

🌸 Prayer to the Sea 🌸

OH Sea, thou Brooding Mother of the Earth, who gathereth alike the sinner and the saint to thy heart for rest and comfort and forgiveness; who cleanseth the earth of its disease, yet art thyself all purity; who heaveth in sorrow and pity; who art friend, counselor or lover to all who come to thee, on behalf of our home-coming legions we men of America beseech thee:

Bear upon thy kindly bosom our returning soldiers and speed them on their way. Smile upon our ships that seek thy favor; guard our sailors and marines, whose trust is in thee; be tender to them upon thy waters and conduct them in health and safety to the happy haven of their destination.—*Amen.*

Mr. Retail Grocer:

"Vogt" Will Pay Your Expenses to the
Saginaw Convention, Feb. 18-20.



He will Save You
25% to 40%
**On Cash
Registers**

Large assortment
of New and Rebuilt
Nationals and
Americans.

We Rebuild and Refinish "Used Cash Registers" of
all MAKES in our modern factory and stand behind them
with our "MONEY BACK GUARANTEE."

Commercial Plating Plant in connection.

Parts for all makes of cash registers in stock ready to
ship same day order is received. Call while in Saginaw.
We are located *Three Doors North* of the Convention Hall.

The J. C. Vogt Sales Company
SAGINAW, MICHIGAN

Ceresota Flour

Always Uniformly Good

Made from Spring Wheat at
Minneapolis, Minn.

Judson Grocer Company
The Pure Foods House

Distributors
GRAND RAPIDS, MICHIGAN

Fleischmann's Yeast As a Medicine

Compressed Yeast is being prescribed and used with
splendid results in cases of boils, carbuncles, pimples and
similar skin afflictions

It is also a gentle but efficient laxative.

"The Healing Power of Compressed Yeast" is the title of a little
booklet that will tell you all about it—sent free on request.

The Fleischmann Company

NEW YORK
SEATTLE

CINCINNATI
SAN FRANCISCO

TALK Over Citizens Long Distance Lines



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

COPPER METALLIC CIRCUITS

USE CITIZENS SERVICE

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, FEBRUARY 12, 1919

Number 1847

MICHIGAN TRADESMAN

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

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OF BUSINESS MEN.

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FRENCH RECONSTRUCTION.

The districts of France occupied by the enemy, we are told, represented more than 50 per cent. of the country's coal production, 80 per cent. of her iron ore, 66 per cent. of her steel output and 68 per cent. of her pig iron output. The greater part of the industrial wealth being massed in the northeastern corner of the country, including the most productive wheat and beet lands. Yet French reconstruction was well begun in the very midst of the war. France created new industrial districts almost out of nothing. Quiet rural communities were astonished to see modern factories rise in their midst within a few weeks. France, like America, was dependent upon German chemicals before the war. Now she is faced with an overproduction of sulphuric acid; also nitric acid, which has increased three to four times compared with the pre-war period. In dyes she has a harder proposition, her factories having been employed so largely in munition making. Contracts have already been signed between the government and French companies to reconvert plants under government guarantee. Experimental plants are being erected and research laboratories established. Moreover, she will have her own raw materials and will continue to profit by her strong exporting position on vegetable dyes and tanning extracts. Fats are scarce, however, and she will have to lean on the Allies for her supplies. A great national society of chemical industries has been formed and continued progress in these lines is assured. The French metal industry, with the restoration of Lorraine, has a promising future. France had already actively exploited the ores of Normandy, which are richer in iron than those of Lorraine and contain no phosphorus, all of which is of vast importance in the rehabilitation of the devastated districts. As to mechanical construction, the tool equipment of the country has been almost completely renewed. Labor-saving ma-

chinery has been introduced on a large scale. France is well prepared to manufacture agricultural implements as well as automobiles. For electrical engineering, it is said there is available six to ten million horsepower from hydraulic sources. At the end of 1917 the average power harnessed since the war began was estimated at 374,000. In the matter of coal and oil, France has heretofore paid tribute for foreign supplies. Now there is opening a great era of development through hydraulic power. Just as an illustration, an electrical plant at Marseilles will develop not less than 75,000 horsepower by the erection of a gigantic dam; while between Geneva and Lyons the river will be cut by a dam, which will develop from 250,000 to 300,000 horsepower. This power can be transmitted all the way to Paris, where heretofore industrial development has been slow. Moreover, they propose to distill the coal at the mines and convert the gas into transmissible current. All of which means that the industrial vitality of France, instead of being permanently impaired, has been in fact enhanced. It means that France has awakened to her indifference to technical development. Where she has heretofore been great in the arts and in the making of certain specialties de luxe, she will hereafter be great in industrial technique along major lines. France is going to do a great deal of her own reconstructing.

ABOLISH THE GARBAGE PAIL.

Possibly the enormity of the ordinary waste of food in connection with table and kitchen scraps has never been more vividly illustrated than by the projects which have been recently conducted in connection with the reclamation and conservation work at our army training camps. In all of these camps, both here and abroad, much attention has been given to this important matter but in some instances special efforts are being made for thorough development along certain particular lines. In connection with many camps large vegetable gardens, cultivated by soldiers, have produced remarkable results this year, and it was planned greatly to extend this work next year. Large quantities of waste bread and bread crumbs—instead of being dumped into the garbage pail as was formerly the universal practice, and as is still the custom in thousands of homes, hotels, restaurants, bakeries, etc., throughout the country—have been dried in ovens, to prevent them from getting moldy, and sold for chicken feed. Cooked grease, fats and meats unsuitable as food have also been saved from the garbage pail for use in the production of glycerine; but this is not all, for it has been found that there is a large

amount of other kinds of waste animal and vegetable matter which can be utilized to great advantage as pig-feed, and at least one army camp has undertaken to conserve such food by feeding it to swine and thus providing a supply of ham, bacon, scrapple and sausage for the soldiers.

This may seem like carrying the idea of saving waste to the extreme limit, but as a matter of fact it is nothing more than a reasonable and proper application of conservation to every-day life. Every pound of food represents a certain definite amount of human energy and life, and to save food is to save life. Moreover, while this saving of human life in our army camps by these new conservation methods has been great, the opportunity for such life-saving work is not confined to such camps alone but extends to every city, town, farm and home throughout the country.

The welfare of humanity demands that conservational methods shall not only continue, but shall be greatly extended throughout the whole world, notwithstanding the coming of peace, and it is therefore important that we add to our already long list of patriotic efforts just one more item—a campaign for the abolition of the garbage pail.

FAIRNESS FOR UNFAIRNESS.

The Tradesman has compiled a model fire insurance rider for use by mutual companies in insuring country stores and stocks in towns of the sixth class, which it is prepared to furnish its subscribers and mutual fire insurance companies free of cost. The form is designated as Form A. It will be supplemented later by other forms adapted to other classes of risks. There is no objection to the use of this form by stock companies, but none of them would probably tolerate it on their policies, because it is utterly devoid of all crooked features and contains no pitfalls to entrap the unsuspecting and unwary merchant.

In this connection the Tradesman again warns its readers to beware of form No. 35, which is now in general use by stock companies, because it is full of insidious features adroitly injected into the rider in such a way as to disarm suspicion. No honest insurance agent will permit such a form to disgrace his office, to say nothing of victimizing his customers by attaching it to a policy. Watch your policies carefully and if you find rider No. 35 attached thereto show the agent the analyses of this form which have appeared in recent issues of the Tradesman. If he still insists on using that form, cut his acquaintance as you would that of any charlatan. If he insists that he cannot modify

the form or substitute a fair form therefor, because it is "adopted by the State," set him down as a liar as well as a charlatan, because the State of Michigan does not approve or disapprove of riders. The Insurance Department receives and files any form which is sent it, without comment or other action of any kind.

The labor unions in New York and vicinity which opposed prohibition and propose to go on strike July 1 on the theory of "no beer, no work," may learn from the New York World how to beat the law by giving it no teeth. Why strike? As the World points out, prohibition remains to be enforced by statutes and these can be so framed as to relieve to a considerable degree the alcoholic thirst of the community. The several legislatures must define "intoxicating." When does a drink inebriate a man? That is to say, can it contain 3, 5, or 10 per cent. of alcohol? A bill allowing "soft" drinks under prohibition to contain 10 per cent. of alcohol has already been introduced in the New York Legislature. Such efforts to establish legally a high alcoholic content in drinks for sale would be subversive of the Federal prohibition amendment, but they will undoubtedly be made. The concurrent power of Congress to legislate for the enforcement of the amendment in the several states will probably defeat local attempts here and there to make prohibition a farce by these methods.

The Tradesman urges its grocery and general merchandise friends to make every effort to attend the annual convention of the Retail Grocers and General Merchants' Association, which will be held at Saginaw next week. Owing to the necessities of the war, retail merchants generally have given their stores their undivided attention during the past year or two. As a result many of them have not kept in line with the trend of the times. The Saginaw gathering affords an excellent opportunity to brush up and touch elbows, to the mutual advantage and development of every merchant present.

The clerk that visits a friend or remains idle when customers await attention may have to wait a long time for another job after the boss sees a few customers going out without what they came in for.

It might be well to remember that a little better service will strengthen the customer's friendship, increase confidence in the store, and create more business.

True patriots work for this country's future, instead of boasting about its past.

VAGARIES OF FOOD MARKET.

Some Things Slump While Other Articles Soar.

There has always been a popular idea—not necessarily held in trade circles—that what was commonly referred to as “the period of re-adjustment” in commodities meant a decline from the war prices. But the peculiar conditions just now prevailing indicate that it is by no means a one-sided movement, either way.

The situation presented is especially interesting. Every day one finds the daily papers full of stories of the sudden decline in butter, eggs and one or two similar articles, and the prices really do show something like a greased toboggan. Not only are the weather conditions such in the producing country as to promise an early commencement of increased supply, but in the matter of eggs, the flood has commenced fully a month earlier than usual, forcing everyone to let go their holdings at almost any price.

The movement of Uncle Sam with reference to his army, navy and relief supplies—especially butter—is only adding fervor to the decline by threatening to get from under. In trade circles it amounts to enough of a sensation to lead to accusations of bad faith on the part of the Government, for goods held by owners against expected purchase by the Government are now said to be in imminent danger of being thrown back on the hands of holders for sale, at a time when the values are seriously impaired. Many are those who expect to see heavy losses sustained and it would not be surprising if they do develop to find some substantial war claims filed against the Government.

The decline pervades other lines, where the values have been sustained by deferred hopes and normal weather guesses, but in many lines—canned foods, dried fruits, etc.—the resumption of the law of supply and demand has only started the kite soaring upward in response to the known scarcity. Everyone knew there were shortages in these goods and with the Government a large buyer and holding its purchases, the sudden awakening of foreign demand was bound to stiffen values.

Everyone in the trade would welcome a legitimate decline in prices. Everyone knows that prices of food are too high for safety and for comfort. Everyone is anxious to help along the return of lower levels by a reasonable writing off of values. But with statistical facts undisputed, with farmers holding fast to their ideas of high costs, due to labor, fertilizer, etc., and with new contracts for canning stock being made at high levels, there is not much hope just now of a material decline.

Therefore the unusual situation is presented of one end of the market slipping down and the other sliding up. There is no longer any Hoover limitation based on “cost plus,” but only the remnant of general insistence on fair margins of profit. No one shows any sign of speculative interbuying or violating the war-time principle of one-sale-only, but there

are many grocers who wish someone could control and stabilize the situation. Not that it isn't generally healthy, but it is distinctly uncomfortable.

By the way, it is interesting to note that the professional agitator has survived the war; the fellow—or the newspaper or woman's society—who is always ready to tell you that he did it whenever something in the food line drops a few points. Now that prices of butter and eggs are declining sensationally, he says he did it and, of course, to a considerable extent gets away with the claim.

Certainly no one can be out of sympathy with the general enterprise of getting food prices down to the limit of the average pocketbook, but it is deplorable that, after the splendid showing of patriotic effort to help the Government, the grocer is still to be pilloried for the glorification of the politician and reformer.

By the way, if this “Food Trust” is so powerful in this city or that town, or the other village, how does it happen that the situation strikes them all alike at the same time and that their “wicked connivance” weakens and collapses alike in New York, New Orleans, San Francisco, Seattle and Minneapolis, not to mention way stations? If an ambitious market commissioner in one place did it, why did it also happen in some other place outside his glorified realm at the same time? It does seem regrettable that observers cannot have the truth of the cause and effect of some of the price fluctuations.

Of course, refusal to buy does have an effect to force holders down in their prices, but that need not make it out a “boycott.” It may be that the wicked speculator with eggs in storage may get scared, but the hens are more likely the cause than some threat of a reformer. Refusal to buy is less effective as a threat on the average business man than as a demonstration that the conditions for trade are on an unhealthy basis.

The passing of the various subsidiaries of the Food Administration,

especially in localities, is uncovering, through the superabundance of their self-admiration, a peculiar sidelight on the motives of penalty. In New York, for instance, the commission boasts that when it had more than a million to spend it actually turned back \$758,719.77 unexpended. Surely as an exhibit the well-informed will never cease to marvel at the fact; it is so wholly different from all tradition of public officialdom and Commission Government.

But a more interesting thing is its boast as to how much money it milked out of the grocers for the Red Cross. The same thing is heard in other states; of pride that they forced fines and penalties out of the grocers for large sums, which went to war benevolences. And down in Pennsylvania, Commissioner Foust is boasting that for years his Pure Food Administration has not only cost nothing, but has made large sums of revenue for the State; a surplus profit of about a million and a half from malefactors who disobeyed the law.

If these fines actually taught the offenders lessons, there is good ground for congratulation in the interest of higher morality in trade; but if the law was only used as a bludgeon to make a lot of business men, not all crooked, “come across,” it isn't without an oblique slant on its own snow-white record of morality. Grocers, like any one else, ought to be made to behave, but they need not necessarily be harnessed up as goats to draw the official chariot in its triumphal parade.

Premature Memorial Observance.

Written for the Tradesman.

The selection of Feb. 2 as a memorial Sunday for fallen soldiers of the recent war was most unfortunate. It does not seem possible that much consideration could have been given the matter. The date was premature because the casualty lists are not yet complete and the fate of many is still uncertain. In the case of others where full proof of death has been received it is desirable to obtain still

further information in order to prepare complete memorials.

Only a sprinkling of soldiers have yet returned to their homes and no memorial exercises can seem complete or satisfactory without the presence of the dead soldier's comrades or a delegation from some other unit if the former is not possible.

Most pastors of churches would gladly have welcomed an army chaplain, Red Cross or Y. M. C. A. worker, army officer or even private soldier as the principal speaker for the occasion. A month or two later such speakers might have been obtained, especially if neighboring churches had chosen different Sundays for memorial services. Only thus could soldiers have had the privilege of paying their respects to fallen comrades in different neighborhoods.

Far better to have permitted each church or community to select its own time for holding such services, General observance of a memorial day could just as well have been at the usual time in May, without detracting from due honor to soldiers of former wars.

It does not seem fair to the soldier boys who are expected home so soon to have held these services now. And another thing: Relatives of deceased soldiers who can come to take right views of the matter are comforted by every glimpse of a soldier's uniform. Any memorial service without the soldiers' presence lacks its most impressive feature.

E. E. Whitney.

Don't try to pull yourself up by pulling someone else down. In the end it will get you about as far ahead to pull on your own boot straps. The latter action would at least exercise you. If you ever are tempted to belittle a fellow employe or disparage his work with the idea of advancing your own interests, take the advice Josh Billings gave to the man about to get married: “Don't.”

Man is the only animal that uses tobacco to any large extent and seems to relish it.

THE RIGHT FLOUR FOR PERFECT BAKING

Velvet Flour

A Smooth Soft

Wheat Flour

for Pastry

HENKEL'S

Bread Flour

A Sharp Hard

Wheat Flour

for Bread

Don't Forget

Henkel's Self Rising Pancake ^A/_D Buckwheat Flour

They're Good Too

Late News From the Saginaw Valley.

Saginaw, Feb. 11—Next Saturday night will mark a new epoch in the history of the U. C. T. in this locality. For a number of years all Council meetings have been held in the Foresters' Temple, but owing to conditions it was deemed necessary to seek more commodious quarters and, by persistent effort by the executive committee, the Elks Temple was secured. No. 43 is growing and, while proud of her numerical strength at present, she is not satisfied and will not be until she has reaped a still greater harvest, that of securing the name of every eligible traveling man within her bounds and inscribing it on the honor roll of Saginaw Council. It is to be hoped that every one of her own 300 members will avail themselves of the privilege and pleasure to be on hand next Saturday night and help usher Saginaw Council into her new home; help to make it a night never to be forgotten in our fraternal circle.

The committee on arrangements has made special plans for the evening. There will be several speakers, chief of whom will be Rowland Connor. Mr. Connor needs no introduction in Saginaw, being a splendid public speaker, an honored citizen, a man who, by untiring effort for the public welfare, has done much for Saginaw. Come and let's give him an audience. You will be well repaid.

We also have another speaker listed whom we all know, honor and respect, not altogether for what he is, but for what he stands for and for what he has done for Michigan U. C. T.s, Mark S. Brown. We will also be privileged to listen to an address by our worthy Senior Councillor, Frank Bremer, is not one of those oratorical stars we are often privileged to listen to, but for good shoulder-to-shoulder talk and work. Mr. Bremer is in a class by himself.

After the business session and

initiation of candidates there will be a smoker.

Now, fellow U. C. T., don't be a slacker. Remember that word has no place in the U. C. T. vocabulary.

Victor Tatham and wife are leaving in a very few days for Miami, Fla., to spend the remainder of the winter. They expect to spend several weeks in Cuba while in the Sunny South. Mr. Tatham has always been a very active member of the State Grocers' Association and his presence will be missed this year.

John Kehr, formerly conducting a general store at Guilford, has moved to Saginaw and is now running a grocery store at Janes and Fourth street.

Leon Grinnel, State representative for the Rock Island Butter Co., of Toledo, was among friends last Saturday. He is away from home so much he has to renew acquaintances each time he returns, so as not to become a total stranger in Saginaw.

Adolph G. Schnepf, for the past five years connected with the Ford plant at Detroit, has returned to his home town, Owendale, and purchased an interest in the Henry Schnepf hardware store. Mr. Schnepf is a splendid young business man and should prove a valuable asset to that popular hardware house.

Rose Pedlow, of Millington, is attending Bliss-Olger college, of Saginaw. Until recently he was in business with his father in Millington, the latter selling out. Mr. Pedlow is a former M. A. C. man.

