get Your Money

BILLS, notes and accounts collected. H. C. Van Aken, Lawyer, 309 Post Building. Battle Creek, Mich. Reference—any Bank in Battle Creek.

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.

Bell Phone 596 Citz. Phone 61366
Joseph P. Lynch Sales Co.
Special Sale Experts
Expert Advertising—Expert Merchandising
41 So Ionia Ave. Grand Rapids, Mich.

The Book That Takes the Risk Out of Buying

For many years "OUR DRUMMER" with its net guaranteed prices has been famous for taking the risk out of retail buying. This is more than ever the case now in these unusual times. It not only makes buying secure from the price standpoint, but it removes uncertainty in the way of getting goods. Back of the prices in this book are huge open stocks of the merchandise it advertises.

Butler Brothers

Exclusive Wholesalers of
General Merchandise

New York Chicago
St. Louis Minneapolis
Dallas

Hallmark Shirts Produce Profits

Hallmark Shirts offer a merchants opportunity.

A good line of HALLMARK SHIRTS are a mighty important factor in any store. Not alone for the immediate profit resulting from their sale, but the merchant who has a fine selection of these goods will bring customers to his store.

Quality Merchandise—Right Prices—Prompt Service

Paul Steketee & Sons

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

Genuine Mapleine Syrup



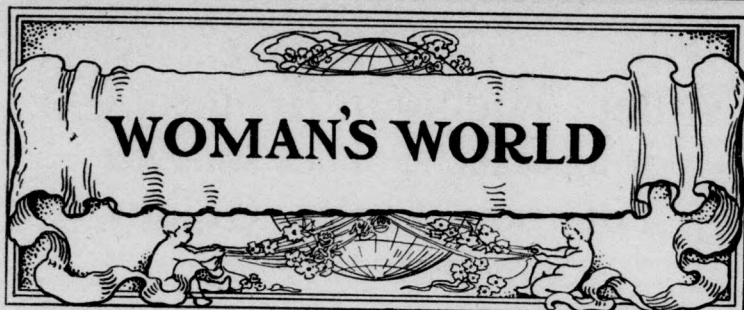
made with sugar, water and
Mapleine is

A Real Saving

and a delicious spread for hot
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Order from your jobber or
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Life Bldg., Chicago, Ill.

Crescent Mfg. Co.,
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Proper Reading Matter for the Very Young.

A library for children under three—that is what I am thinking about now. Perhaps you haven't thought of reading to very, very little children. Perhaps you are one of those mothers who think the education of a child ought to begin "when he is old enough"—say at the age of five. Well, at the age of five you are rather more than five years behind-hand.

The education of a child begins—well, I'm not going to fall back again on Dr. Holmes and say it begins with wisely selected great-grandparents; but it begins whenever you begin to be interested in the child; say nine months or so before he is born. The development of that specific child, physically, mentally, spiritually, begins somewhere about that time. Affirmatively, it begins, so far as your voluntary participation is concerned, whenever your interest begins. And I content myself with talking about his education after you get him in your arms.

You want him to be a well-rounded, well-educated and cultured man—or woman, as the case may be. It is a long look ahead, you may think as you look at the little bundle of potentialities; but time moves very, very fast, and opportunity gets away from you before you know it. The same opportunity never knocks twice at the same door.

Education through play—that is Froebel's motto: sometimes I think it is the whole secret of education. Anyway it is pretty much the whole secret of the baby's education. And it begins right off. You begin to speak to him; he responds with smiles and gurgles of delight, little hands waving aimlessly. You sing to him; that pleases him. Music, as I have said so many times, is most essential; soothing, stimulating, responding to the natural rhythm, harmonizing—music is not a sentimental fad, but an absolute necessity for the normal development of the child. Your songs are the child's first books. He will get them from you and in the kindergarten to which you will send him presently. Help him to learn the words of the verses that go with the song, and to understand them.

Just a few minutes every day look at pictures with him; be sure that they are good ones, well colored, not too fine in detail. Let most of them be pictures of animals and other things that he has seen—cats, dogs, horses, cows, birds. Kate Greenaway's "Mother Goose" and

"Under the Window" are both artistically illustrated and contain many simple jingles. Select carefully another edition of Mother Goose stories. One good collection is "Mother Goose and Favorite Fairy Tales," arranged by Logan Marshall and published by John C. Winston Co., Philadelphia.

When a child is little read only the jingles connected with his simple interests; do not push the little brain. Little stories about the things he sees every day on the street or in the home will naturally follow. "The Three Bears," "Three Little Pigs," "The Cock and the Mouse," and "The Little Red Hen" will early delight him.

When the child is two and a half, he will ask many questions concerning things about him; these you can answer best by getting books for yourself—you will have to step lively to keep up with that active and growing brain.

Children love simple animal stories—it is a universal trait of childhood. "Through the Barnyard Gate," and "Finger Plays," and "Child Stories and Rhymes," by Emilie Poulsson (Lothrop) are all excellent.

Froebel says in one of his "Mother Plays":

The interest a young child gives
To every animal that lives,
Dear Mother, is an open door
Through which unbounded good may pour,

Filling his mind with knowledge manifold

Of Nature's wondrous Laws, so new,
so old.

Could anything be nicer for children than the "Peter Rabbit" and "Benjamin Bunny" books, by Beatrix Potter? These are in such small size that the children feel they are their very own. I know children, pretty well grown, who still pore over the pictures—long ago they learned the stories by heart.

"Cat Stories," by H. M. Carter (the New York Century Co.), is a very simple, delightful book, full of stories about Pussy. There are many enchanting bird books for children; none better than those of Olive Thorne Miller. Nature appeals to even a small child.

Lucy Fitch Perkins has produced charming books for little children, illustrated by herself and published by Houghton Mifflin Co. Books on farm life and life on the seashore are legion—select carefully. Boyd Smith has written some good ones.

Mrs. R. E. Peary's stories of "The Snow-Baby" are written for young children. "The Adventures of a

Doll," by Nora Archibald Smith (McClure), is a fascinating tale.

One could go on at great length. Separate description is superfluous:

"The Enchanted Forest," by Mary Raymond Shipman Andrews.

"Tommy Trot's Visit to Santa Claus," by Thomas Nelson Page.

Jane Andrews' books—"Each and All," "Seven Little Sisters" (these come a little later, and so does Hans Christian Anderson).

"Fifty Famous Stories Retold," by James Baldwin.

"Old World Wonder Stories," edited by Prof. M. V. O'Shea.

"In the Child's World," by Emilie Poulsson.

"A Kindergarten Story Book," by James L. Hoxie.

Poems of Stevenson, Eugene Field, James Whitcomb Riley.

You will want to watch your baby and see how he takes the pictures and little stories. Not all children are alike, and you must use your common-sense. You may be going too fast for him, or you may not be going fast enough. If you study him carefully you will know when to hold back and when to give him richer food. You will be surprised and delighted to see how fast his mind expands under the right treatment.

Never give even a very small child trash either to look at or to hear—any more than you would give him poor stuff to eat. There is plenty of first-class art and literature, even for very little children, and it is,

if possible, more important below six than afterward that the food of his mind should be the best you can get.

You will be helped in your selection by such books as Frances Jenkins Olcott's "The Children's Reading" (Houghton Mifflin) and Orton Lowe's "Literature for Children" (Macmillan).

"There is no academy on earth equal to a mother's reading to her child," says Scudder. A thousand men of great mind are proofs of the truth of that. Prudence Bradish.

Self-possession is nine points with the lawyer.

Stevens & Co. Special Sales

Men who know how to raise money for you.

Telephone 8655 or write
927 Dorchester Ave.,
Grand Rapids, Mich.

COLEMAN (Brand) Terpeneless LEMON

and Pure High Grade
VANILLA EXTRACTS

Made only by
FOOTE & JENKS
Jackson, Mich.

"Most Merchants Like to Sell
Goods That Won't Come
Back, to Customers
Who Will"

PORTER'S

"TUFF GLASS"

TRADE MARK



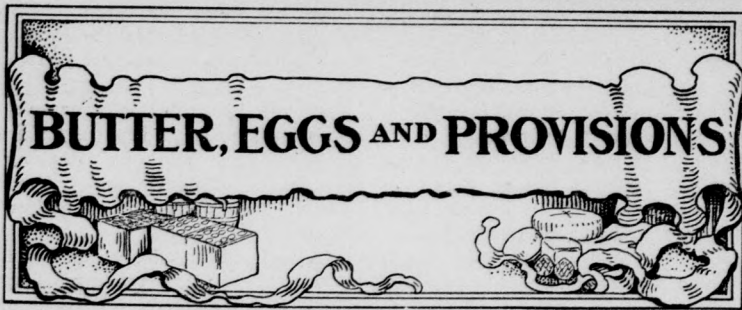
"TUFF GLASS" HEXAGON CARTON

LAMP CHIMNEYS

Will give your customers more and better service than two of the ordinary "common" tube packed kind.

Your per cent of profit is larger and your loss from leakage is less. Your local jobber has them.

PORTER POTTERY CO., Inc. Clinton, Ky.



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.

California Will Produce Rice Under Protective Duty.

Restoration of the former duty of 2 cents a pound on Oriental rice will be made the subject of an appeal to Congress by the Pacific Rice Growers' Association through representatives of the association, and the secretary of the California Rice Committee of the Federal Food Administration is preparing statistics of the rice growing industry on the Pacific coast for the purpose of presenting the facts in Congress. Secretary Merry states that while the Texas, Louisiana, Mississippi and other Southern States rice growers' associations have as yet taken no action toward urging the restoration of the former tariff on Oriental rice, he was assured of their energetic co-operation in the matter, particularly as any encroachment of the Oriental rice growers upon the legitimate market territory of the California growers would necessitate the California growers in turn entering the trade territory of the Southern States growers in order to market their crops. The California rice crop this year is approximately 125,000 acres, with an estimated yield of thirty 100-pound sacks to the acre, as compared with 900,000 acres in the Southern States with an estimated yield of twenty 100-pound sacks to the acre; an approximate total of 1,025,000 acres of rice in the United States yielding, it is estimated by the Pacific Rice Growers' Association, 21,750,000 100-pound sacks. California's present rice acreage will be increased to a minimum of 250,000 within the next two years, according to the growers and millers.

Increase in Egg Production From Artificial Lighting.

T. R. Johnson of the poultry department at Purdue University issues the following bulletin in regard to the modern system of stimulating egg production by lighting the hen houses with electricity:

"Chickens have no union organization and lengthening of working hours only serves to make them more industrious and produce more eggs. This statement is borne out by an experiment in progress at Purdue University in which electric lights are used morning and evening.

"Two pens of 35 white Leghorn hens are being fed the same ration.

The chickens are as near alike as possible and have practically equal laying abilities. One lot keeps good hours, arising and going to roost with other chickens on the university farm. The other lot is being "kidded along" with an electric light which burns from 6 o'clock in the morning until all the light the day is going to bring is at hand. The lights are turned on again about 4 o'clock and allowed to run until about nine in the evening.

"This causes the chickens to arise earlier and work later. The experiment started Nov. 1 and in the first 30 days, birds in the lighted pen produced 503 eggs, while the short day advocates laid only 352. Thanksgiving day the lighted pen yielded 28 eggs and the unlighted only 16.

"A pen of 25 barred rocks responded to the electric lights within 10 days. They were started Nov. 18, laying only five eggs that day. On Nov. 27 they produced 20 eggs and have been going at that pace since.

"The other evening I was at the farm and saw those in the lighted pens still outside the house scratching in the ground at 5.30, while the other birds had been in bed an hour," said one of the men in the poultry department.

"The lighting costs 6 1/2 c. a day a pen, or \$1.95 for November. The increased egg production for that time, figuring the eggs worth only 5c. apiece, meant \$7.55, a profit of \$5.60 for the one month alone."

Sardines and Whale Meat Fisheries In California.

Sardines are now running again along the California coast, following a period when but few were taken. Cannermen in the Monterey Bay district view with apprehension the forthcoming activities of the California Sea Products Company, which has erected a whaling station at Moss Landing and which is preparing to hunt whales on a large scale. It is the belief of cannery men and of fishermen in general that whales drive the sardines into Monterey Bay and the whale hunting will have a serious effect on the catch of sardines.

No Reduction in Cigars in Sight.

The United Cigar Stores Co. is paving the way for a continuance of present prices for its wares, making the following announcement:

"The available supply of leaf tobacco, from which all grades of cigars are made, is depleted the world over, and we vision no immediate reduction either in the cost of raw material or in other items of manufacture."

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

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MICHIGAN

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
 Gunther Bldg. 1018-24 S. Wabash Avenue

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

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 EGGS E We Store EGGS E We Sell 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

SERVICE PIOWATY QUALITY

Largest Produce and Fruit Dealers in Michigan

All Nut Margarine are NOT alike.

Farrell's A-1 brand has stood the supreme test.
 (The summer test.)



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.

Oleo Prejudice and Trade Sociology.

Food Commissioner Foust of Pennsylvania is making a strange application of this prejudice in his logic for maintaining a high license fee for selling oleomargarine at retail. In Pennsylvania a grocer selling oleo at retail must pay \$100 for a license and naturally the smaller and less elaborate stores are unable to handle the product. With oleo greatly improved in quality of late and the demand stimulated greatly by the high cost of butter, there is a movement on foot to eliminate this tax and allow more people to carry the "poor man's butter."

But Mr. Foust opposes any reduction. He says that the fewer retail dealers there are in the oleo selling the more the trade will be in high-grade hands and less fraud and irregularity will exist in its sale. His opponents want the tax reduced to \$10 a year—enough to cover the mere cost of supervision to prevent fraud—and then let every one sell oleo who will. Of course, with a widespread distribution and a little trial of the stuff, much of the prejudice would probably vanish.

Community Stores Collapse.