Mr. Hack, who recently opened a dairy supply store on Genesee avenue, Saginaw, has met with great success. He came to Saginaw from Lawndale a few months ago and gave to Saginaw what she needed—a store specializing in cheese, eggs, butter and buttermilk. Although in business but a few months, he has outgrown his quarters and opened a second store on the West side on Brockway street. A third store was opened on

the East side Saturday at Janes and Genesee avenue. Mr. Hack is a specialist in his line. If he continues along present lines he will attain great success and Saginaw will be better off for his presence.

The writer received a letter the past week from Wm. I. Lippien, former salesman for the local branch of the National Grocer Co. He states he is in the best of health and hopes to soon be let out. At present he is in the Boston Navy yards abroad the U. S. S. Mt. Vernon, waiting there for repairs. The ship was hit just before the close of the war by a torpedo.

They say it never rains but it pours. So thinks Randell Lazelle, Jr., member of the firm of Lazelle & Son, grocers at Caro. Three weeks ago David Lazelle, Sr., member of the concern, injured his knee and was laid up. Week before last his son, George, located at the Newport, R. I., navy yards, was seized with pneumonia and he and his wife were called to the son's bedside. At this writing he is out of danger. Last week Randell fell down stairs and injured his leg badly. Hence the official part of Lazelle & Son is greatly impaired. All's well that ends well, so let's hope for a good ending.

"Bill" Bloodworth, Parchment Keeper of Saginaw Council, will take charge of his station for the first time next Saturday night at the Elks Temple. This should prove a strong drawing card in itself. Mr. Bloodworth in traveling life represents the Saginaw branch of the National Grocer Co.

It is not too late to still be a booster for the convention of the Retail Grocers and General Merchants' Association, to be held in Saginaw next Tuesday, Wednesday and Thursday. You will be doing Mr. Grocer a good turn if you can persuade him to attend.

Otto Rohde, one of Saginaw's most successful grocers, is now on the cler-

ical staff of Carter Bros., Lapeer avenue grocers and fruit specialists. Mr. Rohde sold his grocery last summer and thought to retire, but after a few months' idleness, could stand it no longer. Hence his position as a prune juggler again. Otto is working hard to make the grocers' convention a success. His home is at 1215 Janes avenue.

If by chance a U. C. T. from some other Council should be in Saginaw Saturday night we want to impress upon you that you have a standing invitation to come to the Elks Temple at 7:30 and enjoy the evening with us. L. M. Steward.

Doesn't Pay to Stand Still.

That is, figuratively speaking. A business can't do it and remain a big investment a great while. A young man can't if he intends getting the best out of himself. A beaten path is easier to trudge along than making a new cut through the woods. Keep thinking. That's what that brain was placed in your head for. Try to figure out a better way to handle the delivery or a more convenient arrangement for placing your shelf or counter stock. Is the cash register in as handy a place as it might be? If the cashier's desk were moved a few feet, would it save steps and time and annoyance?

Look over the stock for improvements and suggest these things to the head. The boss has more on his mind than you think.

Your printed announcements should be stamped with sincerity. Not only tell the truth, but all of it, that customers ought to know about the goods you sell.

GRAND RAPIDS AUTO SHOW

February 17-22, 1919

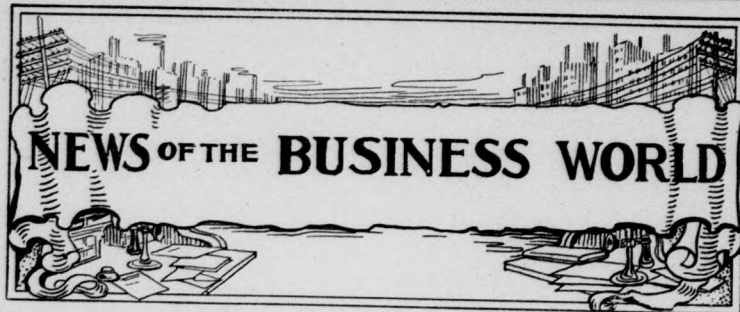
Million and a half dollar display of open and closed Passenger Cars, Trucks, Tractors and Automobile Accessories. The Fifteen Thousand Dollar decorations will please the ladies---Bring them along.

Admission 25 Cents

Klingman Building, Corner Ottawa and Lyon

UNDER AUSPICES

AUTOMOBILE BUSINESS ASSOCIATION



Movements of Merchants.

Howell—E. S. Carl has engaged in the shoe business in the Earl building.

Ypsilanti—Fred H. Nissly has added lines of dry goods to his stock of bazaar goods.

Morenci—The Morenci Steam Laundry, owned by A. A. Abbott & Son, was destroyed by fire.

Jackson—Thieves entered the Finch Hardware Co. store, at 162 West Main street, Feb. 6, and carried away some stock.

Kalamo—Charles A. Henry is closing out his grocery stock and will retire from business owing to continued ill health.

Jackson—Thieves entered the grocery store of Howard & Mills, South Mechanic street, Feb. 9, and carried away considerable stock.

Olivet—George Morris, grocer and meat dealer, has filed a voluntary petition in bankruptcy. E. C. Corey has been appointed custodian.

Hamilton—The Drenthe-Hamilton Canning Co. will discontinue business, owing to its inability to secure the required amount of acreage.

Eaton Rapids—George H. Russell has closed his grocery store, preparatory to selling the stock. It will soon open under new management.

Howell—Falk & Sterling, recently of Ypsilanti, have purchased the stock of the Pierce grocery and will continue the business at the same location.

Detroit—The Federal Electric Co. has been incorporated with an authorized capital stock of \$1,000, all of which has been subscribed and paid in in cash.

St. Joseph—The Industrial Rubber Goods Co. has been incorporated with an authorized capital stock of \$15,000, of which amount \$7,500 has been subscribed and \$5,000 paid in in cash.

Ionia—A. Grager, recently of Grand Rapids, has leased the West store in the Tower block and will occupy it, about Feb. 15, with a bakery, which he will conduct under his own name.

Marquette—Jacob Lofgren, Charles Maki and William Lehtonen have formed a copartnership under the style of J. Lofgren & Co. and purchased the bakery and baking equipment of Sam Kokko, on West Iron street, taking immediate possession.

Calumet—The Pan-American Rubber Co. has been incorporated to purchase and sell at wholesale and retail, tires, etc., and to establish warehouses and service stations, with an authorized capital stock of \$50,000, of which amount \$25,000 has been subscribed, \$1,500 paid in in cash, and \$13,000 in property.

Detroit—The Ever Ready Service & Battery Co. has been incorporated with an authorized capital stock of \$7,500, of which amount \$5,800 has been subscribed and \$2,000 paid in in cash.

Jackson—N. Westlund, who conducts a fish market at 116 South Mechanic street, has added lines of groceries and baked goods to his stock and will conduct a cash and carry store.

Detroit—The Boyd-Haynes Corporation has been incorporated with an authorized capital stock of \$5,000, of which amount \$3,350 has been subscribed, \$1,000 paid in in cash and \$1,000 in property.

Detroit—The Universal Distributing Co. has been incorporated to deal in autos, tractors, trailers and accessories, with an authorized capital stock of \$6,000, all of which has been subscribed and \$3,000 paid in in cash.

Alpena—The Thunder Bay Limestone Co. has been organized to conduct a general real estate business, with an authorized capital stock of \$400,000, \$200,000 of which has been subscribed and \$40,000 paid in in cash.

Detroit—The boys' shoe department of the J. L. Hudson Company has been moved to the men's store which now occupies the new Woodward avenue building. It is located on the mezzanine floor with the other men's shoe departments.

Waldron—S. H. Smith has sold his stock in the Bank of Waldron, which was organized in 1908 by Messrs. Smith, Shumway, Reynolds and Hubbard. W. B. Shumway and his wife and daughter are now conducting the bank's business in association with the two other original founders.

Fowlerville—Holt & Grover, who conduct a department store, have dissolved partnership and divided the stock. Edward Holt has taken over the hardware, paints, wall paper and crockery and will conduct the business under his own name. B. D. Grover has taken over the dry goods, clothing, shoe and grocery stocks and will continue the business under the style of B. D. Grover & Co.

Howell—Barrow & Wines, local druggists, have an exhibition in the show window of their store, an aquarium containing a species of the Batrachia, which was captured in Crystal Lake in Hamburg township by Wm. Burroughs of this city. The reptile belongs to the menobrachus necturus family, a genius of tailed amphibia sometimes commonly called mud puppy, its feet and ears resembling a puppy's and is closely related to the Mexican axolotl and tropical caecilians. This species is

rare in this part of the country although they have been found in Lake Champlain, Lake Erie and other eastern waters.

Detroit—The Luscombe shoe store, now at 202 Liggett building, will soon be moved to 54 Library avenue, near Gratiot, which is a stone's throw from its present location. The new store will be on the ground floor, while the present store is upstairs. Mr. Luscombe believes that the change will be for the better, as he feels sure of securing considerable more transient trade. The Luscombe store, as in the past, will cater exclusively to women.

Manufacturing Matters.

Benton Harbor—The basket factory of George B. Thayer & Co. was destroyed by fire a few days ago. The plant was a wooden structure.

Marshall—The Page Bros. Buggy Co., established fifty years ago, has sold its plant here and its stock to the Elkhart Carriage Co., of Elkhart, Indiana.

Detroit—The Newberry Bread Co. has been organized with an authorized capital stock of \$12,800, of which amount \$6,400 has been subscribed and paid in in cash.

Ypsilanti—The plant of the Ypsilanti Hay Press Co. was partially destroyed by fire Feb. 7, causing a loss of about \$30,000. The loss is partially covered by insurance.

Detroit—The Insert Spring Plate Co. has been incorporated with an authorized capital stock of \$5,000, all of which has been subscribed and \$1,000 paid in in cash.

Saginaw—The Allington & Curtis Manufacturing Co. has been organized with an authorized capital stock of \$250,000, all of which has been subscribed and paid in in cash.

Detroit—The Aerial Manufacturing Co. has been incorporated with an authorized capital stock of \$10,000, of which amount \$7,500 has been subscribed and \$1,000 paid in in cash.

Detroit—The Independent Steel Process Co. has been incorporated with an authorized capital stock of \$20,000, all of which has been subscribed and \$2,000 paid in in cash.

Detroit—The A. J. Reno Milling Co. has been incorporated with an authorized capital stock of \$6,000, all of which has been subscribed, \$3,525 paid in in cash and \$415 in property.

Menominee—The Menominee Box & Lumber Co. has been incorporated with an authorized capital stock of \$100,000, of which amount \$72,500 has been subscribed and \$12,500 paid in in cash.

Detroit—The Murphy Metal Products Co. has been incorporated with an authorized capital stock of \$25,000, all of which has been subscribed and paid in, \$4,573.10 in cash and \$20,426.90 in property.

Port Huron—The Duluth-Superior Milling Co. has opened a branch in Port Huron. The new office becomes the distributing center for the company in Michigan. C. L. Kendrick, formerly of the Northwestern Grain Co., has been made manager of the branch.

Detroit—The General Machine & Iron Works has been incorporated with an authorized capital stock of \$15,000, of which amount \$11,600 has been subscribed and paid in, \$2,540 in cash and \$9,060 in property.

Detroit—The Weldit Aceytelene Co. has been incorporated with an authorized capital stock of \$35,000, of which amount \$20,000 has been subscribed and paid in, \$1,817.96 in cash and \$18,182.04 in property.

South Haven—The Federal Co. has been incorporated to manufacture and sell spring oilers, oil cups, etc., with an authorized capital stock of \$25,000, of which amount \$20,000 has been subscribed and paid in in property.

Harbor Springs—The Harbor Springs Lumber Co. and the Crowl Lumber Co. have started the season's work, and logs are now coming in by railroad and sleigh. Both companies are employing good-sized working forces.

Detroit—The Sno-Flake Products Co. has been incorporated to manufacture and sell chemical preparations, with an authorized capital stock of \$12,000, of which amount \$10,000 has been subscribed and \$2,800 paid in in cash.

Lapeer—The Nepessing Manufacturing Corporation has been incorporated to manufacture and sell automotive vehicles, with an authorized capital stock of \$8,000, of which amount \$4,000 has been subscribed and \$2,500 paid in in cash.

Traverse City—The Chase Manufacturing Co. has been organized to manufacture and sell furniture at wholesale and retail, with an authorized capital stock of \$75,000, \$15,000 of which has been subscribed and paid in in cash.

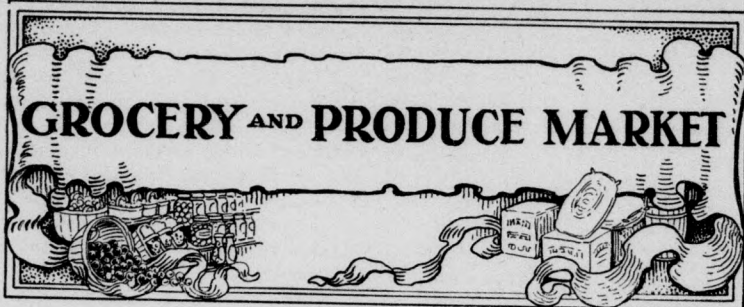
Rapid River—The Jerry Madden Shingle Co. has sold its mill and yards to the W. H. Collins Lumber Co., of Madison, Wis. Jerry Madden recently was stricken with paralysis. He was one of the oldest lumbermen in the State.

Detroit—The Power Vosburg Co. has been incorporated to conduct a general manufacturing and mercantile business with an authorized capital stock of \$12,000, of which amount \$6,000 has been subscribed, \$3,130 paid in in cash and \$518.30 in property.

Detroit—The Hogle-Wylie Co. has been incorporated to manufacture and sell knitted and other wearing apparel, with an authorized capital stock of \$50,000, of which amount \$30,000 has been subscribed, \$7,473.21 paid in in cash and \$21,376.79 in property.

St. Louis—All the stock of the Bollstrom Engineering Co., the new motor truck manufacturing concern, has been sold. A limit of \$500 worth of stock for each person had been made. Forty acres in the Scenic Heights subdivision has been secured as a site for the plant.

St. Joseph—The Auto Specialties Co. recently acquired 100 acres of land. Work has been started on a duplicate plant of the present one, which means that when completed the company will have a factory with 70,000 square feet of floor space. Officials believe that further expansion will be necessary in another year or two.



Review of the Grand Rapids Produce Market.

Apples—The market continues firm. Baldwin, \$3; Northern Spys, \$3.50; Greenings, \$3; Russets, \$2.50.

Bananas—\$6.75 per 100 lbs.

Beets—90c per bu.

Butter—Prices are unchanged from a week ago. Local dealers hold fancy creamery at 43c in tubs and 46c in prints. Creamery more than a month old, 41c. Jobbers pay 35c for No. 1 dairy in jars. They pay 25c for packing stock.

Cabbage—\$3 per 100 lbs.

Carrots—75c per bu.

Celery—Michigan, 50c per bunch; California, \$1.35@2 per bunch, according to size.

Cucumbers—Indiana hot house \$4 per dozen.

Eggs—Receipts of fresh are liberal and the quality is fine. Local dealers pay 37c per doz., loss off, including cases, delivered. Local storage operators are putting out their stocks on the basis of 32c for candled firsts and 29c for candled seconds.

Garlick—60c per lb.

Grape Fruit—\$4.75@5.25 per box for all sizes Floridas.

Grapes—California Emperors, \$12 per keg.

Green Onions—Shallots, \$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@4 per bu. hamper; hot house leaf, 23c per lb.

Onions—There is a good enquiry for onions. Owing to the fact that most districts are pretty well cleaned up there seems to be wider range in which to sell. There are not many onions moving and shippers show no inclination to sell. With the cold spell the past few days it is expected the market will push ahead. Dealers find it easy to get \$2.50 on good yellow and reds.

Oranges—California Navals, \$4.50@5, according to size.

Pineapples—\$6 per crate.

Pop Corn—13c per lb.

Potatoes—The market is sloppy. Demand is light, as the trade does not take hold. While there are no accumulations on track, the market is not satisfactory. Farmers do not care to haul at present prices, and while the roads are in bad condition, loading is rather light. Good table stock ranges around \$2.25 per 100 lb. sack.

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

Squash—Hubbard, \$3.50 per 100 lbs.

Sweet Potatoes—Jerseys command \$3.25 per 50 lb. hamper.

Tomatoes—California, \$2 per 5 lb. basket; hot house, 35c per lb.

Turnips—65c per bu.

The Grocery Market.

Sugar—The only development in the market during the week is the repeal of the regulation which compelled refiners, before they cut the price, to get the consent of the Sugar Committee. They can now cut as they like and undoubtedly will do so as soon as a surplus accumulates. There is plenty of raw sugar in Cuba and quite a lot of it is coming forward, but there is no surplus as yet of raws and no surplus of refined, although the meltings are very large, because of the demand for export. The consumptive demand for sugar is fair, but most jobbers are not pushing for sale because of the prevailing disposition among jobbers to cut the price.

Tea—The market is exceedingly dull and is still inclined to be soft. There is no surplus of China or Japan tea, but there is a very large surplus of Java tea and that is lying like a weight upon the market because it has not yet been possible to export any considerable quantity of it. Java tea is selling around 22c per pound, but even at that it does not seem to be wanted. Some holders believe that prices will go no lower within the next three months, but there are many who would rather have the other side of the gamble.

Coffee—The market is about unchanged for the week. Nothing is selling except what buyers must have for their immediate trade. Everybody distrusts the market. As stated last week, both Rio and Santos made up their recent declines and are now about where they were before. The future of the market for Rio and Santos coffee is impossible to predict. Brazil is carrying a tremendously heavy load in the shape of almost unprecedentedly large stocks of coffee. She has been counting on selling a lot of this to Europe at high prices and she is selling some, but not enough to enable her to carry this burden. Brazil might break at any time, but then again she might not, and nobody can predict the next three months of the coffee market without predicting Brazil's probable course. Mild coffees have receded about 2@3c from the highest point, but are still 10@12c above normal in spite of the fact that there is a larger spot stock of milds than usual. Some Mocha coffee has come in from the other side and is selling, green and in a large way, at 32c, which is about 3c below what it was before.

Canned Fruit—Offerings of all kinds are very scarce and as high as \$3.50 is being asked for standard yellow cling peaches and \$3.90@4 for extra standard pears.

Canned Vegetables—Tomatoes show signs of going to pieces. One holder of a good-sized block offered Maryland 3s during the week at \$1.60. Buyers, however, were not even interested in this. The price named cannot be considered a market, because holders generally will not sell at this price, but it is having an influence. The market is very dull and undeniably easy, probably due to the fact that the consumption of canned tomatoes this year has unquestionably been far below what it usually is. Corn and peas show no change and fair demand.

Canned Fish—Some new salmon has appeared during the week and has sold at about the opening price, although there are rumors of sales from 5@7c below the opening. The spot market, however, is mostly firm. Domestic sardines show no change. There are still rumors of cutting on the part of some packers. Cod, hake and haddock high priced and only moderately active.

Dried Fruits—There has been a most active demand for dried fruit during the week and particularly for prunes. Every effort is being made to secure fruit for export, while at the same time the domestic trade is also greatly alarmed over the shortage here. This situation differs from some others, notably canned goods, for instance, in that the retail trade is not stocked up so that there is just as great a desire to obtain fruit for domestic use as there is for export. The market has now been practically cleaned up of everything available except very small prunes and such sales as may take place in the desirable sizes from now on will be largely in the nature of resales at advancing prices. In fact, quotations now are practically on a nominal basis because they cannot be backed up with the goods, nor is there any assurance that if the goods are available they will be sold at these prices. Apricots are also going at rapidly advancing prices. Fancy Blenheim's are now held as high at 27c, which even a year ago would have been unbelievable. The domestic trade has got left on apricots this year for they have bought very sparingly because of the high prices at which they have been held right along, fearing that they could not sell them to the consuming trade at the prices they would have to in order to make a profit. The export trade has intervened in the meantime and prices have advanced 5@6c per pound and supplies have almost disappeared, so that apricots will also be off the dried fruit list before very long.

Molasses—There is still a good demand for grocery grades and as current receipts are absorbed for the most part by deliveries on old orders, the spot market is lightly supplied. Prices consequently are firmly maintained. New Orleans continues to report a dull and nominal market.

Rice—Conditions in this market show little change from day to day.

For the better grades there is a steady demand with supplies limited and prices firm, but the lower grades, of which there is a large accumulation, including much damaged rice, are neglected and weak. Late New Orleans advices stated that the demand there was confined to clean, receipts of which were moderate. Prices remained the same as for some time past.

Cheese—The market is steady, with a fair demand for the different styles. There is no material change in the quotations from last week and the receipts are normal for this time. We do not look for any great change in the immediate future. There is a slight increase in the consumption, due to somewhat lower prices.

Provisions—The market on hog lard is steady, quotations ranging about the same as previous quotations. There is a good supply on hand at this time and a fair demand. The market on lard substitutes is steady, with quotations unchanged. There is a fair demand for this product at this time and an ample supply. The market on smoked meats is steady, with quotations slightly lower than previous quotations, due to an increase in the supply and a moderate demand. The market on barreled pork is steady, with quotations slightly lower than last week. There is a fair demand for this commodity at this time and it is in fair supply. The market on dried beef is steady, with quotations unchanged. The market on canned meats is slightly easier, due to a good supply and a moderate demand.

Salt Fish—The market for Irish mackerel is still inclined to be easy, although there is not much coming in now. The consumptive demand is fair.

Standard Oil Changes at Three Michigan Cities.

Harvey R. Cochran has been selected to manage the Grand Rapids department of the Standard Oil Co., succeeding Thomas J. Thompson, who has been promoted to the Detroit office. The transfer to the Detroit office places Mr. Thompson in the second largest field of the company in the United States. Mr. Cochran formerly was manager of the Saginaw department. LeRoy J. Thompson, son of the former local manager, will be assistant to Mr. Cochran.

At a meeting here recently Allan Jackson and E. E. Morton, representatives of the home office in Chicago, made announcement of changes in the personnel of the Grand Rapids office. Fred S. Lockwood, assistant manager of the local company, will go to Detroit with Mr. Thompson. The retiring local manager was presented with a watch and fob by the local employees before his departure, the presentation speech having been made by Val Cryder.

The vacancy at Saginaw, caused by the promotion of Mr. Cochran, will be filled by the promotion of Edward Galbriath from the management of the South Bend office.

Anyway, the golden rule comes in handy for measuring the conduct of others.

OLD NAILS IN NEW KEGS.

Efficiency Measured By the Things Accomplished.*

I suppose I should make some apology for the subject. It may be a little misleading, but let us see if we can not get something out of it worthy of our consideration. "The Old Nails in New Kegs" are only figures of speech (camouflage, if you please). I might have said old thoughts with a new meaning, or an old subject in a new light, but what I want to do, if I can, is to present to you an old subject clothed with new thoughts. Therefore, I might have saved all this time had I at once announced the subject of my address as Efficiency, a subject almost worn out, a word terribly misused, spoken of at times by people who have little understood its significance, looked upon as a thing almost unattainable and recognized by most of us as a something of very recent origin, but it is not a new discovery. It is as old as the hills. It might be classed among the things spoken of by one of ancient time when he said there is nothing new under the sun; there is nothing but what has been.

It is like appendicitis. People have always had it, but it is only within the last few years that we have heard much about it and the time soon arrived when a man did not amount to much if he had not been operated upon for it.

It is only within the last very few years that we have heard much about this efficiency business, and now everybody is talking about it. Nearly everybody thinks they have it, a great many have been operated on for it and there are others who ought to be.

Now, I do not want you to get the impression that I think lightly of the thing called Efficiency, for I am a firm believer in it, but what I want to do is to impress upon your minds that it is not a new thing. Neither does one need to possess special equipment to attain it. I believe it always has been and there always have been men who possessed it, but only a very few, if any at all, of the 100 per cent. variety, as we have been taught to measure it, particularly among men who have a multitude of duties such as are daily crowded into the lives of men who make up the rank and file of the hardware merchant.

The only class of men who can ever expect to come near the 100 per cent. mark are the men who have only one thing to do. They are freaks and I suppose they, too, have their disappointments, for I imagine just as they think they have it within their grasp, something happens and the pot of gold has moved again out into the dim distance and so the conquest of the thing called Efficiency is no small task.

Shall we then give up the chase in discouragement as we look back at our failures? Past errors should stimulate us to greater effort and greater concentration.

If you expect to be an efficient hardware man, you must concentrate your mind on the hardware business. Ellis Parker Butler, one of our great American authors and humorists, says no one ever succeeds by allowing himself to be deflected from the most important business in life. In your case it is the hardware business. He says, "Even a cow does better if she sticks close to the business of eating grass and chewing the cud." When a cow strays from plain milk-producing methods and begins climbing trees and turning somersaults, she may be more picturesque, but when she gets back to the barn at sundown she will not give much milk and will soon become a cheap grade of corned beef—a few tough steaks and a few pairs of \$2.99 shoes.

The salesman who calls upon the merchant should be and probably is more efficient than the man upon whom he calls, if he does not have too many side lines.

I have heard merchants speak lightly of traveling men, calling them order-takers. People who live in glass houses should not throw stones, for, perhaps, the man who makes such a remark is only an order giver and if one is less efficient than the other, I think it is the order giver.

I still believe there are salesmen and buyers, also order givers and order takers.

Now the questions: What is Efficiency? Who are Efficient? Is it attainable? Does one need special equipment to acquire it?

If you all agree with me as I give my definitions, there will not be much chance for discussion.

Efficiency is the knack of doing the best you can with what you have to do with. Who are Efficient? They who use that which is at hand and with concentration and stick-to-itiveness make the most of their opportunities.

Your Efficiency is not recognized by the equipment you possess, but by the things which you accomplish. I think this is one point where most men fail. They waste golden opportunities, surrounding themselves with equipment they

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

think necessary to efficiency. Do I believe in equipment? Certainly I do, but to prove to you that my definition is correct and that the attainment of efficiency does not depend entirely upon equipment, neither is it a new discovery. I will ask you to come with me and we will go back into the mazes of antiquity and let us marshal before our mental vision some of the great men of the past and see if they were efficient and see how much equipment they possessed when they achieved some of their greatest successes.

First, I want to call your attention to one who came to the years of manhood reared in the lap of luxury. He became an outcast and a herder of sheep. Suddenly he came face to face with a great opportunity and hesitated because he never had any preparation for such a task and he wondered why he had been chosen for such a job when from his point of view there were others who were better equipped. After making many excuses he was asked what is that in your hand? And he answered, only a rod. With that rod he led a great nation out of captivity. With that rod he parted the waters of the Red Sea and the people passed over on dry land. With that rod he smote the barren rock and water gushed forth. A thirsty people were refreshed and for forty years he did the best he could with what he had to do with, and success crowned his efforts and to-day he is recognized as one of the greatest leaders of men.

Did he make mistakes? Oh, yes, many of them, but he kept his mind on his business and who can say that he was not an efficient leader.

Efficiency is not measured by the equipment you possess.

Some hardware men may sell their old nails out of kegs and weigh them with a spring balance and be more successful than some other fellow who weighs his nails on a computing scale and passes them over a polished oak counter.

There are other great men of ancient times to whom we might refer and a glimpse into their lives would prove that they, too, were as efficient as this great leader to whom we have just referred. We might enumerate numberless accomplishments of their eventful careers, all of which would substantiate the claim that he is efficient who does the best he can with what he has to do with.

Now, let us come down through the years and call the roll of some of the great men of more modern times and see what they accomplished with practically or comparatively nothing for an equipment.

If on the 18th of November in the year 1863 we had been privileged to be on a certain train that left the Pennsylvania depot in the city of Washington and rode along with that distinguished party who were on their way to the dedication of the Gettysburg cemetery, our attention would probably have been directed to a man who seemed to be carrying the burden of a whole Nation on his shoulders. We watch him for a while as he sits gazing out of the car window with a sad faraway look in his eye. Suddenly he seems to be aroused. He has a task to perform. His mind has been concentrated on it. He searches his pockets and finally draws forth a broken pencil and with a long gaunt arm he reaches for a piece of wrapping paper that had fallen to the floor and we say, "Abraham Lincoln what is that in your hand?" He answers, "Only a scrap of paper and a broken pencil," but with that poor equipment he writes that immortal Gettysburg address which shall never be forgotten and will be read with tear-dimmed eyes as long as there is a sun in the canopy of heaven. Think you now that efficiency is a new invention and can not be attained without special equipment?

What man has done man can do again. If men with such meager equipment have attained so high a degree of efficiency in their line of work, we living in the greatest time the world has ever seen should take courage, never mind the 100 per cent. mark, do the best we can to-day with what we have to do with, and the percentage will take care of itself.

Efficiency is like success. No man, no matter how efficient, can say he is a success, but many can say truthfully that they are working at it. Success lies over the top and most folks are quite content not to go over.

We as a Nation have passed through two of the most trying years of our lives.

You as hardware men have faced some of the most perplexing problems. Two years ago things were running smoothly. With plenty of equipment, you were working with a crew of efficient helpers, but suddenly they were called into the service of our country and then your organization and equipment were badly disorganized. Did you lose your efficiency? Not on your life. You simply came back to earth and did the best you could with what you had at hand, and those two years will go on record as the most efficient period of your lives. You did more for yourselves and the other fellow than you ever did before or ever will again in the same length of time. We have lived to see the time when the mailed fist has been extended for a handout and we can once more swallow our peach pits in peace and not be accused of being unpatriotic.

Let us go again and take a look at some very recent happenings and we find ourselves looking at one of the greatest battles of all ages. We see the pride of the German army, trained until every movement is like clock work, equipped with the greatest killing devices that the mind of man could conceive. We see this great array of so-called efficiency drawn up before the poorly-equipped French and English soldiers at the first battle of the Marne. They, the French and English, were outnumbered six to one and there were times when they had only one or two rounds of ammunition. Your safety and mine depended upon the winning of that struggle. You know the outcome. Some one did the best they could with that which was in their hand. There is no question here as to where we will place the label of efficiency. The quality of their service will long be remembered. The price they paid will never be forgotten. If there is a 100 per cent. degree, let us place it here.

What will we say for Uncle Sam's "Old Dutch Cleansers?" We see them at Chateau Thierry filling up the gap between the Prussian guard and the city of Paris. If unlimited equipment and extensive training were the winning essentials, Paris to-day would have been in the hands of the enemy. Of what avail are all these things when arrayed against men with a determined purpose who have received the command to forward march and whose watchword is "They shall not pass."

Gentlemen, the past is history. The great battles have been fought. The future is all unknown. Trade problems will be most perplexing.

Past experience may be or it may not be a good guide for future action. We are making history fast. Old methods will rot in these new times. Old nails must not be put in new kegs.

The thing that interests us most is, what will the new problems be? How will we meet them? Our problems will be very much alike, and still they will be very much different. You can not meet them efficiently by simply sitting tight. Your mind must be concentrated on the most important business in life. Do not be deflected from it. Your concentration must develop intensity of action. Your percentage of efficiency will be high or low just to the extent that you utilize your equipment.

Can Force Railway Men to Pay Their Bills.

Railroad employees owing just bills cannot hide behind the fact that they are in the United States Government service and thus avoid payment notwithstanding Uncle Sam does not permit the garnishment of wages of his employees. Such obligations can be collected, however, through the Federal manager of the railroad for which the debtor may be working, according to a statement issued by John Barton Payne, who is general counsel for the U. S. Railroad Administration.

In other words they are not immune from paying their debts, even though they cannot be garnished. In this respect the general counsel for the Railroad Administration takes the same position as did President Roosevelt when he was in the White House some years ago, and a committee of the National Association of Retail Grocers presented a complaint to him that Government employees were evading their obligations. Roosevelt issued an order instructing the

heads of all departments of the Government to insist upon their help paying their bills.

Complaint was registered recently by the United Retail Merchants' Association of Salt Lake City, Utah, against railroad employees and in due course the question was put up to the controlling heads. After consideration it was concluded that while the General Order No. 43 prohibiting garnishments would not be rescinded because of the endless detail of trouble that would be forced upon the Government, nevertheless the explanation was made that relief could be obtained if the retail merchant would file his complaint with the Federal manager of the railroad for whom the debtor was working.

The letter from General Counsel Payne, which is dated January 24, 1919, addressed to the United Retail Merchants' Association, in which the action to be pursued is set out, and which method should be followed by retail merchants having claims against any employees working for railroads under Government control, says:

"Answering yours of the 15th re garnishments:

"This matter was recently considered by the members of the Director General's staff, and it was unanimously decided that General Order No. 43, prohibiting garnishments should stand, but that employees should not be permitted to defeat payment of their just obligations. For the time being their names may be brought to the attention of the Federal manager of the road employing them and the men notified of the action taken.

"The Government of the United States does not permit the wages of its employees to be garnished, and there is apparently no complaint in this respect. This should be equally true of railroad employees since they are now in fact employees of the Government.

"The withdrawal of General Order No. 43 would entail a large amount of administrative detail in the handling of garnishment proceedings, which it is believed, would not be justified under present conditions.

"If the merchants who have accounts against railroad employees will bring them to the attention of the Federal manager of the road, I am confident that appropriate action will be taken to compel payment."

It is easier to preach good gospel living than it is to live good gospel preaching.

\$200,000

ALFRED J. BROWN SEED COMPANY

Grand Rapids, Mich.

8% Cumulative First Preferred Stock

(Tax Free in Michigan)

Subscription Price Par.....\$10.00

Dividends of 8% per annum are payable quarterly on the first day of January, April, July and October, and are admirably protected.

We recommend this investment for its safety and for its liberal income return.

Send for circular or come in and talk it over with us before you invest your money in something not as desirable.

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Gabby Gleanings From Grand Rapids.

Grand Rapids, Feb. 11—Harold H. VanSykel, of Douglas, who for the last six months has been mastering the details of heavy artillery at Camp Custer, preparing himself to fight the Hun, has returned and is again at the helm of his successful cash grocery at Douglas. Harold says that while army life was very interesting, and he is very glad to have had the experience, yet he is mighty glad the war is over and he can be back managing the business which has continued to grow and prosper under the guidance of other members of his family during his absence.

Peter Van Ess and Roy Monaghan are both back from the service and are occupying their old positions with the Worden Grocer Company—Mr. Monaghan at his desk and Mr. Van Ess calling upon his many friends in Northern Michigan.

The firm name of the general store at Ganges has changed from "O. A. Walbrink" to "O. A. Walbrink & Son." Irving Walbrink, who recently received his honorable discharge from the Officers Training School, has returned to his home and gone into business with his father. An intimate acquaintance with the new member of the firm convinces us that the general business at Ganges will continue to grow and be as successful in the future as it has been in the past, as Irving is a "chip off the old block." The writer wishes to congratulate both members of the firm on the new arrangement.

Charles Peterson, of Tustin, expects to be in Grand Rapids Friday.

With the prospects good for the discontinuance of the Michigan East & West Railroad, Will Jones, the veteran prune peddler or grocery salesman, hails with delight the prospect of a nice forty-five mile drive. Mr. Jones says that is what makes good healthy salesmen—those long drives on a nice frosty morning—and he ought to know. If you doubt it, just take a look at him. Of course, we all know that this is the season of the year when long drives are appreciated with no one but the driver to talk to. This doesn't bother William any. He just naturally talks to anyone and the driver in particular if he isn't making the time he should, and from long experience he can tell exactly just how much territory a driver should cover in a certain length of time without looking at his watch.

The writer almost forgot to mention that after May 1 you will always find in Mr. Jones' sample case plenty of fish hooks and a fishing rod and line. Of course, he has hooked some big ones in his day, but don't mention it to him, for he is rather timid on the subject. In fact, don't mention this article at all. It is just a matter of confidence.

Edward J. Hart, the expert tea tester for the Worden Grocer Company, starts on his Northern trip this week. Mr. Hart has been making these trips for a great many years and, of course, has a good many friends among the customers upon whom he calls. Mr. Hart seldom leaves a store without an order for import and well he might, as Silver Crescent and Quakeress Teas are his hobby. They are teas that are sure some trade getters. However, Mr. Hart is rather late getting started this year, and I am going to tell the reason why. I know that there exists among the members of No. 131 a goodly portion of brotherly love, so I am confident that if I let the rest of the bunch in on it, that it won't get back to Ed. You see it is this way: Ed. had at last in his wanderings found a place at the corner of Fulton and Ionia streets (most everybody knows where Ike's place is). Well, Ike has been serving some very fine oysters lately—and oysters to Ed. are just like catnip is to a cat—he can set down to a bowl of oysters with that contented feeling that a man sometimes has,

after he has had a bowl of oysters! Ike had quite a supply and it took Ed. longer to consume them than he had at first thought. Ed. really thought that there weren't going to be any more oysters, so he would stay by them while they lasted. When he accidentally found out that Ike had a new supply delivered every morning, Ed. saw he was up against the efficient management of Ike Hamel and kicked in, consequently he is out looking for more business upon which to make more money to buy more oysters. Now boys don't spill the beans.