What lesson is taught by the failure of Community Stores, Inc.? The same lesson which other people have learned when they tried to float similar schemes, viz: that it is hard enough to keep a body of retailers moving interestedly and concertedly even when they are welded together in a tight association; but it is impossible to keep up interest and efficiency when there is no union. There was a sort of union among the members of the Community Stores, but it was loose and only in name. There were no officers who amounted to anything in the sense of being known to and influential with the members; there were no meetings; there were no organization plans; there was virtually nothing except a \$10 yearly due and an agreement to sell certain goods at cost when bought at cost. This, as it happened, was not enough; the scheme died for lack of the thing called interest.

Another New Meat Substitute.

As a result of the follow-up work done by the Massachusetts State Agricultural College at Amherst and the Department of Agriculture, a Berkshire county farmer has evolved a new meat substitute in the form of cottage cheese sausage.

The sausage, which resembles in flavor that made from pork, is made from cottage cheese, bread crumbs and nut meats and is seasoned with herbs. Its food value is said to be nearly equal to pork sausage. This appetizing substitute for meat was originated by the dairy division of the Department of Agriculture to further the use of cottage cheese.

Just Can't Take Smell from Limburger Cheese.

The Wisconsin makers of cheese who held their annual convention at Milwaukee last week, decided that it is impossible to deodorize Limburger cheese.

The University of Wisconsin has tried many stunts with cheese, and among them was the announcement two years ago that an attempt would be made to produce a non-smelling limburger. All experiments failed the dairymen say.

"It's this way," H. A. Kalk, the new Vice President of the Association, said: "Limburger is a German cheese that has never been Americanized. It just cannot be done."

Another cheesemaker, whose name is of German type, but whose American sentiment is unquestioned, said:

"Limburger is just like Germany—you just cannot take the stink out of it."

Two Questions Grocers Must Act On.

Cadillac, Jan. 14.—The annual Convention of the Retail Grocers and General Merchants Association of Michigan which takes place at Saginaw in February promises to be one of vital interest to growers generally, as many subjects affecting them must be settled, and no grocer in the State should miss this opportunity of expressing himself as to whether he favors coming under the Public Health Department to a greater degree than now.

It has been the custom of wholesalers to assume responsibility for lost goods in transit, but the time has come when the retailer must make his own claims for lost goods, and the question should be disposed of in the most practical and fair way.

These questions must be answered with as little delay as possible and grocers should not only go to the convention but should also be prepared to express their opinions relative to the wisdom of this class of legislation.

J. M. Bothwell.

Money Saved by Buying Your EGG TESTER

of
S. J. FISH CO.,
Write for catalogue. Jackson, Mich.

TAKING INVENTORY

Ask about our way
BARLOW BROS. Grand Rapids, Mich

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

Reed & Cheney Company
Grand Rapids, Michigan

Watson-Higgins Mfg. Co.
GRAND RAPIDS, MICH.**Merchant Millers**

Owned by Merchants

Products sold by Merchants

Brand Recommended by Merchants

New Perfection Flour

Packed in SAXOLIN Paper-lined Cotton, Sanitary Sacks

**Knox Sparkling Gelatine**

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

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



Pleased Customers—
Profitable Business

Ask Your Jobber

The sugar restrictions have been lifted. That means a bigger sugar business for you. All the more reason for selling

Domino Package Sugars

These machine-packed cartons and cotton bags are always ready for your customers. They save time, spilled sugar, overweight, short weight, and the cost of paper bags and twine.

American Sugar Refining Company

"Sweeten it with Domino"

Granulated, Tablet, Powdered, Confectioners, Brown

MOORE'S**D.U. Brand of Vanilla and Lemon Flavoring**

Is one of the many grades of Vanilla and Lemon Extracts or Flavors we make. For general use we recommend you to consider our D. U. BRAND for the following five Big REASONS—

- (1) The largest bottle consistent with quality.
- (2) Tastes "Just a little better."
- (3) Positively guaranteed against heat or cold.
- (4) Consumers get into the habit of asking for this brand.
- (5) Grocers find it increases their sales and attracts new customers to the store.

If you are selling this brand, you know the above is true. If you have never sold our line, try it and you will be convinced.

THE MOORE COMPANY, Temperance, Mich.



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.

Perambulators Offer Possibilities to Hardware Dealers. Written for the Tradesman.

The perambulator—English "pram" colloquial "baby buggy"—is not always a part of the hardware dealer's stock. The dealer who enters this line of business has to compete with the furniture store.

Yet there is no reason why the man who sells implements on wheels to the farmers, and buggies and carriages to the grown ups and express wagons for active boys should not also cater to the steady, persistent and never-failing demand for vehicles especially designed for the little strangers. Hardware dealers here and there, realizing this fact, have featured perambulators to advantage.

There are now a wide variety of styles to be had, but the main lines may be classified as full-size buggies for little babies, go-carts for older children, and convertibles—articles that, with a deft twist of the wrist may be converted from the one use to the other. Whether these lines can be handled to advantage in the hardware store depends, of course, on the individual conditions. They will tie up some money, for a fairly comprehensive line must be shown; and they will require some floor space. For the line is one that cannot be handled to the best advantage without adequate display. The dealer too, should know his line thoroughly. Often it will be possible to secure orders from catalogue, where a complete line cannot be carried owing to space considerations. The main thing in this connection is to know the various lines, and where you can get the wanted article the quickest.

Of the dealers who do handle baby buggies, however, very few give much attention to the repair department. This is a department which can be made quite profitable, for a family of growing youngsters can speedily supply the repairer with plenty of business. As a rule, however, the dealer—to whom the purchaser naturally resorts when anything goes wrong—rarely carries repair parts in stock. If he can find a nut or a thumb-screw that fits, he hands them to the customer and lets the latter make shift as best he may. If a more important part is required, the dealer sends in an order, which after tedious delay in some instances, will probably be filled. But it is the ex-

ception for the dealer to seriously attempt to cater to this sort of repair work.

Nevertheless, the very fact that few hardware dealers give attention to this work supplies the reason why such a department is apt to attract trade. The fond parent realizes pretty keenly the shabbiness of the two-year-old buggy which has lost one or two rubber tires, has several spokes bent, and whose parasol refuses to hold whenever a spring zephyr comes along. And said parent is usually willing to spend a little money in putting things to right. His sole difficulty usually is to find someone who will do a good job.

The hardware dealer who handles bicycles and does bicycle repair work can very readily take care of repairs to perambulators as well. But little extra equipment or stock is required. A small but comprehensive assortment of parts should be stocked; this, and the necessary equipment for repairing hard rubber tires represents practically the entire investment. The only other essential is a man in charge with sufficient mechanical skill to do a good job with reasonable speed. Where bicycle repair work is not handled, it is often possible to select some member of the staff with an aptitude for this class of work to take charge of the repair department, doing the work in the quiet hours which he can spare from the counter.

The hardware dealer who undertakes to handle a department of this sort should not rest content with the orders that come to him unsolicited. The department is one capable of considerable development. The dealer should keep a list of the people who have bought baby buggies from him, secure whenever possible the names of people whom have bought elsewhere, and these can be reached by circular. If a spring house-cleaning circular is sent out, or a winter "varnish and interior finish" talk, a few paragraphs can be readily inserted calling attention to the store's facilities for handling baby-buggy repairs of all sorts. Regular newspaper space can also be used occasionally to good advantage, while little local reading notices at appropriate seasons are sure to catch the eye of the person most interested.

The department is one worth featuring; for in addition to the direct returns, it is sufficient of a novelty in most communities to attract more than passing attention. The fact that So-and-So's hardware store is

the only place in town where you can get a baby-buggy properly repaired will draw to So-and-So's store a great many people who will linger to buy other things. To feature the unusual is always good advertising.

With the perambulator, as with the bicycle, a feature should be made of the spring overhauling. Unlike the bicycle, the perambulator is usually in commission all winter, except where snow is deep and sleighing continuous; but the fact that it is continuously in use is all the more reason why, when spring time comes, a complete overhauling is needed. The enamel may require renewing, the axles will inevitably need to be cleaned and oiled, here and there a spoke should be straightened, and there are always little breakages or incipient breakages that require fixing. Then, too, winter is hard on rubber tires, and a buggy with just

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LOOSE LEAF SPECIALISTS
The Tisch-Hine Co.
237-239 Pearl St. (near the bridge) Grand Rapids, Mich.

WM. D. BATT
Hides, Wool, Furs and Tallow
28-30 Louis St.
GRAND RAPIDS, MICHIGAN

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

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

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

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

Foster, Stevens & Co. Wholesale Hardware

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

Michigan Hardware Co.

Exclusively Wholesale

Grand Rapids, Mich.

one defective tire is little better than the old fashioned, metal-tired equipment.

The hardware dealer should aim to turn out the refurbished buggy or go-cart to all intents and purposes as bright and easy-running as new. Strictly speaking, "as good as new" is an ideal impossible of realization; but an efficient workman, properly equipped with parts, varnishes and polishes, can go a very long way toward the ideal. The appearance of the finished job is the repair man's best advertisement.

The spring overhauling feature will generally cinch orders for what little repairs are required for the balance of the year; while when the time comes to purchase a new "pram" the purchaser will usually go to the man who by careful attention to repair orders has shown that he knows his business.

There is, in winter months, the allied line of baby-sleighs to be featured; while a good business can often be done in detachable runners, which can be used to convert a buggy into a sleigh when the snow is on the ground.

The hardware dealer who takes up perambulators as an entirely new line should, of course, study his goods carefully, try to determine just what lines will prove most attractive to his clientele, and decide what amount of floor space he can allot them. Careful study of any new line at the outset is the safest way to minimize the mistakes inevitable to any new venture. The profits will come in the long run, through building up a reputation for giving good service and handling the right kind of goods. Here, as in any other new department, it is the cumulative results that count the most.

Victor Lauriston.

Kalamazoo Convention To Eclipse All Predecessors.

Detroit, Jan. 14—Final details are practically completed for the twenty-fifth annual convention of the Michigan Retail Hardware Association to be held in Kalamazoo, Feb. 11, 12, 13 and 14, 1919.

Advices reaching Secretary A. J. Scott's desk from all parts of Michigan indicate a record breaking attendance at the forthcoming show. Retail hardwaremen of the State look forward to the meeting with enthusiasm at this time and many important matters bearing upon the hardware trade will be up for consideration.

The business programme will embrace subjects in keeping with the times, focused from the standpoint of the retail hardware trade, and an array of capable speakers will have these subjects well in hand. Ample entertainment features for the delegates have already been provided for by the local convention committee at Kalamazoo.

The convention will be held in the auditorium on Portage street, near Main. The exhibits, which are more varied and extensive than any yet staged at an annual meeting of this Association, will be located in the National Guard armory and official headquarters will be established at the Park-American hotel.

Speaking to the Michigan Tradesman regarding the coming convention, Secretary Arthur J. Scott said: "I look for a good big attendance at the twenty-fifth annual convention of

our Association in Kalamazoo next month. It will be our silver jubilee meeting and post-war subjects will be up for consideration which will be of vital interest to every retail hardwareman in Michigan. Some of the best conventions that we have ever held have been in Kalamazoo and the local committees who are jogging along on high and have been for several weeks in promoting the show assure me that past conventions held in that city will be eclipsed this year from every point of view. J. Charles Ross, manager of the exhibits, informs me that there is but little booth space remaining unsold and by the time the convention is on he will have a list of disappointed firms unable to get exhibit space."

The officers of the association are as follows:

President—John C. Fischer, Ann Arbor.

Vice-President—George W. Leedle, Marshall.

Secretary—Arthur J. Scott, Marine City.

Treasurer—William Moore, Detroit. Fred E. Button.

Reasons Why Customers Leave.

"Why do my customers insist on leaving me and dealing with my competitor?" is a question asked many times by retailers in all lines of business. A prominent department store in the Middle West recently investigated the problem and compiled a table of statistics, showing the reasons advanced by individuals for changing their trade. Letters were written to a number of persons, of both sexes, asking why they changed stores. One hundred and ninety-eight replies were received, states the house organ of the firm which made the investigation, and the reasons advanced were tabulated as follows:

Indifference of clerks.....	47
Attempts at substitution	24
Errors	18
Tricky methods	18
Slow deliveries	17
Over-insistence of salespeople ..	16
Insolence of salespeople.....	16
Unnecessary delays in service....	13
Tactless business policies.....	11
Bad arrangement of store.....	9
Ignorance of clerks concerning goods	6

Statistics of immigration into the United States during the period of the European War, just published by the Labor Department, show that it reached its lowest ebb in the last fiscal year. In the twelvemonth ending June 30, 1915, 326,700 immigrants were admitted; the next year, ending June 30, 1916, 298,826 came in; the next year, 295,403—that is, a number not far from 300,000 each year. But in the year ending June 30, 1918, only 110,618 immigrants were admitted. Moreover, in the two following months of July and August only 15,500 came, as against over 40,000 in those months in 1915 and over 50,000 in 1916. Thus, in the final months of the war a bare trickle was flowing in the channel of what had once been a great stream. It is noteworthy that of the four years' war total of immigration the greatest number, about 235,000, came from the British Isles, with the Italians—some 140,000—in second place, and the Scandinavians in third.

UPPER PENINSULA.

Recent News of the Cloverland of Michigan.

Sault Ste. Marie, Jan. 14—The Port Royal Dock Co. is now the Pittsburgh Coal Co. The change in firm name was made Jan. 1. The former manager, Thomas R. Falkner, will continue to be in charge of the new company.

The many friends of Dr. I. V. Yale are pleased to see him back again, having done his bit for Uncle Sam, for which he received a commission as Lieutenant. He was one of the last men to go to camp and was gone but a few weeks when the war ended. He had given up his offices and practice, sold his home and household goods and moved his family from the Soo, but after looking around since receiving his discharge from the Army, he has decided that the good old Soo is the place for him to start in again where he will, undoubtedly enjoy the large practice he formerly had.