The author of Gabby Gleanings wants to impress upon each and every member who has not bought their tickets for the banquet, March 1, to get busy! Buy your tickets this week. Don't put it off. There is going to be a good time at the Pantlind March 1, and you want to get in on it. The committee in charge promises a very pleasant evening. I understand the tickets are going very fast, and there are always some who "wish they had gone after it is all over. Don't let it occur this time, but get busy and apply to any of the following addresses, who will be glad to supply you with the necessary credentials to admit you to the feed: J. H. Bolen, R. A. Waite, A. E. Atwood, Fred Croninger and W. S. Cain.

Henry J. Dawley, formerly on the road for Bunte Bros., is now covering the Grand Rapids and nearby trade for the Badger Candy Co., of Milwaukee. He sees his trade every four weeks.

David Drummond is in Kalamazoo this week, helping to make things lively at the hardware convention. It is understood he will also assist in the organization of the Celery City Bob Tailed Cat Club.

Lord knows the passenger coaches on Michigan railroads were bad enough under corporate ownership and control, but since the railroads have passed under Government management they are more filthy and repulsive than ever. The seat cushions are full of dust, which also reposes on every projection. The windows are frequently so dirty that vision is almost wholly obscured. The toilets are given very little attention and in many cases the water tanks are not filled at all at the terminals.

Henry Saunders is succeeded by Louis H. Berles as traveling representative for the Worden Grocer Company. Mr. Berles has been in training in the store for a road position for some time past.

The New York Central Railway claims that the sleeper in which five Grand Rapids people met sudden and violent death Jan. 12 was not a wooden car but a steel sleeper. As the company admits complete liability for the holocaust, the fact that the fatal car was steel or wood cuts no figure in the responsibility for the fatalities.

Walter Lawton is authority for the statement that there will be no "keg party" at the Lansing convention of the Michigan State Pharmaceutical Association. Walter insists that one such event is enough to last a lifetime—and more than enough for some men.

D. F. Helmer.

L. M. Wolf, who has long been connected with the banking and mercantile business in Hudsonville, and who has been on the sick list for nearly a year, has taken up his residence in Grand Rapids while undergoing a course of treatment which is rapidly putting him on his feet again.

When a merchant gets to the point where he knows so much about his business that he can't learn anything from his trade paper, it is not a sign that he is ready to graduate, but that his bump of self-appreciation is over developed.

I Am Your Worst Enemy!

I am the ruler of retail reverses.

I am the Lord High Potentate of Failure.

I am the reason for that downward slant on your profit curve.

I am the cause of the silent sickness that stills your cash register bell.

I am the origin of dissatisfied customers and loss of trade.

I am the leaven of uncertainty in the midst of certain profits.

I am the element of chance that turns a winning business into a losing gamble.

I am the fountain-head whence springs the majority of your trouble and worry.

I am the key to the problem why more than 15,000 retailers fail every year.

I am the why and wherefore, the direct and proximate cause, the germ and the genesis of unsuccessful merchandising.

I am the Sticker, the Shelf-Lounger, the Left-Over, the nameless child of an unknown father.

I am the nondescript product put out by a jobber who does not think enough of me to stamp his name on the label, thus giving me a guaranty of purity and strength.

Because the jobber repudiates me and disowns me, I am side-tracked by the retailer, who holds me in contempt and detestation.

None of the above reproaches apply to such sterling brands as Quaker, which is the exclusive property of the

WORDEN GROCER COMPANY
GRAND RAPIDS—KALAMAZOO

THE PROMPT SHIPPERS

DRASTIC CURTAILMENT.

The curtailment of textile production throughout the country is becoming impressive. It is more drastic at this moment than it was after the war broke out. Manifestly there is a very great under-production in the present instance, in so far as it relates to consumption, even in war times. The absorbing power of the country among dry goods consumers is certainly greater than 50 per cent. of the present equipment, so that it must be borne in mind that much of the hesitation is being vastly overdone.

The Passaic group of worsted dress goods mills stopped work last week and will remain closed for an indefinite period owing to inability to harmonize labor troubles of many various sorts. There is a confusion of labor demands and it may take a period of idleness to bring on a more sane action on the part of those who are assuming to lead various groups of workers. At Lawrence, production is still slow and the woolen goods division generally hardly one-half of the machinery is in operation.

In silk lines the troubles among workers are very much confused. In the mill centers idleness prevails in the largest center at Paterson and in other sections operatives are refusing to work more than 48 hours weekly or in that ratio in daily employment. In some places the manufacturers are fighting the unions, in other places they are compromising with them, and in still other centers they are simply shutting down plants and waiting. At the garment making end of the business the strikes among those who work on silk materials are seriously crippling the outlet for merchandise, so that agents cannot safely plan merchandising campaigns at this time.

In the New England manufacturing field, contrary to most expectations, recovery from labor troubles is coming along more quickly than it seems to be in other sections. Some of the large cotton manufacturing plants have gone on to a 48-hour schedule and are arranging the details of the new working hours very harmoniously. While new business is so slack, it really does not matter to some mills whether operatives stay away or not. Some of the larger plants are shutting down for indefinite periods, but as soon as new business comes to hand on which work may be done arrangements will be made to put new working conditions into force.

This complicated labor situation will at least have the effect of increasing costs of production in relation to costs of other times and in estimating new values merchants can easily go astray unless they have in mind the probability that it is the purpose of manufacturers and operatives to ask consumers generally to pay a share of putting the textile industry on a better level of working conditions.

The jobbing markets are unsettled by the new prices which have been announced by some factors. This was anticipated, when the announcements were made. The question of whether too low prices have not been made

may appear unimportant to the buyer of goods at this time, but it is plainly of such vital importance to the producer and his selling agent that mills are stopping and prices for goods are being withdrawn. The re-adjustment of conditions is harder than many merchants looked for, but in the opinion of others it seems to be just as well to have all the "miseries" at once and get them over with.

WHO SHALL BEAR BURDEN?

A very noted cartoon of Thomas Nast concerning the old Tweed Ring in this city, which has been often reproduced, showed a circle of the members of the gang, each man pointing to the other as the one responsible for the frauds. It represented what is in poker vernacular called "passing the buck." There are those who believe it might be invoked to indicate the attitude at the present time of different factors in business. Every one concedes that, in the process of re-adjustment from inflated values to what may be considered normal, there must be a loss. When it comes, however, to settling the matter of who shall bear this loss, agreement stops. Each one along the line, from producer to consumer, seems anxious to place the burden on the other. All the others would cheerfully permit the consumer to foot the loss, but they are becoming convinced of his unwillingness to bear the burden, and without his consent the plan cannot be carried out. The consumer's attitude is that what loss must be incurred should be assumed by the others, beginning at the producer and ending with the retailer, some or all of whom made larger than ordinary profits while the boom was on. As the whole business structure depends on the consumer, it is likely that in the main his views will prevail, and that the losses of re-adjustment will be apportioned between the producer, wholesaler or jobber, and the retailer. A reduction in price seems essential to ensure a continuance of buying on a satisfactory scale by the general public.

Among the chorus of complaints about the disinclination of buyers to operate, not much is voiced as to the responsibility of many of the producers for the existence of the very condition they deplore. Most of the hesitation by the buyers is because they are uncertain that the prices quoted really represent rock-bottom figures or even those which may be made to favored customers. And, for this uncertainty, producers are in many instances to blame. This was illustrated a short time ago with regard to the trade prices for knit goods. As to these, the trade association declined to urge the maintenance of certain fixed prices—very wisely, because the law forbids this. But some individuals united in a broadside giving alleged reasons why prices must stay up. At the same time, selling agents have been offering all kinds of inducements and guarantees to buyers to get orders. In other lines, similar things have occurred. At the beginning of the week the Amoskeag Company, which is a very large factor in certain fabrics, opened up its fall lines

of dress goods. The price list was kept secret, but figures were given out to trade papers of a few varieties which showed cuts in price. But with this was made the announcement that the real prices to be charged would be those prevalent at the date of the invoice, if lower than at present. This was not calculated to increase the confidence of buyers as to stability of values, although designed to urge them to put in their orders early. The trouble seems to be that many concerns, instead of trying to help trade by reducing prices to the lowest profitable point, are endeavoring to keep up their war profits if, on experiment, they find they can do this. In striking contrast with such methods is the positive stand taken by such sterling houses as the Grand Rapids Dry Goods Co., which announces that it will give its customers the benefits of any reductions it may obtain, but will insist that they shall abide by the terms of contracts hitherto entered into.

WOOLS AND WOOLENS.

It is not exactly easy to determine what the Government auction sales of wool indicate beyond the fact that buyers show little disposition to pay more than the minimum prices fixed. This, furthermore, is only true as to the desirable kinds of wool. It is predicted that when the whole series of auctions is over the Government will be left with a whole lot of wool on hand which is not readily salable, and that a better policy would have been to let go of the material quickly for what it would bring. While on this subject it is worth calling to notice that the entire consumption of wool in domestic mills last year was the equivalent of only 740,000,000 pounds in the grease. This is only about 140,000,000 pounds more than in peace time, in spite of the lavishly absurd quantities used in making up military supplies. It bears out the statements made last year in these columns which at the time were questioned by some gentlemen temporarily stationed at Washington. In the goods market the principal feature was the American Woolen Company's opening of fall mackinaws and friezes which showed large reductions from last year's prices. They seem to indicate pretty clearly that the company is trying to get what business it can and that it is not disposed to haggle about prices. There were some also who professed to see in the cuts, amounting to 40 per cent. or so, a disposition on the part of the largest factor in the trade to undersell a smaller competitor which had been rash enough to come in ahead with what seemed like steep reductions. The action would appear to foretell similar drastic price cuts on fancy goods in the other openings which are to follow. Such a happening would mean lower clothing prices for next fall.

Here's a bit of advice for those who are always giving advice: "Don't talk so much."

A business never gets so old that it will take care of itself.

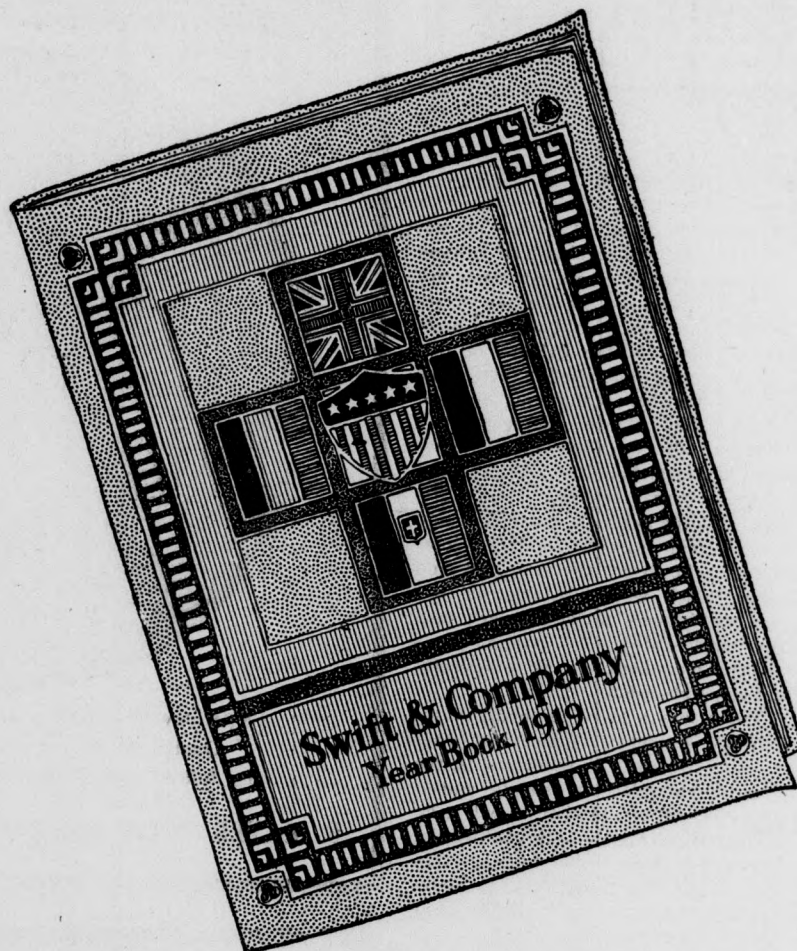
COTTON GOODS SITUATION.

Even the effect of lowered ocean freights has been unavailing in keeping up cotton quotations. There have been no evidences of any large exports, and domestic spinners, who have labor and other troubles on hand, are not much inclined to buy. But, even beyond these factors, is the one that seems more controlling, and this is the lack of orders for cotton goods of almost any description. Mill men are not disposed to go on manufacturing and piling up a surplus of fabrics for which there is no market at present, and they are quite confident that the prices for their products are more likely to go down than up. Under these circumstances they are in no hurry to add to their stock of raw material. In the South much of the crop is in the hands of merchants who bought it at high prices and who stand to take a pretty heavy loss unless levels can be maintained. The cotton year is already half gone, and, unless things change for the better soon, prices must fall or arrangements must be made for carrying over a great deal of cotton to the next year. There is still a chance that buying of cotton goods on a large scale may set in, but this will not occur until purchasers have become convinced that prices have got down to bedrock. In such event the price of the raw material will be benefited beyond doubt.

The Government guarantee of wheat prices stimulated production, but the after-effect is like the headache after a champagne supper the night before. Argentine wheat is now selling about \$1.25 per bushel less than American wheat. There are ample supplies of grain in sight everywhere. Australian wheat is on the same price basis as Argentine wheat. We understand that Argentina has 100 to 150 million bushels carried over from last year's crop. The new crop now being harvested will be still larger. Cargo space is increasing rapidly. Australia is also harvesting a big crop. India comes in in March and April, then Canada and then our own crops. The rest of the world is not going to bring up its price to please the United States. The same principle applies to corn. There is a dollar difference between the price of corn here per bushel and the price quoted in Argentina. Embargoes on imports and an artificial Government guarantee can mean only one thing if long continued: a glut of foodstuffs in this country which would produce a violent reaction against the interests of agriculture. Economically, the result would be equally unfortunate. In the transition to a normal supply and demand basis, however, any action by the Government should have some consideration for the interests of the middleman as well as for the farmer under the Government guarantee.

One may destroy more character in a few minutes than he can build in a lifetime.

When a man is well prepared to die it begins to be worth while for him to live.



Do You Want to Know Both Sides?

Swift & Company's 1919 Year Book, just out, tells you

What Swift & Company's profit were in 1918,
The truth about the Federal Trade Commission's investigation,
Why the prices of butter and eggs are so high,
And many other vital facts.

Whether or not you agree with us after reading this Year Book, you will at least know both sides.

You will find it interesting; Americans like to hear about big things done in a big way. You will also discover that we are merely human beings like yourself, doing in the best possible way a necessary service.

Legislation is pending in Washington; as a good American citizen you want to know both sides of this question. It concerns you, as well as one of the most important industries in the country.

Do not hesitate to send for a copy of this booklet. Your name and address are all we need.

Address Swift & Company,
Union Stock Yards, Chicago, Illinois

Swift & Company, U. S. A.





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.

Survey of Wholesale Shoe Conditions and Stocks.

Expressing my personal view of the wholesale shoe situation, with particular regard to local conditions, my impression is as follows: The average stocks of wholesalers may be divided into three classes: leather, rubber and tennis.

First: In regard to leather stocks, the wholesaler I do not believe is overstocked, but he has a fair volume of merchandise on his shelves considering it not so much from the standpoint of units as from the standpoint of cost in dollars and cents.

The wholesaler and the progressive and larger retailer, I believe, have been liquidating stocks for the better part of the last three months, and these stocks should be low; but it does not seem to me that this statement is necessarily true of the smaller retailer who hesitates to clean up his stock, if the process tends to show him a loss in the selling of many individual pairs. The larger and more progressive retailer, therefore, is in much better condition to face the future than is his smaller competitor.

Consideration of rubber stocks necessitates a short review of conditions during the past year. During this period practically all the manufacturers of rubber footwear in this country applied their entire production on rubber boots, lumbermen's and arctics to fill orders placed with them by the Government. Rubber boots, lumbermen's and arctics, as a commodity for civilian business, were practically eliminated during the first ten months of 1918.

The signing of the armistice on November 11, 1918, brought immediate cancellation on the part of the Government of very large orders for rubber boots, lumbermen's and arctics. The manufacturers of rubber footwear immediately diverted the labor of those previously employed on Government orders to civilian business, and it appears that a fair volume of these styles have been made and delivered to wholesalers, and, of course, in turn, by them to the retail trade.

To-day, although the shortage of boots and lumbermen's is not so apparent, nevertheless there is a continued shortage on light gaiters. The general situation, of course, has been materially improved by the fact that the eastern section of the country, at least, has had unusually open and

moderate weather. I believe, therefore, that the situation is well in hand and that light rubbers, at least, are in fair volume on the shelves of retailers, and may be obtained to meet the demands of the balance of this season from wholesalers unless very severe weather conditions prevail during the balance of the winter months. In this connection, however, the fact should not be lost sight of that whereas in years past, on December 1 the rubber companies would have in their warehouses rubber footwear to the extent of many thousand cases which were available for immediate delivery to wholesalers, now the surplus stocks in warehouses of rubber manufacturers is practically entirely exhausted.

There was a growing tendency towards this condition for several years prior to the war. In other words, the demand exceeded the supply and it has been estimated that it will take a year or eighteen months before the factories making rubber footwear can manufacture enough rubbers to cause a return of approximately normal conditions in this industry.

New prices on rubber footwear were announced January 1, 1919, and whereas rubber boots and lumbermen's were reduced approximately 10 per cent. in price, it is thought that this action was taken on account of competitive conditions, rather than for any tendency towards reduction in the cost of manufacture. In fact, it is stated with authority that the cost of producing rubber footwear during 1919 will be more than what it cost to produce the same articles during 1918, but notwithstanding this fact, prices of light rubbers for 1919 show no advance over prices in effect during 1918. I believe the result of the announcement of the new prices will have a stabilizing effect on the entire market.

Turning now to the condition of tennis stocks, it would seem that our manufacturers are in a position to make very satisfactory deliveries on this class of merchandise during 1919. New prices were announced August 1, 1918, and showed an advance of approximately 20 per cent. on the better grades over prices in effect prior to that time. Certain leading manufacturers made changes in the style and construction of tennis shoes which has caused some slight disturbance in the selling, but I believe this disturbance has been greatly exaggerated and that the stocks made under the old construction will be absorbed without difficulty.

Last season, although the advance sale of tennis goods was unusually large, we did not enjoy the volume

If the quality is kept up, neither manufacturer nor merchant need worry about the business keeping up.



WE devote our time to keeping up the high grade Quality of Mayer Honorbilt Shoes. Sales naturally follow when Honorbilt Quality leads the way.

F. MAYER BOOT & SHOE CO.

Milwaukee, Wis.

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.

of sizing up business we expected owing to the late spring and summer and the continued cold and wet weather. If weather conditions are favorable during next spring and summer we look for an even larger business, not only in tennis, but in canvas lines with leather soles.

Byron S. Watson,
President National Shoe Wholesalers' Association.

Shoes the Government Bought.

As is well known, people in general were informed in the vaguest kind of way while the war was in progress of the vast demands made on mills and factories for the use of the military forces. Producers apparently sought to create the impression that the Government was taking practically all of their output, and this was used as a pretext for hoisting the prices of what was graciously permitted to go to the civilian trade. Yet, in the textile trades, it has been shown that, despite the needless lavishness of the Government purchases, an average of less than 40 per cent. of capacity was needed to supply them. A little more exact figures as to the output of boots and shoes are available, because of a report made the other day by the Census Bureau. These cover the great producing months of June, July, August and September of last year when the output for military purposes was at its peak. In those four months the domestic factories turned out a total of 119,012,484 pairs of boots and shoes. Of these, the total for Government use was only 10,907,580 pairs, or less than 10 per cent., and this was ever so much more than was needed. Perhaps, if this information had come out a few months ago, it would have been more difficult to boost the prices of footwear to the extent that it was done. Justification certainly could not have been found in the plea of the inability of the factories to attend to civilian needs as well as to those of the armed forces.

Powers of Traveling Salesman.

More than the army of traveling men are interested in a decision just rendered by the Appellate Division of the Supreme Court of New York. The point involved in the case decided was whether an order for the purchase of goods was effective when taken by the traveling salesman. The court holds that such an order must

be accepted and ratified by the principal before it can be binding on the latter. Its reasoning is that the salesman is merely a solicitor of business without power to bind his principal. The latter is not bound to accept the business thus offered, nor is it his duty on receiving the order through the salesman to notify the buyer within a reasonable time that the offer will not be accepted. In other words, affirmative action by way of acceptance is essential. How far this decision will tend to modify present ways of doing business is a question. In most cases, especially now, when it is once again a buyers' market, the question is not apt to be raised very often, as sellers will be only too glad to fill orders received. Then, too, the instances are likely to be few in which salesmen will take orders that are not acceptable to their employers. While the decision will tend to secure employers against the acts of careless or too eager salesmen, it may give the unscrupulous among the former a weapon to use to their own advantage when opportunity offers. Still, this situation will be checked by the fact that it pays in business to be "square," and by the further circumstance that buyers may secure themselves by insisting on prompt acceptance of orders from the principals.

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

Is This Trademark
on your shelves?



Rouge Rex Shoes
For the man who works

Hirth-Krause Company
Grand Rapids, Mich.

Putting the "Pep" into February

Special Introductory Offer



Boys High Tops 1. $67\frac{1}{2}$ PAIR

Sizes 9 to 13½, black and brown, solid soles, double strap and buckle fastener, full length backstay. Guaranteed to wear. Sizes 1 to 2. \$1.97½

Try a pair sample dozen to-day

Boys Copper Toe Blucher
9 to 13½
\$1.25

Lansing Shoe & Leather Co.
Successors to G. H. Ziegler & Co.
Lansing, Michigan

SERVICE SHOES

that will stand up under all conditions and tests are good ones on which to build your business.

The H. B. Hard Pan (Service) Shoes

have stood the test of time. Season after season they have been subjected to the severest test that any shoe could be put by thousands of out door men in every walk of life.

They have stood up and today they are regarded as the standard in service shoe values. Dealers who have handled the H. B. Hard Pan shoe for years say it is more widely and favorably known than any other line they have ever had.

From the very first the aim of our factory has been to produce the best service shoe the market offered. By using at all times the very best of materials we have been able to maintain the high standard of quality in our line.

Your spring trade will demand a large number of service shoes. Prepare for that business now by laying in a supply of the H. B. Hard Pan Service Shoes.

You cannot go wrong on this line.

Herold-Bertsch Shoe Co.

Manufacturers of Serviceable Footwear GRAND RAPIDS, MICH.

Something New Hood Leather Work Shoes



This is Number 604. Made of Drab Ooze or Mule Leather with

Goodyear Welt Sole

This sole is made by the Hood Rubber Co. of the same quality as their wonderful wearing Bullseye Boot Sole Compound (sometimes called Automobile Tire Soles.)

No. 770—Men's. Price..... \$2.45
No. 771—Boys'. Price..... 2.20
No. 772—Youths'. Price 2.05

Keep your eye on the Hood Leather Goods Department.

It's really an "eye opener"

Grand Rapids Shoe & Rubber Co.
The Michigan People Grand Rapids



Business Checked by Infamous Union Labor Demands.
Written for the Tradesman.

In spite of the widespread publicity given to the fact that the United States District Court of New York has decided that stock dividends are not income, and are, therefore, not taxable as such, Congress, in the revenue bill just passed, includes stock dividends as taxable and as income. Men elected to Congress are supposed to have some brains. Some of them have, but it appears the majority is woefully lacking in gray matter or they would not have inserted in the statute a clause so clearly defined as illegal. The people generally remain supine and indifferent, while their representatives, calmly walking where angels fear to tread, are sowing the economic wind which may later drive them to their cyclone cellars. As the National City Bank of New York forcibly points out, the policy of heavy taxation on business profits is now beginning to show its repressive and unfortunate influence. There never was a time in the history of the country when the spirit of enterprise and courage was needed more than it is now. Secretary of Labor Wilson, at a New York meeting, recently made a strong plea for business men to go ahead with resolution and public spirit to set the wheels of industry going and provide employment to the wage earning population. No one disputes the fact that this development is most desirable, but it must be recognized this is a time when hazardous risks attach to individual enterprises, as an individual (corporate or otherwise) is so small a factor in the general situation that he cannot expect to materially affect it or to receive compensation for the losses he may sustain in combating general tendencies. He naturally wants to avoid losses, or if he loses part of the time have a fair prospect of coming out even on the average. The Commissioner's appeals come in very bad grace from a man who has done more to demoralize the business interests of the country and destroy the possibility of good feeling between employer and employee than any man who ever sat in the Cabinet. Wilson has been a wretched fire brand which has caused untold damage to the cause of honest industry and honest business.

The odds are against an investor under the taxation provided in the new law. If he builds, hires labor for any enterprise, buys goods and developments are against him and he loses, the loss is all his own; if he wins, the Government can claim 50, 60 or 80 per cent. of the profits.

"Heads I win, tails you lose." Our intelligent (?) Congress says what is left is sufficient. It might be, if there were no losses, but there is no allowance for losses. There is no question that ordinary business will go on, but the courage which undertakes new enterprises—to which Secretary Wilson appeals—has heavy odds against it. It is recognized that taxes must be heavy for the present, but attention should be paid to their effect, and they should not be heavier than necessary. Why cannot the business interests inject into the consciousness of Congress the knowledge that by spreading taxation over a longer period the spirit of enterprise can be revived and stimulated, the country will be more prosperous and moderate levies will yield more than heavier ones? It may seem this is advice locking the stable door after the horse is stolen, but there is another year coming and a new Congress will be born in March. Let us hope and urge upon those who represent us to descend from the realm of golden dreams to practical realities. One way to help the situation is to clamp the lid on the saturnalia of appropriations. We have become bombastic and boastful as to our billions upon billions of wealth and resources, but it must be taken into consideration that most of them are undeveloped and under present conditions to tell the industrial enterprises to go ahead and develop them is like tying a miner's hands behind his back and telling him to wield his pick.

When the retailer begins to reduce prices it is evident that commodities are on the down grade. Like a wholesale house which marks down a "line" to a figure which represents a loss on the wholesale price, he is beginning to realize he cannot charge high prices, merely because he paid such prices in confidence that the war would last some time longer. No more preposterous claim has been made than that of labor leaders—and even some of the mediocre Cabinet officers—that wages should remain on a war basis, but that commodities should be cheaper. The two things are incompatible. They never have and never will go together. Low prices for commodities are a result of peace wages, because wages constitute the principal cost of production. With large numbers of unemployed and a further glut in the labor market from the returning troops, those who are fortunate enough to retain their positions are producing more at a lower cost. It is apparently forgotten that the demand for an eight hour, seven hour or six hour working day does not mean any reduction in real work-

THE safeguarding of your estate requires systematic consideration. Our Trust Department will be glad to confer with you in confidence and without expense, as to the disposition and protection of your estate.

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

THE MICHIGAN TRUST CO.
OF GRAND RAPIDS

Audits made of books of municipalities, corporations,
firms and individuals.

**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**

ing time. It only means that the infamous union labor trust want time and a half for over time to start just that much earlier. This forms a true instance of watered labor. Standard wages, so-called, do not represent a workman's true earnings if he has only three days' work instead of six. The painful process of squeezing the water out of labor and deflating the wind has quietly begun and must continue. It is an indispensable preliminary to putting the cost of living on a basis tolerable to the heavily overburdened tax payers. It is devoutly hoped that the one-tenth comprising the labor trust will not be allowed to manipulate affairs so the other nine-tenths of the wage earners will be compelled to submit to slavery through entering the trust or be starved out. Talk about autocracy! What greater despotism is there than that attempted by union labor—catered to, fostered, petted and knuckled to by the administration? It is clear Bolshevism. It is a viper the politician is warming beneath his vest, which, when aroused by exposure to the atmosphere of truth, will sting and sting hard. We need not be too hard on the rank and file of union labor. The venal and unscrupulous leaders who are preaching the doctrine of the slacker and the sloven should be brought up with a round turn and taught the lesson of respect for law and order, decency and fair play.

Labor, like Congress, should memorize and daily repeat Grover Cleveland's remark that the Government has not a dollar to give anybody which does not come out of the pocket of somebody else. There is no vague entity called "government" with an inexhaustible purse, which can pay to labor more than its production is worth. It must raise the money by taxation, and taxes can only be collected from successful industry, which would already have been destroyed. It is, in reality, the shortest way of legislating everybody poor to the point of destitution; and levies upon liquid capital would not keep the business of this country running six months, because the destruction of business would thereby be rendered only more rapid and complete.

The country has by no means gone to the demnation bow wows, as some might believe from reading the above, nor will it go there; but it is time we all, as a unit, stand behind the splendid American business men whose energy, genius and determination will work out the problems of re-adjustment from war to peace conditions. When confidence exists that this will be successfully done is evident from the fairly steady prices of securities and the continuous buying of good bonds. This is all the more reason why the ordinary layman—the man in the street—should lend his individual aid in effecting an equitable and fair settlement of the wage question, and should take a citizen's interest in the steps being taken; pending legislation state and National; and let his voice be heard in unison with those who are really striving to serve their country through this re-adjustment. If he will do this there

will be created such an overwhelming public opinion that even the union labor pirates will be forced to fall in line.

There is a most optimistic sentiment among the automobile manufacturers as to the near future. Most of them have finished up on war orders and are engaged in returning to peace time output. This is clearly shown from the fact that General Motors, Pierce-Arrow and other large manufacturers of automobiles have definitely announced they will not reduce their prices before next fall, if then. There was a vaporous cloud on the horizon to the effect that the War Department was to throw a lot of passenger cars on the market. This cloud, however, has been dispersed by the definite announcement that there are no passenger cars belonging to the Government available for sale. The Wall Street Journal gives two instances which corroborate the above statement. A New York banker heard there were eighty 8 cylinder Cadillac cars at Baltimore belonging to the Government which could be bought for \$1,000 each. He got \$80,000 in cash, went to Baltimore, but could not find the cars. Another man of wealth heard of sixty similar cars belonging to the Government stored at Jersey City. He took \$60,000 with him to that place, but could not find the cars. So goes Dame Rumor.

Paul Leake.

Increase of Domestic Animals.

In one form or another the so-called domestic animals have been exported in tremendous quantity to Europe since the war. Horses and mules were sent over alive in great number, and the carcasses of millions of cattle and other livestock went the same way to feed the legions of fighting men and the hungry civilians of belligerent and neutral countries. Before the war, statements were issued from time to time showing that food animals were not increasing in proportion to the increase in population, and that, as a result, the time was approaching when exports of meats would cease. Bearing this in mind, many have been of the impression that the enormous exports of animals and meats have cut materially into the amounts available in this country. But the estimates just published by the Department of Agriculture effectually dispose of this notion. As compared with 1914, the number of milch cows in 1918 shows an increase from 20,737,000 to 23,467,000; that of other cattle from 35,855,000 to 44,339,000; that of sheep from 49,719,000 to 49,863,000, and that of swine from 58,933,000 to 75,587,000. Even the number of horses and mules, despite the large shipments abroad for the use of the various armies, shows a gain. Of the first named, the estimated number is 21,534,000, as compared with 20,962,000, and of mules 4,925,000, as compared with 4,449,000 in 1914. Clearly, this country is by no means so near the end of its tether in these regards as some have believed.

The way to wealth is as plain as the way to market. It depends on two words, industry and frugality.

A New Banking Service

WE have arranged with

F. A. Gorham, Jr.

a recognized authority on
Income and other

Federal Tax Matters

to be at this bank

Tuesday of Each Week

prepared to give service, without charge, to any customer of ours, on matters relating to Income and Excess Profits Taxes, and to assist in making out returns, if desired.

Our customers are cordially invited to avail themselves of Mr. Gorham's services.

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

Final Appeal for Attendance at Saginaw Convention.

Cadillac, Feb. 14—The coupons coming in and enquiries received indicate one of the best conventions in point of numbers in our history. The important matters pertaining to the selling of food stuffs make advisable the closer co-operation of retailers, whether operating on the cash-and-carry plan or credit and delivery system. Many consumers desire the service given by the credit and delivery stores and are willing to pay for the service, but the great mass of people who do not earn more than actual living expenses are spending their cash at the cash-and-carry stores and, when their cash is all gone, they ask for accommodations at the credit stores. The consuming public are usually partial to the grocer who has very clear cut and practical methods of conducting business and many do not like the uncertain method of pricing goods in cash-and-carry stores, but the fact that these seem to meet the demands of the consumer, good business would suggest some way of meeting the condition. Ways and means will be discussed at the convention. There must be a remedy and we must find it and apply it vigorously. Various solutions will be offered, but the most practical seems to be one which also has to do with other lines of business. The workingman's credit system of receiving wages has been controlled by Government regulation, so in like manner the cut-rate merchant who is getting undue advantage by unfair methods of pricing goods should be made to answer to some tribunal.

One enquirer asks if the traveling man is an expensive luxury? Come prepared to enter into a discussion of this important subject.

The Treasury Department has kindly consented to send a gentleman to explain the necessary work of making your income tax returns, which must be in the hands of the collectors not later than March 15.

A very important question will be answered relative to the jobber assuming responsibility for goods lost in transit.

It is the wish of the officers that each delegate see that a report of conditions in his locality is made at the convention and that the problems which may be solved by co-operation are given to the delegates, that some action may be taken. If you take sick, you call the doctor. He may cure your trouble and he may not, but if you do not give him the opportunity, you cannot expect a cure. The convention is a business doctor. It may not cure all your business difficulties, but it can cure some. In the past twenty years some very malignant troubles have been permanently cured by the activity of the officers and delegates.

Send your coupons to the Secretary with the question blank filled out.

When this copy of the Tradesman reaches you only a few days remain before the convention meets at Saginaw. Do not put this aside until you have filled out the coupon. If you have your Tradesman for Jan. 22, you will find a copy of the programme with a coupon.

J. M. Bothwell, Sec'y.

The Slimy Hand of the Insurance Combine.

Coldwater, Feb. 11—I do not expect the present legislature to do any more for the people of Michigan in the way of relief along insurance legislation than did the last one or the ones preceding. They are generally honest, as were the previous ones, but the methods of the combine are beyond any legislator who is not versed in all the tactics of the game. Their work is all accomplished through the committees, and these they absolutely control, usually in advance.

They not only have a complete fire insurance trust, but they have a trust that is protected against any competi-

tion under the laws of the State. Their trust is a "Holy of Holies."

It robs the people of Michigan of at least four millions of dollars every year in fire insurance premiums alone.

It increases the hazard of all property in the State by offering a premium for incendiarism. At a later date, I may ask to tell the story of a few of the closing days of the last Legislature and what happened in the closing hours of that session.

I know something of what it means to go up against this \$800,000,000 combine.

I am wondering, right now, whether the business and manufacturing interests of Michigan, whether the laboring men of the State, have noticed the experience of Ohio in the conduct of state insurance as applied to workmen's indemnity and employers' liability. They have now tried it for several years.

Emile Watson, actuary of "The Industrial Commission" in his last state report, just out, says that last year the employers of Ohio saved \$6,782,278.59 more than they would have been compelled to pay under the New York rates (which are the rates charged in Michigan).

That the New York rates are 71.33 per cent. higher than in Ohio. Michigan rates equal the New York rates. This is for like insurance to employers, and like indemnities to employees.

If it were possible for some live and active members of the Legislature to get inside of the snug chamber of this business and expose its workings they would render a service to the people of the State that would command their lasting gratitude.

Milo D. Campbell.

Beliefs of Boyhood.

Written for the Tradesman.

How I always liked to see the moon
As its crescent rim came into view
And I knew good luck was coming soon
If over my right I saw it too.

If I chanced to see one lone black crow
When I went afield for strawberries
Wild

Then I sure wouldn't find where the best
did grow—
At least I thought so when a child.

It was always bad when the wind would
blow
The saliva quick from off my finger
For the fish wouldn't bite—dad told me
me so—
Unless the moisture there for a time
would linger.

Then a four-leaf clover would bring to
me
From the first I picked in early May
Just the best of luck—but should it be
A stem with five, ill bode my day.