The partnership of Moore & Lee, who conducted one of the Soo's largest soft beverage parlors, has been dissolved, Mr. Moore taking over the interest of Mr. Lee and will continue the business as heretofore. Mr. Lee's time was so taken up in the performance of his railway duties that he had no time to devote to his private interests.

Eugene Pingatore and William Porkert, both well known Soo tailors, have opened up a custom tailoring parlor on Ashmun street, where the needs of men and women who are partial to high-class wearing apparel will be met. Mr. Porkert needs no introduction to the Soo, where he has made many friends as an expert tailor of ladies' garments. Mr. Pingatore has been in business for years and has enjoyed a large patronage as a men's tailor. Both are young men and have a bright future.

Ed. Reinhardt, of Brimley, has bought out the grocery store of A. W. Reinhardt and will continue the business. Mr. Reinhardt is an experienced merchant and will undoubtedly make a success of the new venture.

Now that the influenza is attacking the pigs in Escanaba, it looks as if the sale of pork would fall off greatly there in consequence. The efforts of the veterinary surgeons to combat the disease have been futile. If the flu would only confine itself to the pigs, we could manage to get along by beefing it.

"Grumbling is a lot of comfort to some men."

Bert Bye, who for the past several years held a responsible position with the Union Carbide Co. here, has resigned to take an interest in the business now conducted by his brother, Fred Bye, in the Soo market. Bert is known as a hustler and his many friends will be pleased to see him make a success of his new venture.

"Competition works both ways. It is either the life or the death of trade."

William G. Tapert.

Boomlets From Bay City.

Bay City, Jan. 14—Last Saturday was a red letter day for Bay Council, because the twenty-fifth anniversary

of the institution of our Council was celebrated. A class of candidates was initiated during the afternoon. The officers of the Grand Council presided. Several visiting brothers were present, including Mark S. Brown and Ben Mercer, of Saginaw. A banquet was served at 6 o'clock, which the ladies attended, and a party was held at the Fellowcraft building after the banquet and was greatly enjoyed by those who attended. At the banquet Mark S. Brown was toastmaster and was in his usually happy frame of mind and scored several hits on members present. Several interesting speeches were delivered, but the principal speech of the evening was delivered by Grand Treasurer Lou J. Burch. It was one of the most successful meetings held under the auspices of our Council, which was due largely to the efficient work done by the entertainment committee under the leadership of the chairman, Fred McCloy. The sad feature of this meeting was the fact that a large majority of the charter members of our Council have passed to the great beyond, R. S. Richards being the only charter member present. Here's hoping he may be here to attend our fiftieth anniversary!

Vogel & Gordon, Sterling, general merchants, have been succeeded by Gordon & Shearer.

Leon Guggisberg, member of the firm of Guggisberg Bros., shoe merchants, Gaylord, is dead. He visited relatives at his old home town, Berlin, Ont., and was stricken with influenza. Leon Guggisberg was a man whom it was a pleasure to meet. He was a man of genial disposition and sterling character. J. H. Belknap.

SNOW-BOUND.

Written for the Tradesman.

Within, without, the garden wall
Along the street and over all

The patient hills
The scene enralls

For snow-bound now the landscape is
And fairy flakes form palaces.

The sight! Oh, when was it before
That wild woods e'er such beauty wore?

Where yesterday
'Twas dull and gray

And leafless birches in array
The hillside now is white as they.

And see! The black and beetling cliff
Of yonder mount does look as if

It some impostor be
Instead reality;

And that a cloud—when the sun is fair—
Of white Carara was hanging there.

How fascinating now to look
Down through the willows where runs

the brook
Whose music still

Ascends the hill
As waters pure dance on apace

And the valley's veil do interlace.

And what it all to bring more near
The wonders of an atmosphere

When days are cold
Nor clouds withhold

Their banks of crystal jewels rare
But drop them generously everywhere.

So with the morn we do behold
A spotless splendor—no sordid old

Decadent thing
Decrying spring

For now there lives a brighter hope
That not ere long will snowdrops ope.

Charles A. Heath.

A skeleton in the closet does not arouse much interest until gossips hear the bones rattling.

The Valley City Bent Knee Bob Sleighs

For Pleasure, Delivery, Express, Grocery or, in fact, any work where a light, strong sleigh is needed.

Bobs, finished and painted (no body) 1½ inch, \$17.00; 1¼ inch \$18.00; 1½ inch, \$21.00.

Bodies now in use can be changed to these Bobs and you have a first-class sleigh.

SHERWOOD HALL CO., Ltd.

30-32 Ionia Ave., N. W.

GRAND RAPIDS, MICH.



Grand Council of Michigan U. C. T.
Grand Counselor—W. T. Ballamy, Bay City.
Grand Junior Counselor—C. C. Starkweather, Detroit.
Grand Past Counselor—John A. Hach, Coldwater.
Grand Secretary—M. Heuman, Jackson.
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.

Time Unnecessarily Lost by Traveling Salesmen.

I have been on the road twenty-five years; now own a business, and travel for myself.

The first years on the road was in a rubber clothing business; believe I was paid, salary and expenses, a fair rate. The next seven years for a New York concern, and was paid, salary and expenses a small part of what I earned for them. This fact I am positive of, for since they gave up business I have handled the same goods as owner, so know the large profit I made for them. I also learned I sold more value each year than any two other men, and did not receive as much pay as one of the other men. Was I used fair?

From this experience and the present position of owner, I believe a straight commission is the correct pay or salary for a commercial tourist. Either a per cent. on sales, or a division of profits. I would like a good salesman now, and pay twelve and one-half per cent. on sales, or sixty per cent. of profits. In talking with drummer prospects, they do not come right out and say "I can sell so many goods, and want so much salary." But ask, "How much salary?" "How do you allow travel expenses?" "How long a vacation?" And so on.

How is the owner to know the salary to pay, having no idea how big a hustler he is talking with?

Now are there not other things than salary to be considered?

Is it the gross sales or net profits that count?

Where do expenses fit in?

Time lost in stores?

Time lost in transportation?

Unreasonable hotel charges?

Incidental hold-ups?

When dealers delay salesmen unnecessarily, unreasonable, uncalled for?

Such as this: I was selling the owner, four clerks looking on. Young fellow came in. Owner went to him, four clerks doing nothing. Spent twenty minutes trying to sell a flash battery, and did not sell it. Could

a clerk not have done as well? I waiting, and another drummer waiting after me.

Again: I entered a store at 2:40 p. m., and my train left at 3:20, station one-half a mile away, and I could make another town that afternoon. The owner said to the manager, "Come on, Ed., and let's look at these." Ed. says, "I'm busy." Owner said, "Oh, if you're selling, we can buy at any time." Ed was making a fifteen-cent key, to be called for next day.

They finished the key at last, bought a good bill of me in fifteen minutes. But I lost my train by fifteen minutes. And lost the other town. And lost a good profit.

Now, why could not the key wait fifteen minutes?

A few mornings ago I called on two partners at 8:20 a. m., with the other customers to see; train left at 9:20. Both partners reading their newspapers. I waited fifteen minutes—lost seeing one customer, and probably lost a profit.

Some one may ask: "Why do you hurry?"

I ask: "Why do railroads run trains at such unreasonable times? I carry no trunk. Ten or fifteen minutes is all I need with most customers."

Solution: Let the jobbers combine. Have all travelers send in daily reports of exact time lost by unnecessary delays of dealers. Have these reports sent to the secretaries of their trade associations. He to write, say once a week, to the various dealers, reported calling their attention to having delayed drummers—no names given; the time lost, adding to expense and, consequently, a higher price required on all goods.

Keep a card index of offending dealers and when any name a number of reports, advise the jobbers of the association, and let them act to protect prompt buyers.

If jobbers, manufacturers and salesmen's associations would work together, railroad time cards could be arranged to save time.

Hotel charges are not figured on fair profit as to cost, but: How much will they be held up for? One hotel in Maine: Old wood building, no bell-hop; pitcher and bowl; if a small piece of meat, no egg, no milk—\$2.75 for supper, room and breakfast. Another place in Maine—four hotels; brick building, good table, \$2 for three meals and a room. Tips, if kept by the guest and are not required, as un-American, would go far to increase a salesman's salary. I have detailed these expenses, for I feel it

is of great importance in relation to salary.

I know that many salesmen on salary and expenses spend at least double what they would if paying their own expenses. I know one man personally who is always complaining of his salary, and yet spends at least three times as much of the firm's money as it is necessary.

I do not infer that one should live in cheap, poor places, but have a reasonable berth at a reasonable rate.

Three pertinent propositions:

1. Let the travelers reduce expenses.
2. Let the employers increase the per cent. of commission on either gross sales or division of profits.
3. Let both work to conserve time on the road.

To Cut Out the Losses.

Wife—One afternoon I win at bridge and the next I lose.

Hub—Then why not play every other afternoon?

HOTEL STEEL

ST. JOHNS, MICH.

European Plan 75c, \$1.00, \$1.50
With running water \$1.00. Private bath \$1.50
Eat in the New Coffee Room
A Popular Priced Lunch Room

HOTEL HERKIMER

GRAND RAPIDS, MICHIGAN

European Plan, 75c Up

Attractive Rates to Permanent Guests
Popular Priced Lunch Room
COURTESY SERVICE VALUE

CODY HOTEL

GRAND RAPIDS

RATES \$1 without bath
\$1.50 up with bath

CAFETERIA IN CONNECTION



OCCIDENTAL HOTEL

FIRE PROOF

CENTRALLY LOCATED

Rates \$1.00 and up

EDWARD R. SWETT, Mgr.

Muskegon

Michigan

Only Brick Hotel in the City

Whiting Hotel

Traverse City, Mich.

Hot and Cold Running Water
and Telephone in
All Rooms

Rates \$2.50 and \$3.00

American Plan

Light Sample Rooms on
Lobby Floor Free

J. P. OBERLIN, Prop.

Two Blocks From All Depots

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

TALK

Over Citizens Long Distance Lines



Connecting with 250,000 Telephones
in the State. 117,000 in Detroit.

COPPER METALLIC CIRCUITS

USE CITIZENS SERVICE

Lining Up Work For State Shoe Convention.

Saginaw, Jan. 14—The first get-together dinner and business meeting of the Saginaw Retail Shoe Dealers' Association, held in the beautiful banquet room of the Hotel Bancroft Monday night, Jan. 13, was a typical twelve cylinder Saginaw affair and every one of the cylinders was functioning, so that the fifty dealers, clerks and delegates from the nearby cities, not to forget generous sprinkling of the boys on the road, had the time of their lives, and see nothing but great success for the State convention which will be held in Saginaw Sept. 25, 26 and 27.

President George E. Owens, of the Association, presided as toastmaster and fitted into the job in admirable style. A fine dinner was stowed away, some snappy vaudeville acts were imported from one of the theaters and musical numbers full of pep were given by Arthur E. Jochen and others. Oscar L. Huff, one of the delegates to the St. Louis National convention, reported on what he had seen at the National show, and what had been done in lining up exhibitors for Saginaw. He said that there was a great showing of black, whites and browns, no colors, that there were 1,800 people at St. Louis and that all shoe men and manufacturers are determined to live up to the Government regulation. Saginaw occupies a prominent place in St. Louis, as every one seemed to know of its hospitality and cordial reception to visitors.

About thirty exhibitors have been secured so far for the Saginaw convention. This, of course, will be augmented when the convention rolls around. The trade all over the country has heard or will hear through a campaign of publicity of the Saginaw gathering.

After the entertainment and addresses there was an illustrated lecture in stereopticon views on "Shoe fitting and shoe troubles." This was brought from Chicago by the Scholl Manufacturing Co.

Managing Secretary Kirby, of the Board of Commerce, sent a letter to the shoe dealers expressing great satisfaction at their signal success in organization. He said that it could not help but bring out a large number of the dealers from the smaller cities in Michigan. This was true, as Midland was represented by Messrs. Heistman and Bendall, Bay City sent down Dick Bendall and H. O. Nichols came from St. Charles. The traveling gentry was represented by Ed. Knoop, Chas. Lacey, W. C. Krohn, O. D. Gilbert, J. W. Moertl, F. E. Rutledge and Mr. Reynolds. It is the intention to hold these dinners every once in a while and to give some address or illustrated lecture which will be of practical interest to the trade.

The Association has already made itself felt in closer harmony and mutual relations between the dealers. C. M. Howell.

Late Mercantile News From the Celery City.

Kalamazoo, Jan. 14—At a meeting of the Kalamazoo Grocers and Meat Dealers' Association, held in their rooms last Monday evening, it was announced that the annual banquet of the Association would be held on the last Monday of the month, Jan. 27. A committee on arrangements for the banquet, consisting of Chairman Poelstra, Hubbard, Hyma and Savile, was named and efforts will be made by them to arrange for something out of the ordinary.

Jerry DeNooyer, who for the past two years has been Billy Fletcher's right hand man, has resigned his position with a view of taking a course of study in auto mechanics at the Michigan Auto School, Detroit.

The Kalamazoo Trading Co. has recently acquired the building on East

Main street belonging to the Grand Trunk Railway, formerly occupied by the Hanselman Candy Co., and is giving the building a thorough overhauling. As soon as changes are completed, the concern will have one of the largest paper stock sorting plants in Southwestern Michigan.

Ray Johnson's market, on Portage street, has recently undergone another coat of white paint. Ray says in order to keep his slogan of "The spotless market" good, it requires a new coat of paint every thirty days.

A very serious fire broke out at about 7:30 Saturday night in the annex of the Witwer Hotel, in which two guests lost their lives, incidentally giving the fire department a good chance to try out the new auto truck and electric pumper.

George Freeman, proprietor of the Hygienic Baking Co., on Portage street, has introduced to the trade this week a new loaf of bread which bears the title on its wrapper, "Golden Krust."

Frank Wagner, of the South Side Delivery Service, had the misfortune to break his arm while cranking his ford. The accident occurred Jan. 2 and Frank is improving as well as can be expected.