When I far would follow a mountain
trail
Where familiar paths to blueberries led
I would surely come home with an empty
pail
Unless the first berry picked I threw
over my head.

And I never did know the reason why
That my mother would say "wait 'till
you're old
There'll still be rainbows in the sky
And you then can dig at their ends
for gold."

Even now although a full grown man
I still feel each moon will bring golden
dust
If the new first quarter I always scan
Right over my right—Why I think I
must.

Charles A. Heath.

Why One Merchant Prefers Mutual Insurance.

Vogel Center, Feb. 4—Enclosed find check in renewal of my subscription. I cannot do without the Tradesman. I did not take much stock in your wholesale condemnation of the methods of stock fire insurance companies until in March of 1917, when I had the misfortune to lose my building and stock. First they tried to starve me and then they sent some hound or hog of an adjuster and scared the life out of me. Then they talked compromise and resorted to all kinds of sculduggery to get out of paying, so I am now boosting for the mutual companies. If any Tradesman readers carry insurance in any stock company, I advise them to cancel their

policies and insure with the mutuals. For me the old saying is true—a burnt child does not play with fire and a mule does not bump his foot twice on the same stone.

Gerbrand De Bree.

A good many men who get credit for being close-mouthed are in reality too lazy to talk.

OFFICE OUTFITTERS LOOSE LEAF SPECIALISTS

The Tisch-Hine Co.

237-239 Pearl St. near the bridge, Grand Rapids, Mich.

Merchants!

The Michigan Mercantile Fire Insurance Co.

of Grand Rapids

will save you 32% on
your insurance cost.

Write us for rates.

Michigan Mercantile Fire
Insurance Co.

Mich. Trust Bldg. Grand Rapids, Mich.

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

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

Assets \$3,099,500.00



Insurance in Force \$55,088,000.00

MERCHANTS LIFE INSURANCE COMPANY

Offices—Grand Rapids, Mich.

Has an unexcelled reputation for its

Service to Policy Holders

\$4,274,473.84

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WM. A. WATTS
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SURPLUS TO POLICY HOLDERS \$477,509.40

Fourth National Bank

United States Depository

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

Teutonic Methods of Some Fire Insurance Companies.

Detroit, Feb. 10.—When Germany invaded Belgium with the contemptuous remark characterizing the treaty existing between the two nations as "a scrap of paper," a cry of deep disgust arose from all the sober-minded and honorable peoples of the world and the boomerang effect of Germany's position was undoubtedly what eventually brought us in the war and occasioned its ultimate result. Those of us who trembled in horror at this dishonorable act realized that the fundamental law of human relations was in grave danger and that if the contractual obligations of nations could be broken thus, terrible condition of anarchy would ensue should individuals make this a common practice. The nations of the earth in common union definitely and finally settled, by military means, the fate of this doctrine and under the battle cry of, "Make the World Safe for Democracy" again restored respect for treaty obligations and now in conference promise punishment for those guilty of that dishonorable act, unparalleled in the history of the world.

If you were to be told that in this State of Michigan there exists to-day a number of corporations of a public character, operating under the State laws, and supposedly under the supervision of one of the State departments, that seeks and enters into contracts with our citizens that makes solemn covenants through their representatives, and then deliberately repudiates their agreements, would you not think that some one was making sport of you?

Yet this is an actual condition that is confronting the people of Michigan and the writer has been asked by the editor of this paper to place before its readers, hard, cold facts—not theories—and he purposes so to do, giving the names of all of the parties involved and leaving to the judgment of those who read this, the justness of this appeal to the fair minded people of the State and the adoption of the remedy that will later be suggested.

Before going into detail regarding certain incidents that will be set forth later, let every reader of this article place himself in the position of having had his property damaged by fire. Then let us trace his most logical and probable course of action.

First he notifies his agent and having received a proper amount of sympathy for his misfortune, the agent agrees with him as to the probable amount of loss and so reports to the insurance company. The next step is the appointment of an adjuster by the company, which is done usually with promptness, and he arrives on the scene to represent the interests of the insurance corporations.

Now a word about insurance adjusters. They are but human and are to be credited with the same virtues and charged with the same faults as the rest of us. If they are to be loyal they must serve the interests of their employers and in this respect it is generally admitted that they do so very well. So it does not behoove any of us to criticize them on that score. To the man who has had a fire they represent the pocketbook of the company and one does not blame them for hanging tightly on to the purse strings. The writer's experience with these gentlemen has been generally satisfactory and I can recall but few instances of unfairness and these might in justice be overlooked in some measure as an offset to the almost uniformly courteous treatment they accord to the public.

Presuming that our man is fortunate and draws a fair-minded adjuster and without much difficulty finally agrees on the amount of loss, conceding here and there to the views of the adjuster in an endeavor to

hasten the conclusion of the matter and get his money soon so that he might restore the property damaged, he now is in a frame of mind greatly relieved of the recent uncertainties developed by his misfortune, and while he feels that he may have settled his loss a bit too cheaply with the shrewd experienced trained company's adjuster, yet the matter is settled and if he gets his money soon, undoubtedly he will come out nearly whole again.

To the pleasant persiflage that passes between him and the adjuster he is indebted for the information that the money will be here soon as the company is the best, etc., etc., and he finally signs a proof of loss for the amount agreed, furnished and made out by the adjuster and immediately gets busy taking further care of his property or if it be a building, perhaps making the repairs. Nothing to do now but wait for the company's check in payment of the loss.

To those of you who have had a fire we venture to say that we have described exactly your experience. To those never suffering from a fire this outline must appear to be a sensible and reasonable procedure. At any rate we want to assure the public that this description of the course of an adjustment is applicable to nearly every case.

Now supposing you should, after a lapse of perhaps two weeks, receive a letter on the stationery of the company, stating in a stilted manner that "We acknowledge the receipt of papers, purporting to be proofs of loss filed by you, and that we consider the amount claimed thereunder as gross and excessive and we decline to pay such amount and hold the papers subject to your order." (This is quoted from a number of letters on file).

What would be your feeling at that moment, gentle reader, with reference to this insurance company's methods? Would you not feel like apologizing to the Kaiser and all the rest of the double-crossing Teutonic brood?

Now this is not a fancy story or yarn spun for your entertainment, but only one of several actual happenings that it is my intention to give to the public, with the names of the insurance companies, the persons acting on their behalf, the names and addresses of the owners of the damaged property and you shall be the judge of whether or not the public should continue to do business on a basis of this kind.

On behalf of each of the assured in the cases I mention, I appealed to the Insurance Department of this State for relief and was advised that they could do nothing, that in their opinion the companies were acting within their rights. Maybe so.

This plainly puts the remedy up to the people and if, after getting all the facts that I intend to give, they do not cure the companies of these methods, I am very much mistaken in my judgment of the temper of the public.

The editor of this good paper has been kind enough to extend me the courtesy of his columns for a discussion of these matters and I must not make this article too long for this issue, but will interrupt myself at what appears to be a logical point and use the next issue in giving book, chapter and verse of the Iniquities of Our Mighty Fire Insurance Trust.

A. R. Campbell.

Following the line of least resistance has placed many a fairly successful man where he is, but it never made any big men or big successes, and never will.

Automobile Insurance is an absolute necessity.
If you insure with an "old line" company you pay 33 1/3% more than we charge.
Consult us for rates
INTER-INSURANCE EXCHANGE
of the
MICHIGAN AUTOMOBILE OWNERS
221 Houseman Bldg., Grand Rapids, Mich.

INSURANCE AT COST

On all kinds of stocks and buildings written by us at regular board rates, with a dividend of 30 per cent. returned to the policy holders.

No membership fee charges.

Insurance that we have in force over \$2,500,000

MICHIGAN SHOE DEALERS MUTUAL FIRE INSURANCE COMPANY

FREMONT, MICH.

One of the Strongest Companies in the State

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

Bristol Insurance Agency

FIRE, TORNADO AND AUTOMOBILE

Insurance

FREMONT, MICH.

We specialize in Mutual Fire Insurance and represent three of the best Michigan Mutuals which write general mercantile lines at 25% to 30% off Michigan Inspections Bureau rates, we are also State Agents for the Hardware and Implement Mutuals which are allowing 50% to 55% dividends on hardware, implement and garage lines.

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 show you how to get it reduced.

Why submit to the high rates and unjust exactions of the stock fire insurance companies, when you can insure in old reliable Mutuals at one-half to two-thirds the cost?

Write us for further information. All letters promptly answered.

C. N. BRISTOL, Manager and State Agent.

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

MEN OF MARK.

C. J. Farley, Manager Grand Rapids Dry Goods Co.

Clarence J. Farley was born in Grand Rapids. His antecedents were English on his father's side and Holland on his mother's side, her maiden name having been DeKeyser. This race mixture invariably produces a remarkable result, combining, as it does, the broad vision and masterful methods of the English with the patient work habit of the Dutch. He was educated in the public schools of Grand Rapids, graduating from the high school on the literary course. He was one of a class of 205 and received the gold medal awarded by the Board of Education each year for the best scholarship in the entire class. This serves as an accurate index of his ability and disposition to excel in anything he undertakes, no matter what avenue in life he may be traversing.

His first employment after he left school was as office boy for The Michigan Trust Company. His advancement was rapid, due to the close application he gave any duty entrusted to him. He gradually worked through all the departments to become manager of the receivership and re-organization department, which involved the handling of all going businesses. Feb. 1, 1911, he retired from the Trust Company to take the position of Secretary and Business Manager of the Grand Rapids Daily News, which was then managed by George Murphy. Six months later he resigned to resume his former position with the Trust Company. During the ten years he was connected with the latter institution he undertook the liquidation or re-organization of about a dozen different industries, including the following:

Brundage Drug Co., Muskegon. Worked out an indebtedness of \$32,000 and turned back \$10,000 worth of property to the estate. Creditors did not expect to receive over 25 cents on the dollar.

Robert Ellis, lace jobber. Liquidated the business and worked out a reasonable compromise with the creditors, who were delighted over the outcome.

J. F. Snyder general store, Edmore. Business demoralized on account of the death of the owner. Re-organized and placed on a substantial basis.

John E. Rastall, conducting a general store at Morrice and a restaurant at Lansing. Creditors paid in full.

R. G. Peters Salt and Lumber Co., Manistee. Liabilities of \$3,000,000. Northern creditors paid in full and a large part of Southern indebtedness disposed of.

Crawford Chair Co., Grand Ledge. Badly involved financially. Now on paying basis, with all debts paid.

Gillette Roller Bearing Co. Business liquidated and all debts paid in full.

As Vice-President of Rindge, Kalmbach, Logie Co., he was interested in the building up of that business.

C. S. Paine Co., receivership. Changed line and good portion of debts already paid.

In July Mr. Farley went to Camp Custer as a private. He was promptly promoted to Lieutenant and transferred to Camp Dodge, Deming, New Mexico, where he served as Chief Clerk and Assistant to the Quartermaster.

On leaving the service he planned to engage in business for himself, but receiving an offer to take the management of the Grand Rapids Dry Goods Co., he accepted the offer and entered upon the duties of his new position within three days after reaching home. He will build up the organization along the lines he has pursued so successfully in other undertakings.

Mr. Farley is a member of York Lodge, F. and A. M., No. 410, and an attendant at the Westminster Presbyterian church. His hobby is ath-

are above reproach. He takes into his keeping the Grand Rapids Dry Goods Co. at the heyday of its prosperity, while the business is still in a formative condition, and will so guide its fortunes, husband its resources and strengthen its road and office forces as to enable it to reach its manifest destiny and enable it take rank among the leading wholesale institutions of the kind in the country.

Present Situation in Dry Goods.

Buffalo, N. Y., Feb. 11—This is undoubtedly the most critical situation that has faced the present business generation. It affects the manufacturer, the jobber, the retailer and the mill worker—and all must work together to achieve results.

We believe that this is a period when the manufacturer must forget all about war profits and price his merchandise based on actual costs, with sufficient added to cover his

before it is a time to be "up and doing." The purchasing power of the American people is still immense and the retailer who keeps his stocks complete, buying from hand-to-mouth, but buying often and always having in stock what the people want, is going to continue to do a large volume of business and make money. The retailer who stops buying because he thinks merchandise is too high and that it will be possible for him to purchase it cheaper later on and in the meantime is losing business for the lack of that particular merchandise, is making a serious mistake, as his more wide-awake neighbor who pursues a different buying policy is getting the business and is likely to retain it permanently. The retailer cannot make a profit on merchandise he doesn't own and it is better for him to put on sale at a profit what his customers want, even though he personally believes that later on that same merchandise may be lower in price.

We further believe that more than ever before this is the jobber's opportunity for proving his worth to the retailer. There will be fluctuation in prices, and the tendency will all be one way, that is downward; but this will be so gradual that no one is going to get hurt if proper care is used, and this is where the jobber comes in. The wise retailer is going to buy in small quantities and buy often, consequently must buy from the jobber. And the jobber, if he is to make himself a real help to the retailer, must carry well assorted stocks of the right kind of merchandise for prompt delivery and priced at a small margin of profit. He will also have his traveling men call more frequently on the retailers so as to give them additional opportunity of assorting up their stocks.

In conclusion, we see no reason to be pessimistic over the situation, but every reason to be optimistic, as there has never yet arisen any problem that the American people could not solve—and now that we are the wealthiest Nation in the world we feel assured that by all working in co-operation we will achieve results away beyond our most ardent expectations.

Clawson & Wilson Co.

The Way of New Yorkers.

When Theodore Roosevelt was Governor of New York he knew quite well a farmer who lived at a house on the road where the Governor, riding horseback, would always stop for a rest.

One day when the Governor rode up, the farmer was reading a New York paper. "Governor," he asked, "aren't those New York papers pretty tall liars?"

"Why, what makes you think they are?"

"Well," answered the farmer, "here's a story I was just a-readin' of a man who paid \$14,000 for a picture of a cow. I dun believe it."

"Why not?" asked T. R.

"Because," said the farmer, "I don't believe there's any man in New York who would pay \$14,000 for anything he couldn't milk."

Carrying Lincoln's Coat.

Abraham Lincoln was one day walking along a road in his circuit days, when he was overtaken by a stranger driving to town.

"Will you have the goodness to take my overcoat to town for me?" asked Lincoln.

"Sure. But how will you get it again?"

"Oh, I intend to remain in it," was Lincoln's prompt reply.



Clarence J. Farley.

letics, particularly base ball. He pitched one summer for Ludington in the Michigan State League and has always devoted the most of his spare time to manly sports which contribute to physical development and endurance.

Personally, Mr. Farley is one of the most companionable of men. He is exacting in his demands on others, but no more so than he is with himself. He is the soul of honor and has built up for himself a name and reputation which make his services much sought after and his advice highly valued. He reads men as easily as most men read books and, possessing the judgment of a seer, he detects the genuine and bogus with equal facility. His business judgment is equally unerring and his methods of reaching his aims and accomplishing his results

overhead expenses, including interest on investment; then guarantee his price for a reasonable period.

On this basis the jobber ought to be willing to go ahead and place sufficient orders to keep the mills running and labor employed. Then go out and offer this merchandise to the retailer at prices based on pre-war profits with a price guarantee to protect him against further price reduction up to time of delivery. Then in turn let the retailer keep his stocks well assorted and priced according to market conditions. This will keep the wheels of industry moving and, owing to the fact that labor is employed at good wages, they will be in a position to purchase from the retailer, who in turn will buy from the jobber, and the jobber will then be in a position to continue to place orders with the manufacturer. Thus an endless chain is formed that will mean prosperity to the entire country.

This is no time to "lay down" and say: "What's the use?" But as never

Sane Merchandising Keeps Going

There seldom has been a surplus of wool in the world. At present there is an actual shortage. Prices do not decline on a short market. Wool prices at the Philadelphia sale proved this. They were all above the government's stipulated prices.

Present raw material prices determine the retail prices your trade will pay next Fall for Knitted goods. So your stocks of Wigwam Sweater Coats and Hand Knit Hosiery will remain full value for months to come.



Sane merchandising keeps goods going out by constantly reminding people of their needs, their comfort.

Sane merchandising doesn't stop and wait to see what prices will do next season.

And since values are safe, why hang back?

Your trade will want the comfort in Hand Knit Hosiery next Fall. Keep going. Buy sanely the merchandise that your trade will repeat on.

Hand Knit salesmen will take out the line about the first of March. Get ready to see merchandise that appeals to people's sense of Winter comfort.

Hand Knit Hosiery Company
Sheboygan, Wisconsin

SERVICE

QUALITY

When you attend the Auto Show next week, February 17 to 22, make our show-rooms your headquarters, and any time that you are in Grand Rapids, let this be "your Home." Have your friends meet you here. Our telephone or any other service we can give are always at your command. Whether or not you buy from us, makes no difference, you will always find a hearty welcome. If you are coming for pleasure and do not want to talk business, we will gladly refrain from that subject. But if you should want to mix a little business with your pleasure, we will show you a fine assortment and some Real Bargains, which we have laid out especially for the occasion. We want to see all our old friends; if you do not know us, come in and get acquainted. We will be looking for you

Grand Rapids Dry Goods Co.

20-22 Commerce Ave., S. W.

Grand Rapids, Michigan

Citizens Phone 4428

Bell Phone—Main 393

THE HOUSE OF SERVICE
EXCLUSIVELY WHOLESALE

QUALITY

SERVICE

BANKRUPTCY MATTERS.

Proceedings in the Western District of Michigan.

Grand Rapids, Feb. 4.—In the matter of the estate of Estella Brewer, bankrupt, Grand Rapids, at the first meeting of creditors Willis B. Perkins, Jr., was elected trustee and his bond fixed at \$100. The assets, consisting of stock in trade and fixtures of her grocery store located at Cherry and Eastern avenue, were sold to Clarence Heslett for \$552. A special meeting has been called for Feb. 10, at which time a first dividend will be declared.

In the matter of Avedis Destian, bankrupt, this city, a special meeting of creditors has been held. The first report of trustee, showing receipts of \$1,100 and no disbursements was approved and allowed. A first dividend of 5 per cent. was declared and ordered paid.

In the matter of Reno Offringa, bankrupt, a special meeting has been held. The fourth report and account of trustee showing total on hand \$2,882.81 and no disbursements was approved and allowed. Order for distribution entered directing payment of administration expenses and a second dividend of 20 per cent.

In the matter of Peterson & Bryant, bankrupt, Grand Ledge, a final meeting of creditors has been held. At such meeting the final report of the trustee, showing \$1,425.17 in receipts, \$673.36 in disbursements and leaving a balance of \$751.81, and supplement which showed additional receipts of \$4.65 making a total of \$756.46 on hand for distribution, was approved. Order for distribution entered, payment of administration expenses, and dividend of 12.8 per cent., which is the final dividend in this matter.

Harry L. Colby and Harlan P. Colby and Margaret M. Colby, individually and copartners as Colby Gear Company, of Grand Rapids, have filed their voluntary petition for adjudication in bankruptcy. The adjudication has been made and the first meeting of creditors has been called for Feb. 10. The schedules of the bankrupt estate show the following: Liabilities, \$3,237.40, and assets, \$7,391.62, consisting of stock in trade \$2,400 household goods, \$500 (exempt), books and pictures \$300, machinery and tools, \$2,850, other personal property \$900 and debts due on open account, \$441.62. Following are the creditors:

Ft. Wayne Iron Store Co., Ft. Wayne \$1,204.02
Commercial Savings Bank, Grand Rapids 470.00
Farmers & Merchants Bank, Grand Rapids 340.00
Breen & Halladay, Grand Rapids 627.80
Brummeler & Van Strien, Grand Rapids 2.25
Columbus Varnish Co., Columbus 67.96
Economy Wall Paper Co., Grand Rapids 47.17
Flood & Conklin Co., Newark, N. J. 18.00
Foster, Stevens & Co., Grand Rapids 13.95
G. R. Varnish Co., Grand Rapids 8.85
G. R. Mutual Fire Ins. Co., Grand Rapids 95.15

A. B. Knowlson Co., Grand Rapids 7.20
F. Letellier Co., Grand Rapids 20.69
Murphy Varnish Co., Chicago 10.40
Shadbolt & Boyd Iron Co., Milwaukee 6.27
Standard Oil Co., Grand Rapids 2.38
Tuttle Bros., Grand Rapids 271.50
Jardine Lumber Co., Grand Rapids 10.37
Sherwin-Williams Co., Chicago 9.45
William Buob, Grand Rapids 1.00

Moussa Malick and Michael Azkuol, individually and copartners as Malick & Azkuol, conducting a fruit store at 234 Ellsworth avenue, filed a petition for adjudication in bankruptcy. The adjudication has been made and the first meeting is to be held Feb. 10. The schedules show: stock in trade, \$705.05; machinery and tools, \$164.50; debts due on open account, \$1,969.38; stocks, etc., \$50. Liabilities total \$3,410.16. Creditors are as follows:

Alexander A. Malick, Grand Rapids \$300.00
G. B. Inderrider, Chicago 188.13
Franklin McVeigh & Co., Chicago 910.70
Sprague Warner & Co., Chicago 933.41
Antoine Marici & Co., Chicago 135.00
Sheppard Strausheim Co., Chicago 107.80
So. Cotton Oil Trading Co., Chicago 83.66
J. Barsotti Co., Chicago 215.35
Cuneo Bros., Chicago 77.92
Swift & Co., Chicago 85.10
A. Russo, Chicago 222.62
Armenian Importing Co., New York 43.50
S. F. Zalon & Co., New York 108.00

William Manns, an alleged plumber of Grand Rapids, who resides at 343 Mt. Vernon avenue, filed a petition for adjudication in bankruptcy. The meeting has not yet been called. The schedules show alleged liabilities \$7,545.01 and alleged assets of \$7,558.44 which consist of real estate, \$6,000; stock in trade, \$250; machinery and tools, \$250; accounts, \$892.94, which includes property claimed to be exempt \$600. Following are the creditors:

Secured Claims.
Taxes \$ 483.23
James Carukin, mortgage, Grand Rapids 6,000.00
Ferguson Supply Co., and S. A. Morman and G. R. Supply Co., Grand Rapids (2nd mortgage) 3,629.66
Unsecured Claims.
Kent State Bank, Grand Rapids \$460.00

Victor Brass Mfg. Co., Cleveland \$0.77
Cooper Sanitary Mfg. Co., Philadelphia 182.00
Crane Co., Grand Rapids 25.34
Weatherly Co., Grand Rapids 74.01
Jeffers Co., Grand Rapids 20.00
Travis, Merrick & Warner, Grand Rapids 70.00
Fanna Manns, Grand Rapids 240.00
Mary McColi, Grand Rapids 260.00

St. Joseph, Feb. 1.—In the matter of Fred L. Parr, bankrupt, of Plainwell, the first meeting of creditors was held at Kalamazoo, and George E. Foote, of the latter place, was elected trustee. Francis M. Storm, T. J. Scott and Albert M. Nichols, of the former place, were appointed appraisers. The bankrupt was sworn and examined by the referee without a reporter, whereupon the meeting was adjourned for thirty days. The schedules of the bankrupt disclose the following liabilities and assets:

Unsecured Creditors.
City State Savings Bank, Plainwell \$1,965.46
Mary Boylan, Grand Rapids 290.55
Rush McNair, Kalamazoo 400.00
N. J. Schweitzer, Kalamazoo 21.57
Mary A. Littlejohn Guardian, Plainwell 5,090.97
Campion Refining Co., Cleveland 6.20
James N. Hill, estate, Plainwell 572.50
Thomas B. and Hattie N. Elery, Cooper 600.00
Frank B. Travis, Plainwell 479.39
Brown & Scherer, Grand Rapids 150.00
Standard Oil Co., Grand Rapids 135.00
Fred Jewell, Otsego 498.75
Motor Car Supply Co., Chicago 73.18
Empire Rubber & Tire Co., Trenton, N. J. 352.27

James McKeown, Plainwell 60.00
Fred Knox, Plainwell 35.00
John Miller, Plainwell 25.00
O. D. Marks, Plainwell 20.00
Plainwell Lumber & Coal Co., Plainwell 60.00
Erastus H. Ingraham, Plainwell 300.00
Kalamazoo Vulcanizing Co., Kalamazoo 150.00

J. F. Easley Milling Co., Plainwell 375.00
George King, Grand Rapids 75.00
Bertha J. Skand, Plainwell 150.00
Yeakey-Goshorn Auto Co., Otsego 30.00
Citizens State Savings Bank, Plainwell 700.00
John D. Wagner, Plainwell 100.00
Charles Honeysett, Plainwell 40.00
Huntley & Honeysett, Plainwell 35.02
Citizens State Savings Bank, Plainwell 2,500.00
Total \$15,290.84

Secured Claims.
Thomas B. and Hattie B. Elery, Cooper \$ 600.00
Frank D. Travis, Plainwell 479.39
Brown & Scherer, Grand Rapids 150.00
Standard Oil Co., Grand Rapids 135.00
Fred Jewell, Otsego 498.75
Motor Car Supply Co., Chicago 73.18
Empire Rubber & Tire Co., Trenton 352.27
Bertha J. Shand, Plainwell 375.00
Total \$2,665.59

Assets.
Real estate \$2,600.00
Horses and cows 852.50
Carriages and other vehicles 645.00
Farming stock and implements 100.00
Other personal property 310.00
Total \$4,507.50

Feb. 3.—In the matter of Edgar J. Hertel, bankrupt, of Kalamazoo, the final meeting of creditors was held at the referee's office and the trustee's final report and account, showing no assets found approved and allowed. There being no funds upon which to declare a dividend it was ordered that the estate be closed without the payment of a dividend. Creditors having been directed to show cause why a certificate should not be made recommending the bankrupt's discharge and no cause having been shown it was determined that such favorable certificate be made. The trustee was authorized not to interpose objections to the discharge of the bankrupt. An order was entered closing the estate and discharging the trustee. The meeting was adjourned without day, and the record book and files returned to the clerk's office.

In the matter of Clarence S. Graham, bankrupt, of Kalamazoo, an order was entered closing the estate and discharging the trustee. A certificate was also made by the referee, recommending the discharge of the bankrupt. The record book and files were returned to the clerk's office.

Feb. 4.—George Frances Peeke, formerly conducting a general store at Sturgis, filed a voluntary petition and the matter was referred to Referee Banyon. The schedules of the bankrupt disclose no assets, and the following creditors:

Roscoe & Wilson, Goshen \$ 150.00
Hosick Bread Co., Elkhart 5.00
Elkhart Candy Co., Elkhart 7.00
Coldwater Bread Co., Coldwater 244.00
Beyer Bros., La Grange 9.00
Fike Milling Co., La Grange 60.00
Perfection Biscuit Co., Ft. Wayne 20.00
Craig Biscuit Co., Fort Wayne 50.00
Hammond Meat Co., Chicago 175.00
Miller & Hart Co., Chicago 117.00
Johnson Paper Co., Kalamazoo 40.00
Coldwater Milling Co., Coldwater 35.00
Runyan & Henry, Sturgis 7.00
Swindel & Taylor, Kalamazoo 97.00
Harry J. Lewis Co., Kalamazoo 17.00

Piowaty & Son, South Bend \$0.00
Standard Oil Co., South Bend 6.50
Long & Miller, Sturgis 40.00
Sturgis Ice Co., Sturgis 15.00
J. R. Kirkpatrick, Sturgis 30.00
Hartman Furniture Co., Chicago 40.00
Walter Bros., La Grange 20.00
Tony Kambol, Sturgis 9.75
Southern Michigan Tele. Co., Burr Oak 6.00
La Grange Creamery & Ice Co., La Grange 14.00
Moore & Co., Temperance 6.00
Total \$1,426.75

Feb. 5.—In the matter of John O. Copper, bankrupt, of Kalamazoo, an order was entered confirming the trustee's report of sale of stock to Earl V. Slight for \$400. The referee also made an order sustaining the creditor's objections to the trustee's report of exempted property and disallowing the bankrupt his specific property exemptions. The trustee filed his first report and account, showing total receipts of \$655.66 and property of the estimated value of \$100 and no disbursements. The trustee also filed report showing an offer of \$260 by Earl V. Slight for the fixtures of the bankrupt estate.

Feb. 6.—Ray P. Stover, engaged in the general mercantile business at Benton Harbor, filed a voluntary petition and the matter, in the absence of the District Judge, was referred to Referee Banyon, who entered an order adjudging the petitioner bankrupt and appointing Loomis K. Preston, of St. Joseph, receiver. The following are scheduled as creditors:

Preferred and Secured Creditors.
Linnie Miller, Baroda \$ 7.60
Berrien Springs State Bank, Berrien Springs 2,600.00
Commercial National Bank, St. Joseph 1,500.00
George Stover, Berrien Springs 400.00
Total \$3,997.00

Unsecured Creditors.
Acme Cracker Co., Chicago \$ 53.31
Charles Adler, St. Joseph 3.75
Butler Bros., Chicago 40.54
Ben King Cigar Co., St. Joseph 41.00
John Deere Plow Co., Lansing 9.72
Deep Vein Coal Co., Terre Haute 173.25
Goshen Milling Co., Goshen 58.47
S. H. Hill, Paxton 50.50
Jewett & Sherman Co., Milwaukee 42.30
Kidd, Dater Price Co., Benton Harbor 571.66
Lockway, Stout & Ludwig Paper Co. 85.36
National Grocery Co., South Bend 121.18
M. Piowaty & Sons, South Bend 10.28
Ryde & Co., Chicago 22.69
J. W. Roberts & Son, Tampa 7.00
Schuler, Kingel Co., South Bend 13.05
Standard Oil Co., Grand Rapids 12.00
Swift & Co., Chicago 56.08
South Bend Chilled Plow Co., South Bend 1.08
Twin City Milling Co., St. Joseph 88.45
H. Van Eenem & Bro., Baroda 21.15
Widlar & Co., Cleveland 33.39
Whiteman Bros. Co., South Bend 75.73
Stevens & Bullinger, Benton Harbor 175.00
Total \$1,772.25

Assets.
Stock in trade \$1,500.00
Bills and notes 338.00
Automobile 600.00
Debts due on open accounts 631.47
Household goods 70.00
Money in bank 45.68
Liberty bonds and thrift stamps 150.25
Total \$3,344.46

Feb. 7.—Based upon the petition of local creditors, George P. Putnam, doing business at Benton Harbor under the name of the Putnam Shoe Co. was adjudged a bankrupt by Referee Banyon, in the absence of the District Judge from the Division of the District. An order was entered by the referee for the bankrupt to prepare and file his schedules by Feb. 8. The referee appointed Loomis K. Preston, receiver upon filing a bond in the sum of \$500.

Feb. 8.—In the matter of John O.

Copper, bankrupt, of Kalamazoo, the adjourned first meeting of creditors was held at the referee's office and the trustee's first report and account approved and allowed. Upon recommendation of the trustee a first dividend of 10 per cent. was declared and ordered paid to all unsecured creditors who had filed claims to date. The trustee was authorized to pay certain expenses of administration, and the meeting was adjourned for three months.

CASH REGISTERS (All Makes)

Bought, Sold, Exchanged and Repaired

Rebuilt Cash Register Co.

(Incorporated)

122 North Washington Ave. Saginaw, Mich.

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.

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

Marguerite Corsets

A line of corsets fully guaranteed to give satisfactory service with reasonable usage. Prices range from \$13.50 to \$24.00 per dozen. Sample numbers gladly submitted.

Quality Merchandise—Right Prices—Prompt Service

Paul Steketee & Sons

WHOLESALE DRY GOODS

GRAND RAPIDS, MICH.

DELEGATES TO THE 22nd ANNUAL CONVENTION
MICHIGAN RETAIL GROCERS ASSOCIATION
SAGINAW, FEBRUARY 18, 19 and 20

Cordially invited to visit the home of

APEX HAMS and BACON GREENFIELD BREAKFAST SAUSAGE Marigold Margarine

Cheese, Butter, Eggs, Poultry

Hammond, Standish & Company
(Saginaw Branch)

Packers and Provision Dealers SAGINAW, MICHIGAN
Two Blocks South of the Auditorium

Shredded Wheat "Comes Back"

During the war we co-operated with the U. S. Food Administration in its wheat-saving campaign. This meant restricted production. Of course you could not supply the normal demand for

Shredded Wheat

We paid a heavy toll for doing a restricted business during the war—but we paid it as a patriotic service. All restrictions are now removed and you should have no difficulty in supplying the normal demand for this product. It is the same Shredded Wheat you have always sold, pure, clean, wholesome, nutritious. There is no "substitute" for it. It is 100 per cent. whole wheat, nothing added, nothing thrown away.

The Shredded Wheat Company, Niagara Falls, N. Y.

This Name is Your Guarantee on Products made from Corn



The Douglas Company has achieved supreme quality in the production of three essential foods made from corn.

We are making the name "Douglas" known as the standard of quality through an enormous volume of national advertising in the national publications you and your customers both read.

There are full pages on Douglas Oil and full pages on Douglas Corn Starch now appearing in the Saturday Evening Post. There are half pages on both products in the Ladies' Home Journal and other leading women's publications, two-thirds pages in Good Housekeeping.

This campaign is composed of a series of advertisements that dominate the pages of the magazines in which they appear, so striking is the illustration, and so strong the text.

They explain the uses and impress the quality of both the oil and starch in a manner which makes each reader into a customer.

Douglas

DOUGLAS OIL is the de luxe salad oil, the delicate shortening, and the favorite frying fat. It is made from the heart of corn alone, refined by an exclusive process, packed and sealed in air-tight cans which guarantee purity and freshness.

DOUGLAS CORN STARCH is the perfected brand of corn starch made only from the finest grain, by the famous Douglas process. When your customers order corn starch, supply them with Douglas and insure their satisfaction as to quality.

DOUGLAS GLOSS STARCH is the perfected laundry starch, making ironing a pleasure. It delights both laundress and employer with the superior quality of the laundry work. It doesn't stick to the iron or present any ironing difficulty.



Order All Three

You want all three of the famous Douglas products in stock ready to supply your customers. Order at once and sell to your quality trade that knows the name of Douglas through our great selling campaign and is only waiting for you to supply its order.



Douglas Company

Manufacturers of
Corn Products

General Offices:
Cedar Rapids, Iowa
New York, 15 Park Row
Chicago, 363 W. Ontario St.
Boston, 50 Congress St.



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.

New Ideals for Retail Grocers.

Closer co-operation between the wholesaler and retailer is imperative in order to meet chain store and cash store competition.

Mr. Bursk, of Philadelphia, recently said: "We must look more closely than ever to the retailer on whom our existence depends. Service and credit cost money, whether for wholesaler or retailer. The closer we cut our services and the closer we draw our credits the more we will reduce our percentage of cost to pass on to our trade and help them meet the competition of changing conditions."

If the independent retailer is to retain his position the service he renders must be a genuine service. Running up the steps of a residence five or six times a day is not service, but service consists of prompt, courteous treatment, together with goods of the right kind, at the right time, at the right price.

I believe that quality of product and moderate price will go hand in hand in the future. Competition in the number of deliveries and competition as to time limits on credits is a thing of the past. Carrying an unwarranted surplus stock must be avoided and everything that can bring down excessive cost be brought into play.

The chain store is here to stay. Cash stores have grown considerably; but the distribution of goods will be done by the independent grocer; not under the old hit and miss methods, but under an intelligent and well defined system. During the past year the retail grocer has demonstrated his right to existence as the messenger between the Government and the people. During the reconstruction period he can not go back to his former ways.

He must concentrate his trade instead of giving every one an order. He can buy to better advantage; it will be no object to load him up; he will be able to turn his stock more frequently; he can then figure more on profits and less on percentage. Increased sales mean increased profits.

We have heard much about co-operation during the last two years, but here is where wholesaler and retailer have a big opportunity for co-operation. The question is often

asked: "What is to become of the small retailer?" From my wide observation I can emphatically say: "He is here to stay." The question is, who will he be; the ones already established or some other one to take his place. I agree with Mr. Bursk: More attention must be given the retailer. It is more economical to keep the men in the trade who are already there than to educate new men to take their place.

Never in the past were the ways and means of building up a business so accessible; never were there so many forms of service whereby a merchant could win trade. Never a time when we could get better treatment from either manufacturer or wholesaler.

We must know our goods, know our customers, know how and when the goods are made and who make them. We must believe in our business, believe in our goods, believe in our ability to handle them, with prices on the right basis, quality unquestionable, and service that is real service. When we have these there will be no doubt about the results.

John A. Green.

Claims Attitude of Iowa Packers Misstated.