The annual banquet of the Worden Grocer Company's sales and office force went off with a bang last Saturday at the Peninsular Club in Grand Rapids. Sixty-four was the number in attendance and, after enjoying a huge feed and plenty of fine music, the party listened to a very instructive discourse on fire insurance given by Mr. Row and a fine talk by Editor Johnson, of the Grand Rapids News. (To tell tales out of school, all we had to drink was Worden's coffee and a beverage they call "water.") F. A. Saville.

Bottom Facts From Booming Boyne City.

Boyne City, Jan. 14—The business and industrial life of Boyne City has lost a very important factor in the death of Cornelius Turner, who had been with the Michigan Tanning & Extract Co. since 1902, first as superintendent at this place and for the past few years as division superintendent of the various plants of the corporation. A man of Mr. Turner's constructive and administrative ability is not easy to replace, representing, as he did, the transition from the old slow hand work regime to the modern high speed production. Dare one hope that his successor may see as great advancement in industrial development as his generation has seen!

Our Chamber of Commerce activities have been all shot to pieces this winter. What with the flu, the illness of our Secretary, E. M. Ackerman, and various other interruptions, our regular work has suffered, but the organization has been instrumental in forwarding all the war activities. Our Secretary has been a very important factor in the successful carrying out of the War Board work and now that we are turning to the activities of peace, he has a good bunch of work lined up for the coming season. Maxy.

Shovels and Ropes Lower.

The manufacturers of shovels announce a decline of 5 per cent. in the prices of their product Monday.

Rope has declined 9c per pound on account of a fight among the manufacturers of that staple.

The announcement made a few days ago by the American Red Cross committee on sale and equipment concerning the sale of surplus products was not intended to include piece goods held by the organization, as it has no such goods for sale.

The New Morality of the Wholesale Grocer.

When the United States was drawn into the war it was seen that unless prevented great speculations in food products would occur, creating an abnormal rise in prices that might give occasion for discontent and rioting.

Fortunately this situation was grasped and the Board of Food Administration was organized. Then came the wartime food control of profit margins and their determination. With it also came to many of us a distinct shock that merchandise bought and sold held a relationship with the moral law and that profit margins must be considered in the light of our obligation to our fellow men—their needs and their social comfort.

A discussion soon arose, "Shall replacement value control the selling prices or actual cost value?" Much was said, but under the wise leadership of Theodore F. Whitmarsh the conclusion was reached that only actual cost values could meet the situation. With a sorrowful farewell to "extra" profits the moral feature was recognized, that taking advantage of the necessities of others by undue profits was unpatriotic and hindered the successful prosecution of the war.

"How then can we make our business pay?" became an interesting question and was soon answered by the Food Administration in the maximum and minimum rates of profits on licensed food. A study of this list is helpful.

First, consider sugar—that autocrat of the grocery business—controlling much of the active capital and commanding that its distribution be free from the expenses of the business. It was brought into captivity and compelled to pay something towards its upkeep.

Can the wholesale grocer ever be appreciative enough of this act of the Food Administration that compelled this royal article of food to help pay for its distribution? Every grocer hastened at once to add his 25 or 35 points to the price, and sugar at cost was a thing of the past. Now that the war is over will sugar revert to the old method? Not if the wholesale grocer is wise. He has been taught the truth, that each article of merchandise should bear its share of the expense of the business based upon its volume, the capital involved and the expense of handling it.

A glance at the other food articles on the profit margin list makes plain the fact that all food that enters widely into the home of the laboring class should be sold at the smallest margin of profit.

The war-time profit margin control has done three things:

First—It has put sugar at a margin of profit that at least it pays its own expenses.

Second—It saw that the necessities of life were distributed at the minimum rate of profit.

Third—It left the door of profit open for the better grades of food, thus giving encouragement to manufacturers and distributors to con-

stantly improve their quality and placing upon those who are well able to pay the profits of the business.

Should food control be permanent? No; the reason for it is disappearing. It would be irksome, indeed, in times of peace to have constantly over the merchant a board of guardians to whom must be submitted the details of each transaction.

It would have a tendency to crush the initiative that good business requires and place it on a dead level.

Let us not lose sight of the good things taught us in the war time. These are frequent turn-overs of stock, stock inventories, profit margins based on the quality of the food and its distribution among the masses, and the education involved in the conformity to the profit margin plan of regulated percentages of profits based on the selling prices and not the cost. Shall replacement value govern profit margins? It must. To-day the merchant is revising his costs, preparing for the expected declines.

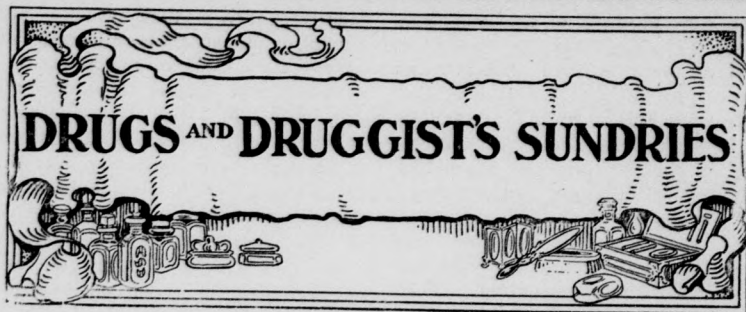
May business continue on the high plane suggested by the war-time food control—fair prices, fair profits, fair dealings and fair thought for the small pocketbook.

James Hewitt.

Tradesman Increased in Value Tenfold.

Petoskey, Jan. 14—I wish I could tell you how glad I am that you have started an insurance department. If there is anything the retail dealer need at this time, it is education on the subject of fire insurance, because all the instruction he has received heretofore—and that is precious little—has been in the wrong direction. How could it be otherwise when the instruction was imparted by the crafty inspectors and special agents sent out by the stock companies to befuddle the minds of their customers? Any one who has ever bumped up against a brutal and unscrupulous adjuster of the Shaw type has received all the education he needs to have in regard to the methods of stock fire insurance companies in settling their losses. I always asserted the Tradesman was worth \$10 a year to any progressive merchant, but the position you have taken with so much energy and exactness on the insurance question makes your paper worth \$100 per year to any retail dealer. Retailer.

Harden does not inspire much confidence as the spokesman of liberal Germany's condemnation of German brutalities during the war. He himself was one of the most enthusiastic Prussians of them all at the beginning. But he happened to wake up a little earlier than most to the probability that Germany would be defeated, and therefore acted the part of Cassandra as far back as 1916. Of Harden it may be said that he was less of a fool than the average Junker. But his morality has never impressed the observant Entente public as at all superior to that of Von Jagow or Bethmann-Hollweg or Von Kuhlmann. Yet his utterances seem to have a particular fascination for foreign correspondents. Both they and he are, apparently, still living in a Germany that has, we hope, quite passed off the stage of history.



Michigan Board of Pharmacy.
 President—Leonard A. Seitzer, Detroit.
 Secretary—Erwin T. Boden, Bay City.
 Treasurer—George F. Snyder, Detroit.
 Other Members—Herbert H. Hoffman, Sandusky; Charles S. Koon, Muskegon.
 Examination Sessions—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.
 Next Annual Convention—Lansing, March 18, 19 and 20.

Michigan Pharmaceutical Travelers' Association.

President—W. E. Collins, Detroit.
 Secretary and Treasurer—Walter S. Lawton, Grand Rapids.

Responsibility of Druggists in Selling Venereal Remedies.

The responsibility of the retail druggist does not end when he sells a remedy ordinarily used for the self-treatment of venereal disease.

The drug store is more than an automatic vending machine, merely placing such remedies on the counter and accepting money in return.

Rather, the drug business bears a definite, important relation to the health of the community.

Both physicians and druggists are particularly important factors in preventing the spread of venereal diseases, because persons who have these infections go to one or the other for advice or medicine.

When the druggist is consulted, he recommends and probably sells some simple or patent remedy, or else directs the customer to a competent physician or venereal clinic.

In dealing with venereal cases, the responsibility of the druggist to the customer and the community is governed by the principle that no remedy, patent or otherwise, should be prescribed, compounded, or sold, without a physician's personal prescription, for the self-treatment of diseases known to be dangerous to the individual and communicable to others.

As applied to venereal diseases the principle is clear.

Syphilis, gonorrhea or "clap," chancroid, etc., are so serious that they should never be self-treated for reasons hereinafter set forth.

The druggist who knows the dangers of venereal disease and yet continues to recommend or sell remedies for its self-treatment fixes his own responsibility. He becomes a contributing cause to whatever disastrous results may follow improper treatment.

Many druggists have looked with favor on the self-treatment of venereal diseases, or have acquiesced in it, either through mistaken ideas of its character or because of a failure to recognize their responsibility to the health of the community.

Some druggists have denied their right to enquire of a customer the use to be made of any drug or preparation suitable for purposes other than the treatment of venereal cases. Here again, it is a question of the responsibility of the druggist to the individual and the community. If the customer does not have a physician's prescription and the drug or preparation is one commonly used in venereal cases, the druggist should make enquiry.

The person who knows the serious character of venereal diseases and the danger of communicating them will not resent the druggist's insistence on knowing whether the remedy is to be used for self-treatment. Such customer will recognize the necessity of protecting the individual and the community.

The person who does resent the enquiry usually will be found to be ignorant of the dangers of venereal infection. This gives the druggist an opportunity to do a fine piece of constructive work by pointing out to the customer the seriousness of venereal diseases, and why the utmost precautions are necessary to prevent their spread, especially in war time.

Druggists should understand and make clear to the public that venereal disease is dangerous and that to act on the idea that it is a trifling matter is more dangerous still. Syphilis kills many thousands each year and sends scores of its victims to insane asylums. Persons who say that gonorrhea is no worse than an ordinary cold do not know that a large percentage of blindness and of operations on the sex organs of women is due to gonorrheal infection. Certain forms of kidney trouble, stricture with all its attendant pain and damage, gonorrheal rheumatism and much sterility follow in its wake.

These facts need be unpleasant only to the person who is unwilling to take the necessary steps to be cured. The reason for such serious after-effects of venereal disease is that the individuals themselves thought they could overcome the infection. Self-treatment through the use of simple remedies or patent preparations purchased at a drug store appealed to them as secret, easier and cheaper, and probably just as effective.

They were wrong. The use of such remedies may perhaps cause the acute symptoms to disappear, but to cover up a disease is not to cure it. Syphilis is treacherous. Unless properly treated until pronounced cured by a competent physician, it may lurk in the body for years, and then break out again, causing all manner

of physical disability. Gonorrhea has the same lurking tendency. Without a complete cure, it may appear years later, or, even without warning, infect some innocent person, perhaps subjecting him, or more probably her, to lifelong invalidism. Children may be blinded at birth when born of a mother who has gonorrhea, with which in many cases she was infected by her husband, who probably had thought himself cured. If the infection is syphilis, there is the danger that the child will be born so weakened or deformed physically and mentally as to prove a handicap throughout life.

Thus the seriousness of the disease is apparent and the personal responsibility of infected persons to protect others is clear.

Druggists, physicians and all health officials must educate venereal patients relative to proper necessary precautions.

To delay treatment only fastens the hold of the infection on the system and allows it to spread and become firmly established. To start off with a temporary or make-shift self-treatment has the same result. Either may be done in an effort to conceal the trouble, or to save money, but the means defeat the end. Venereal disease improperly treated will persist and eventually a much worse condition develops, requiring greater care and the expenditure of more money in the long run than otherwise would have been the case.

There is only one way to secure

proper treatment for a venereal disease and that is to go to a reputable physician, or, if desirable from the standpoint of least possible expense, to a Government venereal disease clinic. Scientific diagnosis and treatment for the individual patient by trained physicians are absolutely essential. Such treatment must be changed as conditions require. Only rigid medical tests, properly supervised, will determine whether infection is still present in the system—perhaps unrecognized by the patient, or not causing any bother, but nevertheless, there.

Infected persons should not let obstacles stand in the way of procuring the best available medical treatment. What they must have, not only for their own welfare but for that of society, is a complete cure and not merely relief from certain annoying symptoms.

Infected persons who prefer to go to a physician should make sufficient enquiry to enable them to select some one of standing in the community, both for ability and character. The quack doctor and medical institute advertising, and in many cases guaranteeing, to cure venereal diseases quickly, should be avoided absolutely. Such doctors and institutes are far more interested in the pocket book of the patient than in his or her health, and in many cases the treatment instead of being shortened, lasts as long as the patient has money which he can be induced to pay out. Sometimes symptoms of simple infections of little consequence are

NEW YEAR 1919

Drugs, Sundries, Books, Stationery, Etc.

The year 1918 is now a matter of history, whatever we may have attempted and whatever we may have accomplished during the last year can now be put into yearly statements and reviewed at our leisure, but at the same time there have been experiences and lessons which all have passed through and have learned at greater or lesser cost, and we should be better prepared for the year 1919 than for any business year during our commercial lives.

The announcements and the advertising of the past are now thrown into discard and we desire to go before the public and especially our customers with the statement that our representatives will call upon them soon with sample lines of druggists sundries and will be fully equipped to show very complete samples and amply able to give first class service.

Will you please reserve your orders until you can inspect the lines and we are very sure that our salesmen will be favored. We thank you for the liberal patronage during the year that is just past and we bespeak for ourselves the same good relations for the present year.

Hazeltine & Perkins Drug Co.
 Grand Rapids, Michigan

Acids		Cubebs 10 50@10 75	Capsicum @2 15
Boric (Powd.) .. 18@ 25	Boric (Xtal) 18@ 25	Elgeron 4 50@4 75	Cardamon @2 10
Carbolic 61@ 64		Eucalyptus 1 25@1 35	Cardamon, Comp. @1 60
Citric 1 48@1 55		Hamamel. pure 2 00@2 25	Catechu @1 60
Muriatic 3 34@ 65		Juniper Berries 15 00@15 25	Cinchona @2 35
Nitric 10@ 15		Juniper Wood ... 4 00@4 25	Colecium @2 40
Oxalic 55@ 60		Lard, extra 1 95@2 10	Cubeb @2 35
Sulphuric 3 34@ 65		Lard, No. 1 1 80@2 00	Digitalis @1 90
Tartaric 1 12@1 20		Lavender Flow. 7 25@7 50	Gentian @1 50
		Lavender, Gar'n 1 25@1 40	Ginger @1 50
		Lemon 2 75@3 00	Guaiac @1 90
		Linseed, boiled, bbl. @1 74	Guaiac, Ammon. @1 80
		Linseed, bld less 1 84@1 89	Iodine @1 50
		Linseed, raw, bbl. @1 72	Iodine, Colorless @2 00
		Linseed, raw less 1 82@1 87	Iron, clo. @1 60
		Mustard, true, oz. @2 95	Kino @1 85
		Mustard, artifl. oz. @1 65	Myrrh @2 50
		Neatsfoot 1 80@2 90	Nux Vomica @1 75
		Olive, pure 8 80@10 50	Opium @7 50
		Olive, Malaga, yellow 6 50@7 00	Opium, Camph. @1 35
		Olive, Malaga, green 6 50@7 00	Opium, Deodor'd @9 50
		Orange, Sweet .. 4 50@4 75	Rhubarb @1
		Origanum, pure .. @2 50	
		Origanum, com'l @ 75	Paints
		Pennyroyal 2 50@2 75	Lead, red dry ... 14@14 1/2
		Peppermint 6 50@6 75	Lead, white dry 14@14 1/2
		Rose, pure 38 00@40 00	Lead, white oil 14@14 1/2
		Rosemary Flows 2 00@2 25	Ochre, yellow bbl. @ 1 1/2
		Sandalwood, E. l. 18 60@18 75	Ochre, yellow less 2 @ 5
		Sassafras, true 3 50@3 75	Putty 4 1/2@ 7
		Sassafras, artifl 90@10 20	Red Venet'n Amer. 2 1/2 @ 5
		Spearmint 6 50@6 75	Red Venet'n, Eng 2 1/2 @ 5
		Sperm 2 85@3 00	Vermillion, Amer. 25@ 30
		Tansy 5 50@5 75	Whiting, bbl. ... @ 3
		Tar, USP 45@ 60	Whiting 3 1/4 @ 6
		Turpentine, bbls. ... @ 81	L. H. P. Prep'd 2 90@3 10
		Turpentine, less 86@ 95	
		Wintergreen, tr. 7 50@7 75	Miscellaneous
		Wintergreen, sweet birch 5 50@5 75	Acetalanid 1 10@1 20
		Wintergreen, art 1 25@1 50	Alum 17@ 20
		Wormseed 7 50@7 75	Alum, powdered and ground 18@ 21
		Wormwood 7 50@7 75	Bismuth, Subnitrate 4 00@4 10
			Borax xtal or powdered 10@ 15
		Potassium	Cantharades po 2 00@2 50
		Bicarbonate 1 25@1 30	Calomel 2 56@2 62
		Bichromate 52@ 60	Capsicum 38@ 45
		Bromide 1 30@1 60	Carmin 6 50@7 00
		Carbonate 1 20@1 30	Cassia Buds 50@ 60
		Chlorate, gran'r 65@ 70	Cloves 77@ 85
		Chlorate, xtal or powd. 60@ 65	Chalk Prepared .. 12@ 15
		Cyanide 40@ 60	Chalk Precipitated 12@ 15
		Iodide 4 25@4 36	Chloroform 82@ 89
		Permanganate 2 75@3 00	Chloral Hydrate 2 32@2 42
		Prussiate, yellow @1 75	Cocaine 14 30@14 85
		Prussiate, red 3 75@4 00	Cocoa Butter 50@ 60
		Sulphate @1 00	Corks, list, less 40%
			Copperas, bbls. ... @ 3
		Roots	Copperas, less .. 3 1/4 @ 8
		Alkanet 4 50@4 75	Copperas, powd. .. 4@ 10
		Blood, powdered 66@ 70	Corrosive Sublim 2 22@2 28
		Calamus 60@2 50	Cream Tartar ... 86@ 92
		Elecampane, pwd. 15@ 20	Cuttlebone 95@1 00
		Gentian, powd. 27@ 35	Dextrose 10@ 15
		Ginger, African, powdered 25@ 30	Dover's Powder 5 75@6 00
		Ginger, Jamaica, powdered 32@ 35	Emery, All Nos. 10@ 15
		Ginger, Jamaica, powdered 32@ 35	Emery, Powdered 8@ 10
		Goldenseal, pow. 8 50@9 00	Epsom Salts, bbls. @ 4 1/2
		Ipecac, powd. ... 6 00@6 25	Epsom Salts, less 5@ 10
		Licorice, powder 50@ 55	Ergot, powdered @3 50
		Licorice, powd. 50@ 55	Flake White 15@ 20
		Orris, powdered 40@ 45	Formaldehyde, lb. 25@ 30
		Poke, powdered 20@ 25	Gelatin 1 75@1 90
		Rhubarb @1 00	Glassware, full case 58%
		Rhubarb, powd. 1 25@1 50	Glassware, less 50%
		Rosinweed, powd. 25@ 30	Glauber Salts, bbl. @ 3 1/4

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

Coffee
Karo Syrup
Nine O'clock Wash Powder

DECLINED

Rolled Oats
Some Soaps

AMMONIA
Arctic Brand
12 oz. 16c, 2 doz. box 3 00
19 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 00
No. 3, per doz. 3 15

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 Cer'l 2 50

Kellogg's Brands
Toasted Corn Flakes 4 20
Toasted Corn Flakes 4 20
Toasted Corn Flakes 2 00
Individual 2 00
Krumbles, Indv. 2 20
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 5 00

Blackberries
2 lb. 1 25@2 25
Standard No. 10 10 50

Beans
Baked 1 25@2 25
Red Kidney 1 25@1 25
String 1 90@2 50
Wax 1 80@2 50

Blueberries
Standard 11 50
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
Montbazon (Natural)
per doz.

Gooseberries
No. 2, Fair 7 75
No. 10 7 75

Hominy
Standard 1 25

Lobster
1/4 lb. 2 10
1/2 lb. 3 35
Picnic Flat 8 75

Mackerel
Mustard, 1 lb. 1 80
Mustard, 2 lb. 2 80
Soused, 1 1/2 lb. 1 60
Soused, 2 lb. 2 75

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 pe rdz. 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 12 50
No. 10, Red, Water 12 50

Salmon
Warrens, 1 lb. Tall 3 65
Warrens, 1 lb. Flat 3 75
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, 1/4s 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
1/4s, 4 doz. in case
1s, 4 doz. in case

CATSUP
Van Camp's, 1/2 pints 1 80
Van Camp's pints 2 70

CHEESE
Peerless @42
Brick @39
Lelden @
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 25
Walter M. Lowney Co.
Premium, 1/4s 35
Premium, 1/2s 35

CIGARS
Johnson Cigar Co. Brands
Dutch Masters Club
Dutch Masters Banq.
Dutch Masters Inv.
Dutch Masters Pan.
Dutch Master Grande
Dutch Master Special
Dutch Master Lond.
El Portana
Gee Jay
Dutch Masters Six
Dutch Masters Hand
Made
Dutch Masters Baby
Grand
Little Dutch Masters
S. C. W.
Dutch Masters
Seconds
Exemplar

Peter Dornbos Brands
Dornbos Single Bndr. 42 50
Dornbos Perfecto 42 50
Van Dam, 6c 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
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. 60 Braided Cotton 2 50
No. 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 29
Bunte, 10c size 38
Bunte, 1/2 lb. 20
Bunte, 1 lb. 40
Cleveland 41
Colonial, 1/4s 35
Colonial, 1/2s 33
Epps 42
Hershey's 1/4s 22
Hershey's 1/2s 30
Huyler 36
Lowney, 1/4s 38
Lowney, 1/2s 37
Lowney, 1/4s 37
Lowney, 5 lb. cans 37
Van Houten, 1/4s 12
Van Houten, 1/2s 18
Van Houten, 1/4s 36
Van Houten, 1s 65
Van-Eta 36
Webb 33
Wilbur, 1/4s 33
Wilbur, 1/2s 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 25
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
Rio
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

Mocha
Short Bean 31
Long Bean 31

Bogota
Fair 21
Fancy 23

Package Coffee
New York Basis
Arbuckle 27 00
McLaughlin's XXXX
McLaughlin's XXXX
package coffee is sold to
retailers only. Mail all or-
ders direct to W. F. Mc-
Laughlin & Co., Chicago.

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 6 80
Pet, Tall 7 50
Pet, Baby 5 50
Van Camp, Tall 7 50
Van Camp, Baby 5 50

MILK COMPOUND
Hebe, Tall, 6 doz. 6 10
Hebe, Baby, 8 doz. 6 00

CONFECTIONERY
Stick Candy Pails
Horehound 25
Standard 25
Jumbo 26

Mixed Candy
Pails
Broken 25
Cut Loaf 25
Grocers 20
Kindergarten 29
Leader 25
Novelty 25
Premio Creams 35
Royal 24
Special 24
X L O 23

Specialties
Pails
Auto Kisses (baskets) 28
Bonnie Butter Bites 30
Butter Cream Corn 32
Caramel Bon Bons 32
Caramel Croquettes 28
Cocoanut Waffles 26
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 37
Molasses Kisses, 10
lb. box 25
Nut Butter Puffs 28

Chocolates
Pails
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
Ocoro Choc. Caramels 34
Peanut Clusters 38
Quintette 32
Regina 30

Pop Corn Goods
Cracker-Jack Prize 5 60
Checkers Prize 5 60

Cough Drops
Boxes
Putnam Menthol 1 50
Smith Bros. 1 50

COOKING COMPOUNDS
Crisco
36 1 lb. cans 10 25
24 1 1/2 lb. cans 10 25
6 6 lb. cans 10 25
4 9 lb. cans 10 25

Mazola
5 1/2 oz. bottles, 2 doz. 2 60
Pints, tin, 2 doz. 8 00
Quarts, tin, 1 doz. 7 50
1/2 gal. tins, 1 doz. 14 25
Gal. tins, 1/2 doz. 13 80
5 Gal. tins, 1-6 doz. 19 60

CREAM TARTAR
Barrels or Drums 84
Boxes 86

DRIED FRUITS
Apples
Evap'd, Choice, blk @16
Evap'd Fancy blk. @
Apricots
California @22
Citron
California @36
Currants
Imported, 1 lb. pkg. ...
Imported, bulk ...

Peaches
Muirs-Choice, 25 lb. ...
Muirs-Fancy, 25 lb. ...
Fancy, Peeled, 25 lb. ...

Peel
Lemon, American 30
Orange, American 32

Raisins
Cluster, 20 cartons ...
Loose Muscatels, 4 Cr. 11
Loose Muscatels, 5 lb. ...
L. M. Seeded 1 lb. 13@13 1/2

Oregon Prunes
90-100 25 lb. boxes ...
80-90 25 lb. boxes ...
70-80 25 lb. boxes ...
60-70 25 lb. boxes ...
50-60 25 lb. boxes ...
40-50 25 lb. boxes ...
30-40 25 lb. boxes ...

FARINACEOUS GOODS
Beans
California Limas 15 1/2
Med. Hand Picked 10
Brown, Holland ...

Farina
25 1 lb. packages 2 65
Bulk, per 100 lb.

Original Holland Rusk
Packed 12 rolls to container
3 containers (36) rolls 4 32

Hominy
Pearl, 100 lb. sack 6 1/2
Macaroni
Domestic, 10 lb. box 1 30
Imported, 25 lb. box ...
Skinner's 24s. CASE 1 87 1/2

Pearl Barley
Chester 5 00
Portage

Peas
Green, Wisconsin, lb. 11 1/4
Split, lb. 9 1/2

Sago
East India 15
German, sacks 15
German, broken pkg.

Tapoca
Flake, 100 lb. sacks 16
Pearl, 100 lb. sacks 16 1/2
Minute, Substitute, 8
oz., 3 doz. 3 55

FISHING TACKLE
Cotton Lines
No. 2, 15 feet 10
No. 3, 15 feet 11
No. 4, 15 feet 12
No. 5, 15 feet 14
No. 6, 15 feet 15

Linen Lines
Small, per 100 feet 50
Medium, per 100 feet 55
Large, per 100 feet 65

Floats
No. 1 1/2, per dozen 15
No. 2, per dozen 13
No. 3, per dozen 20

HERBS
Sage 15
Hops 15
Laurel Leaves 20
Senna Leaves 45

Hooks-Kirby
Size 1-12, per 100 8
Size 1-6, per 100 9
Size 2-0, per 100 10
Size 3-0, per 100 11
Size 4-0, per 100 14
Size 5-0, per 100 15

Sinkers
No. 1, per gross 60
No. 2, per gross 60
No. 3, per gross 65
No. 4, per gross 75
No. 5, per gross 80
No. 6, per gross 90
No. 7, per gross 1 25
No. 8, per gross 1 65
No. 9, per gross 2 40

FLAVORING EXTRACTS
Jennings D C Brand
Pure Vanilla
Terpeness
Pure Lemon

Per Doz.
7 Dram 15 Cent 1 25
1 1/4 Ounce 20 Cent 1 80
2 Ounce, 35 Cent 2 70
2 1/2 Ounce 35 Cent 2 85
2 1/2 Ounce 45 Cent 3 10
4 Ounce 55 Cent 5 20
8 Ounce 90 Cent 8 50
7 Dram Assorted 1 25
1 1/4 Ounce Assorted 2 00

Moore's D U Brand
Per Doz.
1 oz. Vanilla 15 Cent 1 25
1 1/2 oz. Vanilla 25 Cent 2 00
3 oz. Vanilla 35 Cent 3 00
1 oz. Lemon 15 Cent 1 25
1 1/2 oz. Lemon 25 Cent 2 00
3 oz. Lemon 35 Cent 3 00

FLOUR AND FEED
Valley City Milling Co.
Lily White 12 25
Rowena Rye, 1/8s 9 75
Graham 25 lb. per cwt. 5 90
Rowena Bolted Meal,
25 lbs., per cwt. 4 40
Golden Granulated Meal,
25 lbs., per cwt. 4 90
Rowena Pancake 5 lb.
per cwt. 6 20
Rowena Buckwheat
Compound 6 95
Rowena Corn Flour,
Watson Higgins Milling
Co.
New Perfection 1/8s 12 15

Worden Grocer Co.
Quaker, 1/4s cloth .. None
Quaker, 1/4s cloth .. None
Quaker, 1/2s cloth .. None
Quaker, 1/2s paper .. None
Quaker, 1/4s paper .. None

Kansas Hard Wheat
Worden Grocer Co.
Paper
American Eagle, 1/4s 11 45
American Eagle, 1/2s 11 55

Spring Wheat
Worden Grocer Co.
Wingold, 1/4s cloth 11 70
Wingold, 1/2s cloth 11 60

Meal
Bolted ..
Golden Granulated ..

Wheat
Red ..
White ..

Oats
Michigan carlots ..
Less than carlots ..

Corn
Carlots ..
Less than carlots ..

Hay
Carlots ..
Less than carlots ..

Feed
Street Car Feed ..
No. 1 Corn & Oat Fd
Cracked Corn ..
Coarse Corn Meal ..

FRUIT JARS
Mason, pts., per gro. 7 60
Mason, qts., per gro. 8 00
Mason, 1/2 gal. per gr. 10 35
Mason, can tops, gro. 2 80

GELATINE
Cox's, 1 doz. large 1 45
Cox's, 1 doz. small 90
Knox's Sparkling, doz. 1 90
Knox's Acid'd doz. 2 00
Minute, 1 doz. 1 25
Minute, 3 doz. 3 75
Nelson's 1 50
Oxford 75
Plymouth Rock, Phos. 1 55
Plymouth Rock, Plain 1 50
Waukesha 1 60

BANKRUPTCY MATTERS.

Proceedings In the Western District of Michigan.

Grand Rapids, Jan. 14.—In the matter of Edith Pattison, bankrupt, Edmore, a special meeting of creditors has been held. The trustee's first report was considered and approved. An order for distribution was entered, directing payment of certain administration expenses and a first dividend of 10 per cent.

In the matter of Fred F. Steinke, bankrupt, Morley, a final meeting of creditors has been held. The final report of the trustee was approved. An order for distribution was entered, directing payment of administration expenses and a final dividend of 2.8 per cent., which, together with the first dividend of 5 per cent., makes a total of 7.8 per cent. paid by this bankrupt estate.

In the matter of Charles S. Foster, bankrupt, Belding, a final meeting of creditors has been held. A dividend of 2.4 per cent. was declared and ordered paid, together with the administration expenses. The first dividend in this matter was 5 per cent.

In the matter of Vereeke-Siersma Hardware Co., bankrupt, Holland, the final meeting of creditors has been held. Report of the trustee was considered and approved. The accounts receivable were sold at such final meeting to John Vandenberg, of Holland, for \$75. The order for distribution was entered, directing payments as follows: Dividend on partnership claims, 21.9 per cent.; dividend on claims of David Vereeke, individually, 55 per cent.; dividend on claims of Arend P. Siersma, 1.6 per cent. The first dividend on the partnership claims was 5 per cent. There were no first dividends declared on the claims of the individual bankrupts.

In the matter of Fred C. Rice, bankrupt, Traverse City, the final meeting of creditors has been held. Trustee's report approved. Order for distribution entered, directing payment of 6.5 per cent. dividend and certain administration expenses.

In the matter of Olmstead & Olmstead, bankrupt, Grand Ledge, a final meeting of creditors has been held. Order for distribution, directing payment of administration expenses, was entered. No final dividend was declared. First dividend in this matter amounted to 5 per cent.

In the matter of the estate of Harry Sibley, bankrupt, Muskegon, a sale of the assets was consummated, the same being purchased by the bankrupt.

Joseph R. Greenfield, of 1064 Sheldon street, Grand Rapids, filed a petition in bankruptcy. The adjudication was made and the matter referred to Referee Corwin. No meeting of creditors has as yet been called. The schedules of the bankrupt show liabilities amounting to \$498.89, with no assets whatever. Following is a list of the creditors of Grand Rapids except one from Rockford:

Horace J. Hall	\$ 9.00
Wurzburger Dry Goods Co.	60.00
A. E. Olleman	54.21
John V. Romkema	48.98
C. Renihan	8.00
George Loucks	4.00
John Ten Harkel	20.00
J. W. Snellink & Son	7.00
William H. English	21.00
John Apol	13.20
Reinder-Selvius	8.50
Dr. Newell Holcomb	60.00
Harmon C. Wolfe	4.00
Dr. Alden Williams	5.00
James Bayne	18.00
August H. Plag	18.00
Perce T. Cook	16.00
Benjamin B. Davis	18.00
Moses Blakely, Rockford	27.50
Estate of Henry Kemmler, Dec'd	8.50
Dr. B. L. Bell	10.00
Estate of Stephen Peacock	60.00

Estella Brewer, of Grand Rapids, filed a voluntary petition in bankruptcy. The adjudication has been made and the matter referred to Referee Corwin. The first meeting of creditors has been called for Jan. 27. The schedules show: liabilities, \$1,269.53, and assets as follows: stock in trade, \$500; household goods, \$250 (exempt); machinery and tools \$800 (\$250 exempt); debts due on open account, \$2.29.

Following are the creditors:

Secured Claims.	
V. H. McKee, Grand Rapids	\$510.00
Mrs. Nettie Peck, Montague	131.06
Chattel Loan Company, Grand Rapids	40.00
Unsecured Claims.	
Telfer Coffer Co., Detroit	\$23.00
Arbuckle Bros., Chicago	7.08
Holland Cigar Co., Grand Rapids	3.50
A. E. Brooks & Co., Grand Rapids	8.00
Morris & Co., Grand Rapids	3.40
Henry Meyer, Grand Rapids	43.40
M. Piowaty & Sons, Grand Rapids	18.00
John G. Doan, Grand Rapids	18.00
Armour & Company, Chicago	3.85
Calumet Baking Powder Co., Chicago	17.20
Harry Meyer, Grand Rapids	3.09
Josephine Lawrence, Grand Rapids	3.06
National Biscuit Co., Grand Rapids	31.18
Rademaker-Dooge Grocer Co., Grand Rapids	86.10
Chas. Visner, Grand Rapids	50.00

Luke Basket Co., Berrien Springs	7.25
Peter Dornbos, Grand Rapids	4.01
Herman Lenters, Grand Rapids	11.00
Worden Grocer Company, Grand Rapids	27.58
G. J. Johnson Co., Grand Rapids	6.00
Wilson & Company, Grand Rapids	20.40
Hammer & Cortenhorf, Grand Rapids	4.00
Swift & Company, Grand Rapids	14.83
H. J. Heinz, Grand Rapids	23.22
Electric Cut Manufacturing Co., Louisville, Ohio	80.00
Imperial Teal Co., Kalamazoo	5.20
Mr. Davis, Grand Rapids	25.95
Putnam Candy Co., Grand Rapids	18.76
Mills Paper Co., Grand Rapids	24.50
Jennings Manufacturing Co., Grand Rapids	2.25
Kent Storage Co., Grand Rapids	39.67
J. A. Mohrhardt, Grand Rapids	18.76
Vandenberg Cigar Co., Grand Rapids	1.49
Collins Ice Company, Grand Rapids	5.88
Boylard Creamery, Grand Rapids	19.01
Harvey Scott, of 15 Buckley street, Grand Rapids, has filed a voluntary petition in bankruptcy. The first meeting has been called for Jan. 27, at which time creditors should appear to prove their claims. The schedules show the following liabilities \$528 and assets \$250, all claimed as exempt. Following are the creditors:	
Dr. Collins Johnston Grand Rapids	\$113.00
Dr. Noordewier, Grand Rapids	25.00
A. May & Sons, Grand Rapids	25.00
Lee Tire Co., Grand Rapids	60.00
Standard Oil Co., Grand Rapids	75.00
F. Boggert, Grand Rapids	35.00
Wurzburger Dry Goods Co., Grand Rapids	89.00
Shipman Ice & Coal Co., Grand Rapids	25.00
Harry Sherwood, Grand Rapids	16.00
DeWitt Coffee House, Grand Rapids	5.00
East End Market Co., Grand Rapids	15.00
S. & S. Grocery Co., Spring Lake	25.00

Gabby Gleanings From Grand Rapids

Grand Rapids, Jan. 14.—J. F. O. Reed (H. Leonard & Sons) has been forced to remain "in" for the past three weeks on account of the illness of his wife. Mrs. Reed has so far recovered that Joe will be able to resume his road work next week.

Representatives for the Tix Ton line for Conserving Animal Life are now calling on the trade for the Parsons Chemical Works, Grand Ledge.

Charles W. Doering, who recently closed out his shoe stock at Pewamo, is now traveling for the Hoosier Shoe Co., Coldwater. He has taken up his residence in Grand Rapids.

Peter F. Ostema has started in on his thirteenth year with the Durand & Kasper Co. During the past year he has removed to his beautiful new home at 1458 Robinson Road.

John D. Martin acted as toast-master at the annual banquet given by David B. DeYoung to his salesmen friends one day last week.

Does the fact that Grand Rapids is a dry town, and Chicago wet, make any difference with the furniture buyers who come to this market during the furniture season? No, because the report comes from the Chicago market that the arrivals in Grand Rapids beat Chicago all to pieces, and there is not any effort put forth by the dealers and salesmen at that market for any kind of entertainment whatever, while with the Furniture Association in Grand Rapids it is very different, for there is always something doing in the entertainment line, as well as automobiles to take the buyers to whatever point they want to get.

Saturday, Jan. 11, was a memorable day for the Worden Grocer Company employees, occasioned by their getting together in a sort of family reunion. This is an annual happening, and is looked forward to by the sales and office force as affording an opportunity for everybody to shake hands with everybody connected with the company, who employ in the neighborhood of thirty-five traveling salesmen and whose business it is to see that Nedrow coffee and Quakeress tea is distributed in every nook and corner of Western Michigan.

As in the past, the boys from the Kalamazoo branch were on hand early in the day to match honors with the Grand Rapids boys, also to swap Southern Michigan stories with Northern Michigan stories. It is

needless to say that the Grand Rapids force carried off the honors in this line. The Kalamazoo bunch accepted defeat with all the dignity due in such cases. However, they were game and came back promptly by betting up pretty well on which were the best eaters—a challenge Grand Rapids would not accept without contesting.

So after arguing the question for some time, it was put point-blank to the cashier, Terry J. Barker, who, using the wisdom of Solomon, politely invited the contestants into one of the banquet rooms of the Peninsular Club, where covers had been laid for sixty-two members of this fast growing family of huskies, presided over by their granddaddy, Guy W. Rouse. It is pretty hard to tell just how it feels to be a granddaddy, but if the expression on Guy's face was an indication, it must be a pretty good feeling, as on this occasion he wore a most satisfied air, not generally worn in his outdoor every day life.

Music was furnished by J. Francis Campbell, George A. Murphy and Harold Tower, who rendered the selections in real old-time form, after which someone hollered "Go!" and everyone endeavored to "clear the deck."

After several courses were served and devoured in a very efficient manner, a halt was called by Mr. Prendergast, who does not believe in anyone working their credit to the limit, as it might endanger future operations and give the family a bad rating. Then a little more music and the bunch was called to order by Mr. Rouse, who informed them that he had invited Mr. Row, who wished to talk insurance for a few minutes. It was evident after Mr. Row got started that the insurance business was an open book to him, and after the talk, they all felt that insurance

is not so complicated a business after all. This talk cleared up a good many knotty questions and was greatly appreciated by everybody.

After this A. P. Johnson, of the News, was introduced. Mr. Johnson gave a talk that held his audience spellbound for almost an hour, in which time he pointed out the various ways certain conditions confronted the United States and the whole world.

We regret very much that Mr. Thomas B. Carlile was not able to be present as his son, Frederick, is very sick at a hospital in Detroit, and he was compelled to leave for Detroit early in the day. D. F. Helmer.

Rabbits Pay Better Than Chicken Raising.

In Utah many boy and girl club members are going into the rabbit-raising business, finding it most profitable, according to the United States Department of Agriculture. They have found that it costs about 25 cents to raise a rabbit to the age of three months, and that at that time it may be marketed at 35 or 40 cents a pound. The pelts bring from 15 to 75 cents, depending on the kind of rabbit and its size. Compared with poultry, rabbit raising in Utah has proved much more economical, as rabbits are very hardy and require no expensive food. Hotels and restaurants, which serve rabbit as often as they do chicken, are the chief buyers. The Bureau of Biological Survey and the Bureau of Markets are co-operating in developing interest in the production and marketing of domesticated rabbits and in standardizing methods of handling.

Good News for the Housewife!

Wartime Flour is a relic of the past!

Delicious, Nutritious, Wholesome White Bread is again on the menu. How good it tastes!

And how easy it is to make good bread from good flour compared with the effort required to produce just ordinary bread from War Flour.

Of course we were all perfectly willing to use war flour as a wartime necessity. It helped our boys over there gain the Glorious Victory.

But everybody is delighted to have it all over and mighty proud of the amazing record our own precious America has made.

It is also good news to the particular housewife to know she may again obtain the good old-fashioned, high-quality

Lily White

"The Flour the Best Cooks Use"

for no better flour has ever been made than LILY WHITE.

No flour has ever given the housewife better satisfaction for either bread or pastry baking than LILY WHITE.

There have been mighty few flours that even equalled it.

We are making LILY WHITE in the same old way, exercising just as much care in the selection of grain, being just as particular to see that exactly the right blend of the different varieties of wheat is secured to produce the best flour it is possible to mill.

Your dealer will cheerfully refund the purchase price if you do not like LILY WHITE FLOUR as well OR BETTER than any flour you have ever used for either bread or pastry baking; in other words, if LILY WHITE does not completely satisfy you for every requirement of home use.

Be certain to specify you do not want war flour but the real old-time high-quality LILY WHITE FLOUR now on sale.

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.

Abandonment of Curb on Many Food Products.

Washington, Jan. 14.—Announcement was made by the Food Administration to-day that under a proclamation by the President, effective yesterday, many trades and industries producing foodstuffs, would be released from licensing restrictions. Control by license will be continued for an indeterminate period, over many other products, and supervision is retained over the storage of vital foodstuffs. Thus the Government can enforce regulations against hoarding and speculation.

Licenses are cancelled in cases of persons, firms, corporations or associations engaged in the business of importing, manufacturing, (including milling, mixing or packing) storing, or distributing, (including buying and selling) the following products:

Syrups and molasses.
Dried beans, pea seed or dried peas.
Poultry.

Fresh or frozen fish (except salt water fishermen, licensed under proclamation of Jan. 10, 1918).

Fresh fruits or vegetables.

Canned: Peas, dried beans, tomatoes, corn, salmon, sardines, or tuna.
Mild cured, hard cured, salted, dried, smoked, pickled or otherwise preserved salmon.

Dried prunes, apples, peaches or raisins.

Bread in any form and cake, crackers, biscuit, pastry, or other bakery products.

White arsenic or other insecticides containing arsenic.

Alimentary paste.
Green coffee.

Casings, made from the intestines of animals, for sausage and for other food commodities.

Feeds from any of the following commodities or any of the following commodities as feed or feed ingredients: Buckwheat, kaffir, milo, feterita, broom corn, cane seed, spelt, emmer, millet, sunflower seeds, linseed oil meal, beans, peas, dried brewers' grains, dried yeast grains, malt sprouts, baled hay, baled alfalfa, baled straw.

Grain and seed screenings, animal or fish products or by-products, lentils, tankage, linseed oil cake.

Products or by-products of any of the following commodities as feeds: Shelled corn, ear corn, oats, barley, buckwheat, rye, sorghum grains, rice, grain and seed screenings, velvet beans peas, peanuts, copra, palm nut, palm kernel, sugar beets, sugar cane, hay, alfalfa straw, soya beans.

Peanut meal and soya bean meal.
All commercial mixed feeds.

Condensed evaporated, or powdered milk.

Buckwheat or buckwheat products.
All products of wheat or rye other than wheat or rye flour or wheat mill feeds.

Exceptions are made to release from the licensing restrictions all persons, firms, corporations, or associations engaged in the business of distributing the following commodities:

Oat meal, rolled oats, oat flour.

Corn grits, corn meal, hominy, corn flour, starch from corn, corn syrup, glucose and raw cornflakes.

Wheat flour and rye flour and barley flour.

Rice and rice flour.

Any feeds produced from wheat.
Raw milk.

The licensing system also is withdrawn from all persons, firms, corporations, or associations engaged in the business of storing any food or feed commodities except persons, corporations, or associations engaged in the business of storing wheat, corn, oats, rye, barley, or rice as owners or lessees or operators of warehouses or elevators, or persons, firms, corporations, or associations operating cold storage warehouses.

The licensing system will remain in

effect until further notice in the following cases:

All persons heretofore required to be licensed engaged in importing, manufacturing or distributing wheat, corn, oats, rye, barley, fresh, canned or cured beef, pork or mutton, copra, palm kernel, peanuts, cottonseed and cottonseed products, butter, cheese, eggs, sugar, near-beer, and other similar cereal beverages, oleomargarine and butter substitutes, all animal or vegetable fats and oils.

All persons heretofore required to be licensed engaged in importing or manufacturing wheat flour and wheat mill feeds, rye flour, barley flour, rice and rice flour, oat meal, rolled oats, and oat flour, corn grits, corn meal, hominy, corn flour, starch from corn, corn syrup, glucose, and raw corn flakes.

Cold storage warehousemen, elevators and warehouses storing wheat, corn, oats, rye, rice, barley.

All salt water fishermen licensed by proclamation of Jan. 10, 1918.

All persons heretofore required to be licensed engaged in the business of malting barley or other grains or in the business of distributing malt.

All persons heretofore required to be licensed engaged in business as manufacturers of fermented beverages containing less than one-half of one per cent. of alcohol.

Cotton Consumption and Fabrics.

From the census figures it appears that the cotton crop of 1917 amounted to 11,248,242 bales. Of this, domestic mills consumed in the "cotton year" ended July 31, 1918, a total of 6,566,489 bales. Exports of cotton were 6,566,489 bales, and imports 217,381 bales. At the beginning of the year the stocks on hand aggregated 2,720,173 bales, and at the end of the year 3,450,188 bales. For the entire world the production of lint cotton destined for factory use was 17,410,000 bales, and the mill consumption 17,701,000 bales. The figures of consumption are much smaller than those usually presented, and especially notable is the smallness of the amount used in domestic mills. They also show that there will be available for the present cotton year over 15,000,000 bales of American cotton—enough to ensure a substantial carry-over on the basis of recent consumption. Dealings in the Exchanges during the last week were without especial feature aside from the general firmness of the quotations, but instability was shown in the sudden drop of 100 points in a single day. In the goods market there was not much trading, and most of what there was consisted of sales from second hands at prices somewhat lower than those which appealed to first hands. Some of the mills are reducing production, and all are a little apprehensive of the movement by the workpeople for an eight-hour day. In knit goods preparations have been made for openings and price announcements by Wednesday of this week, when the great gatherings of jobbers and wholesalers will be held in this city. Interest centers on how great the concessions will be. Some of the hosiery people have already announced reductions in price.

After all, there are but two ways of making a living—working for it and working somebody else, for it.

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.

For Sale

Best \$5,000 stock Ladies & Gents Furnishing in best small town in Michigan. Low expense, big sales. Can show this to be a snap. Address No. 200 care Mich. Tradesman.

Wanted—Experienced man in retail business, who has from \$10,000 to \$15,000, to become active in the liveliest department store in a Michigan city of 70,000 population. Address No. 67, care Michigan Tradesman. 67

GOOD GOING DRYGOODS, CLOTHING AND SHOE business for sale in growing farming and manufacturing city of 2,000; best corner location; only one other store; stock and fixtures, \$11,000. Will sell at bargain. Other interests require attention. Come and see for yourself. L. A. PARADISE, Plano, Ill. 56

Wanted—Salesmen to cover either Northern Ohio or Northern Indiana with special lines for large wholesale dry goods house. In application state experience and compensation expected. Address No. 57, care Michigan Tradesman. 57

Wanted—Sales manager to take charge of twenty traveling salesmen for large, well-established wholesale dry goods house located in the North. Give full details as to experience and compensation. Address No. 58, care Michigan Tradesman. 58

Wanted—Bright, industrious young man, thoroughly familiar with the hardware business from a selling standpoint, to represent an old established house in the city of Grand Rapids. In reply give reference and experience in the hardware business. Address No. 59, care Michigan Tradesman. 59

For Sale—Butcher shop; good location; good trade; fully equipped. Reason for selling, death of husband. Will sell or rent building. For particulars address, Maud Welsh, L'Anse, Baraga County, Michigan. 60

For Sale—First-class hardware store in town of 6,000 population. Only one other small store for competition. Would accept a small farm near Muskegon, Michigan, for part payment. John J. Caldwell, Box J, Cconto, Wisconsin. 61

Wanted—To buy stock of clothing, shoes or general stock. Address R. D. Walker, Fort Pierre, South Dakota. 62

FOR SALE—Ice plant and meat market. Will sell separate. I also have ice box 6x8x10, good National cash register used 3 months, 1 Toledo Electric Computing scale used 3 months, and other things used in the butcher line. Also, 1 Ford Form-A-Truck with or without chassis; this is one ton capacity, has 1918 motor in good shape. It will pay you to investigate. Address J. E. Kumli, Marquette, Kansas. 63

Wanted—Good all around shop foreman, one who can figure sheet metal work, steam and hot water heating and plumbing and able to take charge of men. Apply at once. Portage Lake Hardware Company, 78-80 Sheldon Street, Houghton, Michigan. 64

Akron Corporation, renowned product, offers co-operative contract to county, district and state distributors; maximum profit 200%; small capital. Jay Falkenberg, Akron, Ohio. 65

Partner Wanted—I will sell one-quarter or one-half interest in my mens' furnishing goods store. Man must be qualified to take full charge of same. George McManus, 1439 East Jefferson Ave., Detroit, Michigan. 66

Special Sales To reduce merchandise stocks personally conducted for retail merchants anywhere. Write for date and terms stating size stock. Expert service.
A. E. GREENE SALES CO., Jackson, Mich.

For Sale—Stock of groceries, dry goods and shoes. Only store of kind in town of about 500. Good school. Other business to look after. J. D. Locke, Oakley, Michigan. 46

Wanted to hear from owner of good general merchandise store for sale. Cash price, description. D. F. Bush, Minneapolis, Minnesota. 35

For Sale—Variety store, location good, rent \$22 per month, electric lights, city water, business good, clean stock. Write owner for full particulars. 15 East Main street, Cuba, New York. 47

FOR SALE—On account of the death of the proprietor, complete stock of groceries and fixtures. Mrs. F. W. Downing, Byron, Michigan. 49

Wanted—PARTS FOR FORDS. If you manufacture parts to be sold to the jobbing trade and want them placed in Texas, Oklahoma, Arkansas and Louisiana by reliable salesman, write PAUL B. GREEN, MFGRS. AGT., Southland Hotel, Dallas, Texas. 50

Wanted—Meat man of experience with capital to join leading grocery in city. Address No. 51, care Michigan Tradesman. 51

For Sale—Grocery stock and fixtures. Splendid location. Sales for year \$40,000. For particulars write, No. 52, care Michigan Tradesman. 52

We can sell your business, farm or property, no matter where located. Capital procured for meritorious enterprises. Herbert, Webster Bldg., Chicago, Ill. 1

Will pay cash for whole or part stocks of merchandise. Louis Levinsohn, Saginaw, Mich. 767

Pay spot cash for clothing and furnishing goods stocks. L. Silberman, 106 E. Hancock, Detroit. 936

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

PATENTS, TRADEMARKS, COPYRIGHTS procured. Protect your invention by patent. Protect your business or product by trademark. Book FREE. Sanders, 14 Webster Building, Chicago, Illinois. 34

For Sale—80 acres of good, productive soil, good frame house and barn and other out buildings. A good bearing orchard of 46 trees. Also quantity of good lumber and building stuff. Will sell or exchange for stock of general merchandise not to exceed \$5,000. Geo. T. Kelly, Twining, Michigan. 36

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

For Sale—The Wm. J. Stephens' residence, basement under house and porch; hard and soft water; electric lights; all modern improvements. Also store building and old established harness business with stock and fixtures, including shoe, harness and auto tire repair equipment; all stock inventoried at old prices. W. J. Stephens, Elkton, Michigan. 53

For Sale—Shoe stock and repair outfit to close estate. J. N. Gilman, Special Administrator, Springport, Mich. 54

Clothing Store For Sale—Central location in manufacturing city of 10,000; surrounded by rich farming section. Will sell building also, if wanted. A. S. Burgess, Cortland, New York. 41

Land will go higher. Merchandise will surely drop. Never was a better time to exchange your business for land than right now. I want to get into business and have 480 acres unimproved Ogemaw County, Eastern Michigan land. Soil is very fertile, being a sandy clay loam. The making of a wonderful stock and dairy farm. Price \$25.00 per acre. Enc. \$3,000. Will trade all or part for good clean mercantile business. Send full particulars in first letter to E. L. Garner, Austin, Minnesota. 44

BARRELS—We buy and sell all kinds, either tight or slack. Single or carload lots. Pay best prices. Start the year right by dealing with Wolverine Barrel & Bag Co., 448 Sixth St., Grand Rapids, Michigan. 45

For Sale—Grocery stock in town of 1,000. Involving about \$4,000. Sales for year ending August 30th, \$32,000. Address No. 990, care Michigan Tradesman. 990

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.

TAUGHT VALUABLE LESSONS.

Although every day finds one or more of the specific rules of the Food Administration abrogated, any food trader who thinks that the field is again open as it was before the war will do well to "watch his step." There still remain enough regular requirements to fill eighteen typewritten pages, as they came to us last Saturday, and whatever else happens the main fundamentals of the whole administrative policy are in nowise shaken.

It is these fundamentals which are most likely to furnish the basis of and remnant of governmental control of food that may remain permanently after the war; not necessarily because they are wholly essential, but because on the one side they furnish the consumer a measure of assurance against exploitation by profiteers and on the other promise the fair trader a measure of protection against his flagrantly reckless competitor. Whether or not they ultimately serve as a basis of permanent control remains to be seen, but it is significant that in all quarters some such plan is welcomed, so long as it only limits, rather than suppresses, competitive conditions.

The period of Government control not only taught the food trades many valuable lessons, but it made possible—for the first time since anti-trust laws became fashionable—the application of some of the things which were well recognized as prudent and sound business policies. They saved the grocer from himself, but more strikingly, from his competitor, who could never be forced into an approved course of conduct until Uncle Sam, as schoolmaster, took up the birch rod of war authority.

The kind of control the grocer wants is not of restraint in the open field for competition, but a tether that will not let him and his competitor ramble afield and over the precipice of waste, inefficiency and competitive ruin. Cut-throat rivalry inevitably misleads first the narrow-minded or shortsighted and then his helpless competitor into practices which soon become general and in the end react in increased costs of doing business—or in bankruptcy—either of which are ultimately paid for by the consumer. And if some kind of food control can keep the craft within due bounds, every grocer wants it.

They thought they had it in the Federal Trade Commission. They fondly coddled the idea of such a tribunal as an aid to the correction of business methods. Its chief essential they dreamed of as helpful. Instead, the boards' own conception leans toward a function more allied with the corrective machinery of the Government. Its products thus far have been prosecutions—often of well meaning business men rather than out-and-out malefactors—rather than kindly corrective policies. Not until the Food Administration took hold did the progressive, fair dealing grocer feel that he had a friend wise enough to understand his plight and powerful enough to work his reform.

And he dislikes to attend the funeral of such a benefactor.

The suit of the Federal Trade Commission against the Helvetia Milk Condensing Company, reported a few days ago, is another of the illustrations which makes business men distrust the soundness of the board's commercial ideals. The suit is a charge that when the milk company guaranteed its customers against decline of price, it was guilty of unfair practice in competition.

Guaranteed price is as old as the hills and is practiced by thousands of reputable concerns. The surprise is that if it really constitutes unfair trading and the board wanted to bring about a real test of its fairness, it did not sue some large concern with vast resources capable of putting up a big test battle before the Supreme Court, with the most astute of counsel in the land.

Guaranteeing against decline may be an imprudent way of doing business, but many fail to grasp why it is unfair. In substance, say the friends of the plan, it means that a company, standing back of its customers from speculative loss in handling the product—especially in the hope and with the aim of playing exactly alike with all its customers—promises that if it sells its goods to one customer lower than to another, it will restore the competitive equality by making good the decline.

What is there unfair about it? It is wide open. Any competitor can do the same if he chooses. If he doesn't choose to, should that bind the guarantor not to? It looks to the business man as though what the Trade Commission is doing is not opening a fair field but setting up hard and fast rules as to what the commissioners think is good business, rather than fair trade. If that be its aim, it is the acme of paternalistic governmental control and should be so regarded.

Some reformers, chiefly anxious about the dear consumer's battle with the high cost of living are apparently more worried about it than the consumer herself. In their anxiety to protect the housewife against imaginary pitfalls they only play up to her prejudices and lead her to pay more than she needs to for the quality she really desires. And prejudice is the silliest thing the housewife has to contend with.

For instance, the housewife insists on a "fresh" egg, without realizing that at some seasons of the year and with some eggs, the cold storage product is equal if not superior to the really fresh one. She insists on fresh butter without any willingness to give some of the newer and better grades of oleo a chance. She shies at cold storage butter and poultry and eggs without understanding that science shows them to be wholesome and often high grade. Throwing all the demand onto the high priced article only makes it more valuable.

It sometimes happens that children tell the truth, just as grown people tell lies—at the wrong time.

OPTIMISM.

He who is born and blessed with an optimistic nature is favored by the Gods of fortune.

Mere mortals, whatever their character, admire the man who scorns to be pessimistic, who refuses to cringe at the mention of danger, who denies the possibility of failure, who keeps a bold front against seemingly irresistible defeat.

For the optimistic man is bold, honest, a destroyer of obstacles, a creator of wealth for himself and those who come after. Spurning the cry of "wolf," his very pluck, born of his optimism, scares the shadow away.

Merchants of America! be optimistic, bold, courageous. Never before was a country confronted as ours is to-day, with such immense possibilities.

The next five years will be the most progressive, prosperous and successful of our history; the results will astonish even the most optimistic of to-day. We need to be conservative, thoughtful, persistent, fair minded and wise up to the limit of our understanding.

CONFESSION OF FAILURE.

The complete break-down and humiliating incompetence of the War Department, which was in evidence all through the war, is now shown in the failure to provide adequate hospital facilities for the returning wounded men, the failure to provide funds for the soldiers who are months behind in receiving their pay and the failure to pay the allotments provided by the soldiers for their dependent families.

The little politician who is, unfortunately, at the head of this department announces that he will give these complaints "due attention" in the course of time.

Such a confession of failure on the part of the most incompetent official in the Wilson administration is significant.

What to do with Turkey remains one of the Peace Conference's chief problems. The secret treaties of 1915-6 must now be considered dead. International conditions have changed tremendously since these documents were signed, which gave Russia northern Asia Minor and Constantinople, France southeastern Asia Minor and Syria, and England, Arabia and Mesopotamia. This arrangement was made by diplomats more acquainted with the use of compasses and rulers than ethnographic maps and statistics. It disregarded absolutely the rights of Turkey's oppressed races, and after acknowledgment of the self-determination principle by all the Entente nations, becomes as impossible as Italy's claim, under the same treaties, to the whole of the Dalmatian coast-line. Russia no longer makes any demands at all. Palestine is occupied by the British, who have recognized Zionist rights in the country—rights that have, according to reliable information, been sanctioned by such an ardent Near Easterner as Foreign Minister

Pinchon. But autonomy for Palestine restricts the French sphere in Syria to the northern provinces, and renders France less willing to give up the southern part of Armenia, the ancient Armenian district of Cilicia. Yet it would be as preposterous to split Armenia in two as to separate Croatia from Serbia. The Armenians look forward to a complete recognition of the independence of all Armenia. We hope that the French and the other Entente nations will admit the reasonableness of their demands and go even further by offering them financial and other aid in the establishment of their state.

Lending to the Government upon an unprecedented scale has not prevented Americans from adding to their private savings. Every state in the Union, according to a compilation made by the American Institute of Banking, has increased its savings deposits over those of 1914. The banner state in this growth per capita is Arizona, where the average deposit has quintupled. North Dakota has almost quadrupled her average deposit, while half a dozen other states and the District of Columbia have more than doubled theirs. Such also is the record of one entire section, that of the group of states composed of the Dakotas, Nebraska, Kansas, Montana, Wyoming, Colorado, New Mexico, and Oklahoma. No other section did half so well, the South coming nearest to it with an increase of 45 per cent. The smallest increase, 11 per cent., was in the Eastern States, excluding New England, which made almost twice as good a showing. In amount of savings, New England lives up to her tradition for thrift. Maine, with \$244 per capita, is at the bottom of the six, whose average is \$296. The Western group that doubled its average has still only a fourth as much for each of its inhabitants. Extreme East meets extreme West, each of these sections averaging somewhat more than \$170 per capita. The average for the country is \$113, an increase during the four years of 27 per cent.

Senator Borah objects that the President's request for a \$100,000,000 relief fund did not include information where the money is going and what European peoples are to be fed. But Mr. Hoover in a cable message furnishes this information in categorical form. Two countries, Poland and Armenia, are already starving. Serbia, Finland, Vienna and the Tyrol are on the verge of starvation, and Jugo-Slavia is little better off, the bread ration in many towns there being three or four ounces. Rumania has supplies for a month, the Baltic States for "one or two months on a much reduced scale," and Bulgaria for probably two or three months. In even the best-situated countries the weakening of the population by malnutrition is such that, while those of originally robust constitution can exist, the young and weak are dying fast. This is no time to palter over details. A thousand witnesses testify to the need and Mr. Hoover is to be trusted for efficiency.

Ceresota Flour

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

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

The Welcome to Our Boys

will be vociferous and enthusiastic but
no warmer than the welcome back to
the American breakfast table of

Shredded Wheat

the favorite whole wheat breakfast
cereal. There should be no difficulty
now in supplying the normal demand
for this product. Increased demand
will call for increased stock. It is the
same cereal you have always sold,
clean, pure, wholesome and nutritious.

Made only by
The Shredded Wheat Company, Niagara Falls, N. Y.



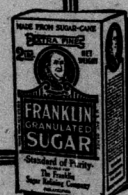
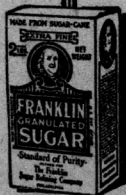
Package Sugar Means Efficiency

Grocers who handle Franklin
Package Sugars are enabled to
have cleaner, neater, more attrac-
tive stores because of the elimi-
nation of bulk containers, spill-
age and waste. They save the
clerks' time which can be devoted
to window dressing and other
store work of the kind that helps
sell goods.

The Franklin Sugar Refining Company
PHILADELPHIA

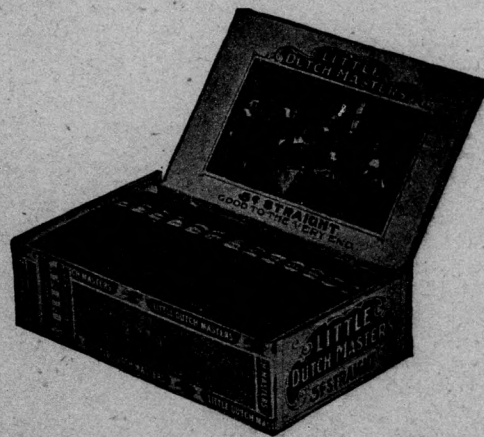
"A Franklin Cane Sugar for every use"

Granulated, Dainty Lumps, Powdered,
Confectioners, Brown



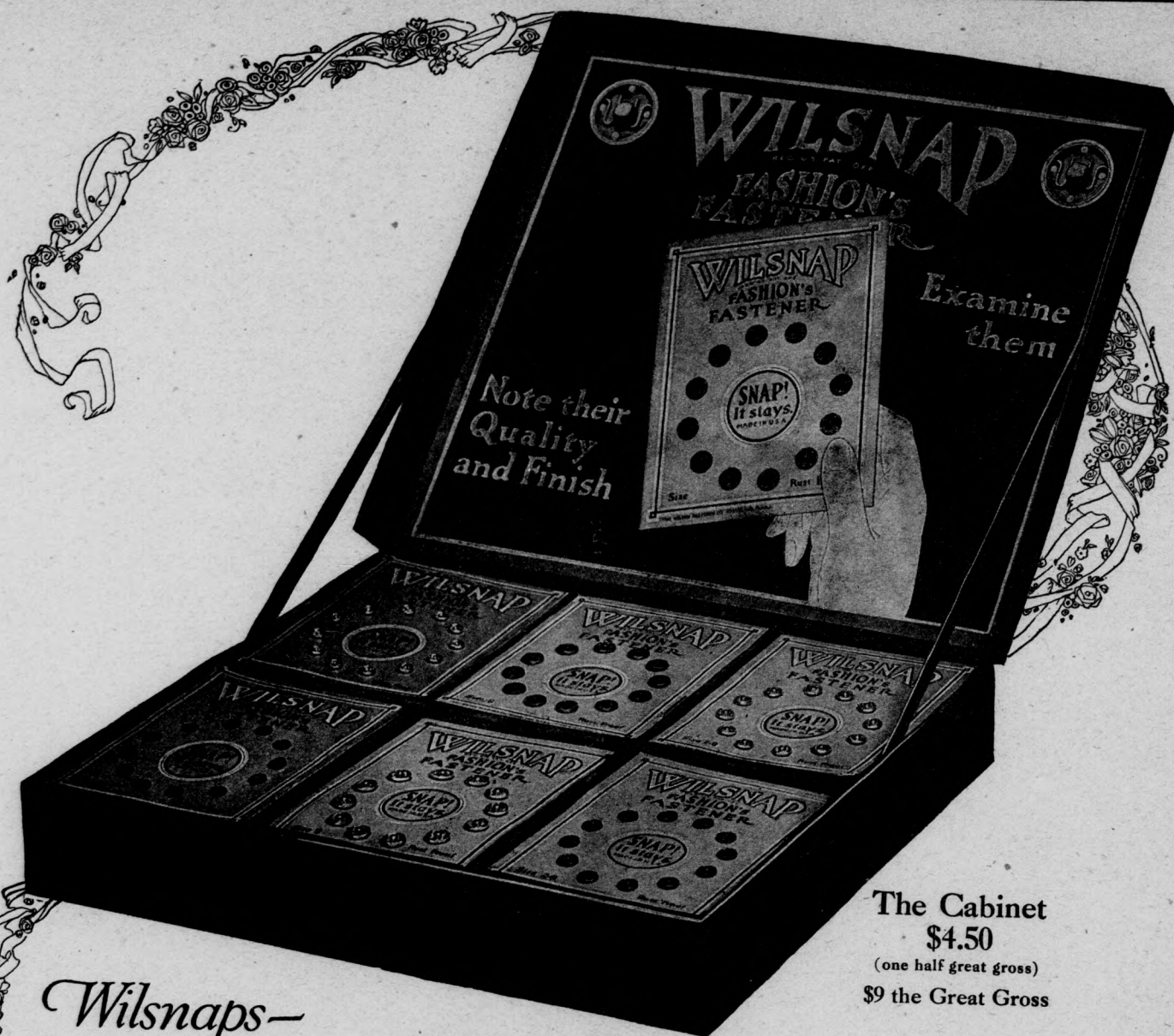
LITTLE DUTCH MASTERS CIGARS

Made in a Model Factory
Handled by All Jobbers Sold by All Dealers
Enjoyed by Discriminating Smokers



They are so good we are compelled to work full capacity
to supply the demand

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



*Wilsnaps—
always advertised*

and always advertised
the Wilsnap way

The Cabinet
\$4.50
(one half great gross)
\$9 the Great Gross

AGAIN we say it!

“WILSNAPS
—the snap fasteners with a personality”

THE record of Wilsnaps as a fast-moving and profit-making line is more convincing than anything we can say of it. We might be accused of prejudice, but merchants, who have their eyes clearly fixed on satisfying profits and satis-

fied customers—their experience is the acid test of Wilsnaps leadership at the Notion Counter. They know how important is the establishing of a personality, for they know that Wilsnaps sell.

Sell Wilsnaps—for Wilsnaps sell with a will!

THE WILSON FASTENER COMPANY
117 East Saint Clair Avenue
Cleveland, Ohio

NEW YORK OFFICE: 1182 Broadway, between 28th and 29th Streets



WILSNAP
REG. U. S. PAT. OFF
Fashion's Fastener