Grinnell, Iowa, Feb. 1.—A few days ago there came to our desk a page from the Michigan Tradesman, being page 20 of the Jan. 22 issue. It was sent to us evidently by somebody who had noticed your comments in regard to the Iowa canners convention, and there are two things about this which seem to be misrepresented in this article. In the first place, the writer, who is the secretary of the Association, has never heard any member of the Association advocate the limiting of the sale of any of their goods by refusing to sell any of the usual distributors, whether they be wholesale grocers or the large meat packing concerns. The only question under discussion at that meeting was that of whether there should be a label allowance made where the goods are sold under private labels. Both sides of this question seem to have some friends and no action was taken at that time by the Association. I think it is a mistake to presume that such action was prevented by any particular speech which was made in the convention.

I think that all of the Iowa packers are not only willing but anxious to cultivate all sources of outlet for their goods, and so far as I know have been as willing to accept orders from the meat packers as from other sources of distribution.

C. W. Virden.
 Sec'y Iowa Canners Association.

Write us for
 1919 Wholesale Price List of
 Seeds, Fertilizer and Insecticides
Reed & Cheney Company
 Grand Rapids, Michigan

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

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

KENT STORAGE COMPANY,

Grand Rapids, Michigan

SERVICE PIOWATY QUALITY

Largest Produce and Fruit Dealers in Michigan

All Nut Margarines are NOT alike.
 Farrel's A-1 NUT MARGARINE Farrel's A-1 NUT MARGARINE
 Farrel'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.

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

Miller Michigan Potato Co.

WHOLESALE PRODUCE SHIPPERS

Potatoes, Apples, Onions

Correspondence Solicited

Wm. Alden Smith Bldg.

Grand Rapids, Mich.

Onions, Apples and Potatoes

Car Lots or Less

We Are Headquarters

Correspondence Solicited



Vinkemulder Company

GRAND RAPIDS

:-:

MICHIGAN

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

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

IT SELLS!

Nationally
Advertised

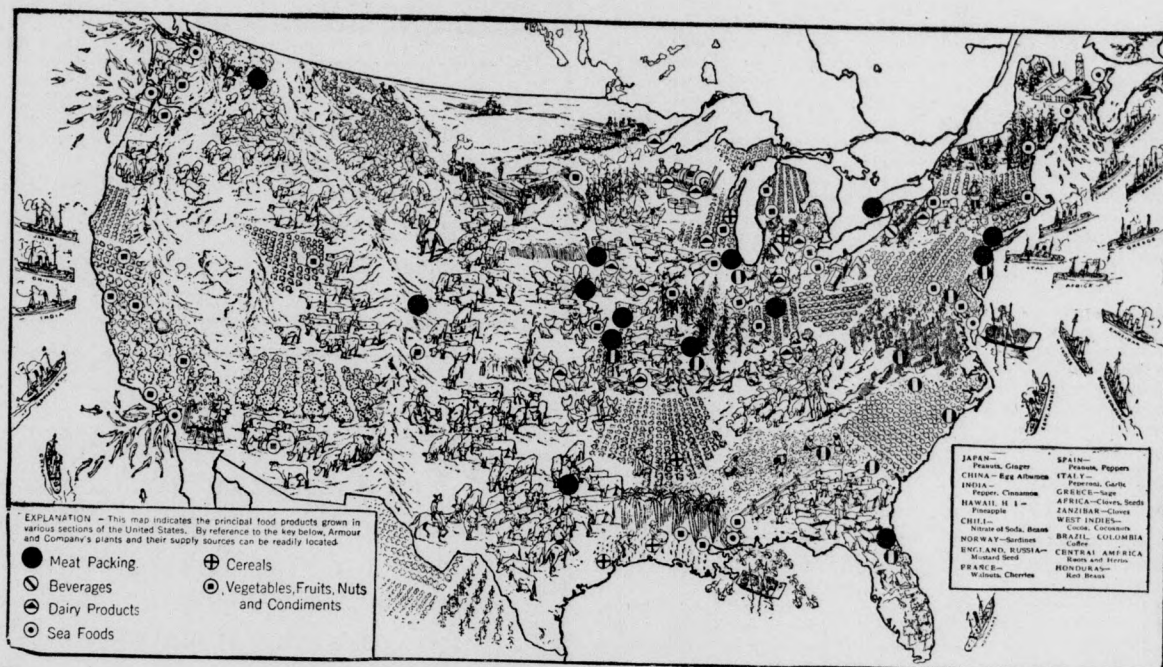
Jap Rose Soap

This New Metal
Display Rack

ATTRACTIVE—holding just 12 cakes of the extensively advertised, car-tonned Jap Rose Soap.

Sent Free with an Order of
Two Boxes or More

JAMES S. KIRK & CO.
 CHICAGO



Production Map of the United States

Why Armour Sells Many Different Foods

As the largest customer of the American farmer, Armour and Company virtually serve as his agent, not only in giving him an outlet for his livestock but for hundreds of other foods from the farm. Over a score of plants are located at the source of the choicest foods.

Armour

The Agent for the Producer

The addition of vegetables, fruits, rice, eggs, poultry, fish, etc., to the great Armour line places at the service of dealers and consumers a system of distribution that hurries these products into the channels of trade at the lowest possible cost to the consumer while insuring a steady and profitable market to the producer.

Our refrigerator cars, branch houses, sales-force and management are co-ordinated to serve producer and consumer better, quicker and more economically. Under the Oval Label you can buy a large part of your needs in one transaction, to reach you in one shipment, under one invoice—and all these foods are of uniformly high grade.



The Oval Label simplifies your buying, satisfies your trade and standardizes your stock. It spells profit-insurance. Sell more Oval Label Foods.

ARMOUR AND COMPANY
 CHICAGO

Effect of War Conditions on Hardware Trade.*

When we met in Saginaw a year ago, the keynote of our convention was, "Win the War." Having accomplished that result, sooner than most of us dared to anticipate, we are now, as hardware men and as American business men, called upon to face other problems of great importance that were bound to present themselves after hostilities ceased.

The re-adjustment of values on merchandise; the labor problem; the social unrest, fermented in other countries but brought to our own shores by representatives of the Bolsheviks. These are some of the things which should call forth the best that is in us in once more placing our economic system upon the firmest possible foundation so that our country may retain its place as the leading commercial nation of the world.

Declining markets on so many lines affiliated with the hardware trade call for the exercising of keen judgment on the part of the retailer and it is apparent that we must be conservative in our buying, order often and keep our stocks just as well assorted as possible so as not to lose the prestige we have acquired in furnishing the maximum service to our various communities.

Sudden breaks in the market are not looked for, but there will be gradual declines and it is gratifying to note the efforts of various manufacturers to guarantee their prices against decline for a stated period, in order to protect the retailer and enable him to feel warranted in anticipating his requirements for the immediate future. In some cases these guarantees run until July 1, thus allowing a reasonable time for disposing of stock on hand and purchased for sale during that period.

The matter of overhead expense is another factor which must be given serious consideration. Almost every item which comes under this heading has increased from 25 to 100 per cent. and this fact must always be born in mind in pricing goods and in planning how to place our merchandise on sale at a price which is fair to us and fair to our customers.

The help problem also requires our best thought, for in this matter we have an economic as well as a patriotic factor to consider.

In the neighborhood of four million of the young men of the country are coming back to enter civil life and we, as business men and Americans, owe it to these boys to see that they are placed in positions which they are capable to fill. We all remember how we sent them away with cheers and hand-clapping and how we made them feel that we knew they were going over there to fight OUR battles. Now they are coming home. Are we going to leave any stone unturned that would help them to feel that we do appreciate the sacrifices they made, so that we and those we love might continue to enjoy peace and happiness in our own homes? Some one has said, "The war isn't over until every boy in khaki has a job." Let us each adopt this as our motto and give preference to these boys in organizing our staffs of clerks and also in seeking to get them placed in satisfactory jobs in the other industries in our several towns and cities.

One fact which stands out prominently in the future outlook among retailers is the development of better book-keeping methods, made necessary by the application of the income tax law which requires each one of us to know and tell the Government how much money we made during the past year. I have read that less than 4,000 retailers filed income tax reports for the year 1917. When we know that there are over one million men engaged in the retail business in the

country, the above figures, if true, are astonishing. They form an admission that less than 5 per cent. of the retailers of the country either were not making as much as \$2,000 per year or that their records were so kept that they did not know that they were making that amount. I hope this ratio does not apply to the men in the hardware line.

The fact remains, however, that the keeping of an accurate record of all of our transactions is even more important now than it ever was before and that we must install some simple but comprehensive system for keeping our records, for our own information and for the convenience of making out income tax report. We may know and not guess at what return we are receiving for the time and money which we invest in our business. The National Retail Hardware Association has developed a simple system of book-keeping, the details of which will be explained by a representative from the National office, who has samples of the several records and forms on display at the exhibit hall. It behooves us to take full advantage of the information that is thus placed at our disposal.

We have continued our bargain and information sheet with beneficial results, and from correspondence received, it is apparent that our members take a keen interest and profit by the special opportunities presented through these bulletins.

Our mutual hardware fire insurance companies have added to their strength and prestige during the past year and have been the source of a great saving to our members.

The report of the Minnesota company shows a ratio of losses to premiums of 26 per cent. and a ratio of expense to premiums of 10 per cent. Its assets have increased during the year by \$227,387.27 a truly remarkable showing. The return premium on policies expiring in 1919 will be 55 per cent.

The Wisconsin company has made an equally creditable showing, its ratio of losses to premiums being 23 per cent. and its ratio of expense to premiums being 13 per cent. Its assets have been increased \$145,483.23 during the year and its refund on premiums expiring this year will be 50 per cent.

In the face of returning premiums of 50 per cent., these companies have built up enormous surplus funds so that when a comparison is made of their assets to each \$1,000 of insurance in force, they are stronger than any old line or stock company.

There are several other good strong hardware mutual insurance companies and while they have not been in business a sufficient length of time to make quite so impressive a showing as the two companies mentioned, they are getting stronger every year and offer the retailer the very strongest protection available. A hardware man, no matter how large a stock he carries, can place practically all of his insurance now with hardware mutuals.

War conditions have interfered somewhat with the development of intensive field work among our members, but your Executive Committee has had this matter continually in mind and I am in hopes that during the coming year a plan will be evolved which will enable your Secretary to be in constant personal touch with the membership through a field man, competent to discuss individual trade problems and extend advice and assistance where it is desired.

Members should make it a point to keep the Secretary informed in regard to fraudulent or questionable schemes which are being exploited from time to time among the merchants. Fake collection agencies have defrauded the retailers of the State from time to time, and those concerns thrive because merchants are not warned in advance of their methods. Let us each make it a point to promptly report to the Secretary all the facts



Tell your Jobber you've decided to try an order of that popular—
"Bel-Car-Mo Peanut Butter."

LEARN MORE ABOUT SOAPS

All the soaps you sell aren't alike—you know that! Some are better than others! Find out why. Then you can give your customers helpful advice.

Remember that

FELS-NAPTHA SOAP

combines the power of both soap and naphtha. That it saves coal by working splendidly in lukewarm water—no boiling needed—and very little rubbing.

Tell your customers these facts. Watch your soap sales grow.

Fels & Co.

Philadelphia, Pa.



WE extend to you an invitation to call and inspect our plant when you are at the Convention at Saginaw. We would be glad to show you what we have to sell—many items that you need in your business. We are located three blocks south from the Auditorium.

The Cornwell Company

Saginaw, Michigan

Our Latch String is on the OUTSIDE

Michigan Retail Grocers'
22nd Annual Session
Saginaw, Feb. 18-20

Lee & Cady
(SAGINAW BRANCH)

Wholesale Grocers
and
Cigar Dealers

Detroit SAGINAW Bay City
Kalamazoo Flint

Delegates Make Our "House" Your Headquarters

*Annual report of Arthur J. Scott, Secretary Michigan Retail Hardware Association, at twenty-fifth annual convention at Kalamazoo.

concerning propositions submitted from time to time by questionable concerns in this or any other line. Investigate before you sign up, but if you ever do get stung, don't pocket your loss without making it possible for the merchants in the other towns of the State to avoid a similar fate.

The National Bulletin requires very little comment from me, as its value to each one of us has become exceedingly apparent and its influence and prestige have grown steadily. We should read every line in every issue. It is prepared by practical men who are thoroughly in touch with the needs and problems of the retailer.

The hardware trade papers have also been of invaluable aid, both to the individual retailer and to the association movement and we should look to these organs all the time in order to keep ourselves fully posted on the market and other conditions affecting the business in which we are engaged.

Our membership has continued to grow as will be shown by the following figures.

Membership at the time of the last convention 1207
Resigned, gone out of business or dropped from the rolls.. 103

Old members still on our membership list 1104
New members taken in since the last convention 141

Present membership 1245
Net gain for the year 38

The annual convention of the National Association was held at Cedar Point June 17, 18 and 19. A full report was printed in the National Bulletin. As we have Secretary Sheets with us at this convention, it is unnecessary to comment upon the work of the National organization, except to say that it has become recognized, not only among hardware men, but among the business men of the country generally, as the most efficient National organization of retailers in the United States. Its accomplishments and its influence are felt in a great many channels that do not seem apparent on the surface.

The Secretaries conference was held June 20 and 21, following the National convention, and was a source of great benefit to those who attended.

You have all read of the great loss suffered by the hardware trade of the country in the death of former Secretary M. L. Corey, of Argos, Ind., which occurred on Nov. 10. For seventeen years Mr. Corey was Secretary of the National Association. When he accepted that position there were eight states represented. Through untiring and faithful work, he lived to see all but eight states in the Union organized and affiliated with the National, and he, more than any other one man, must be given credit for the magnificent association which has been built up during his term of office.

Mr. Corey has become an institution in the hardware trade and he was respected alike by the retailer, the wholesaler and the manufacturer. The fruit of his labors will be apparent for all time and the National Association might appropriately be dedicated a living monument to this memory.

Let us all arise and for one moment, with our thoughts on him, pay silent tribute to the memory of Melvin Lake Corey—as a man—as a builder of better things and as a friend!

In closing, let me thank the members for their courteous consideration shown to me as Secretary during the past and previous years. It has been a pleasure for me to fill this office and I am keenly indebted to President Fischer, the officers, members of committees and the members at large, for their advice and assistance, which has been invaluable to me at all times.

I hope you all fully appreciate the untiring efforts these men have put forth in your behalf and realize how often they have undergone personal

sacrifice in order that the responsibility placed upon them might be discharged in a manner that would reflect the greatest credit upon the Association.

Socialistic Warehouse Scheme.

The introduction by State Senator Thomas McNaughton of a resolution leading toward a constitutional amendment which would give the State power to own and operate terminal warehouses convinced State officers and members of the Legislature that the farmers of Michigan have no idea of relinquishing the unity which has made them a power in State politics.

Discussion of the proposed resolution was at first greeted as one of the usual "farmer jokes" of the session but it soon became apparent that the farmers in the Legislature are backing the proposition to a man, and those outside the Legislature are already talking to the public with the view of obtaining sufficient votes at the April election to secure the adoption of the amendment.

The movement has the unqualified endorsement of Senator Herbert F. Baker, who is the self-appointed representative of the farmers in the Legislature.

"Something must be done to ensure the farmer a fair market for his products," said Mr. Baker, "and State-owned warehouses to take care of the surplus and free the farmer from dealing with the commission men are part of the first step in the right direction. This year all indications are that there will be an enormous surplus of wheat. What will become of it? The price will drop and the farmer will have to sell at a low price and some man who has the warehouse space to hold the surplus will make the money.

"State-owned warehouses will give the farmer something to work on and if a few plans of that sort were worked out, you would not have to go around the country begging the farmer to increase his acreage."

Manhood overtops all titles. Character is above all riches, greater than any career. Character is success.

Money Saved by Buying Your EGG TESTER

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

MCCRAY
SANITARY REFRIGERATORS
For All Purposes
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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.
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Ionia Ave. and Louis St. Grand Rapids, Michigan

Jobbers in All Kinds of
**BITUMINOUS COALS
AND COKE**
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Foster, Stevens & Co. Wholesale Hardware

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Michigan Hardware Co.

Exclusively Wholesale

Grand Rapids, Mich.

Red Crown Gasoline for Power

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

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

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

For sale everywhere and by all agents and agencies of

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



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. Beiknap, Bay City.

A Laborer Is Worthy of His Hire.

In my experience of many years traveling for a manufacturer, I have become intimately acquainted with all sorts and grades of men on the road, representing manufacturing firms as well as jobbers, and I have been able, I believe, to discern the really able salesman from the one of mediocre ability. And all of them socially seemed to be fine fellows and good hearted. Very seldom indeed have I heard the matter of compensation for their services talked of, although I have noticed, on occasions when it became rumored that a certain position was open, great interest was manifested among many of the road men. On one occasion when a position happened to be vacant in which I was personally interested, a great many traveling men applied for it. In fact, some of the applicants were supposed to have fine paying traveling positions. I mention these matters as it would tend to prove that nearly every man is looking for something better in the way of salary, and also I should say that the average salary of the traveling man may not be what he is worth."

On general principles I should say that it would be up to the traveler himself to inform his employers how much his hire should be, because I do not believe it is a habit of employers to be raising salaries unsolicited. I believe that a traveling man who cannot get up courage to state his case to his firm will not be able to impress it on them in any other way. First, the man to be able to so put his value in services before his employers must be one whose work has already shown by results what the man is. His sales, his friendships among the trade, which in time will make themselves felt, and his other general activities, all pave the way for the live man to put the case up to the factory or jobbing head. Seldom such a case fails to get recognition. Failing to recognize his real worth, the live salesman turns his attention to other connections, and he seldom fails to land a better position.

I have met, on the other hand, a great many young fellows who had no

capabilities at all as salesmen, and who had been in the office and had prevailed on the firm to give them a chance. These generally are willing to work for the smallest salary imaginable. Some make good in time, and either have their salaries adjusted to their abilities with the firms they start with, or else seek and procure other positions. It seems to me it is a matter entirely with the individual.

The past year or more has been a most trying time with the average road man to make his salary meet expenses. Most of them, I believe, have not demurred, because a great many have been unsettled in mind, not knowing how long their firm would hold them, especially those factories whose output was so limited as to make it unadvisable to keep the men out on the road. Almost all factory heads I have talked with say it has been a bad year or more from a standpoint of profit. A great many jobbing houses report big profits, some paying big bonuses to employees. At any rate, I should say the traveler is about in same position as the clerk; his salary has stood stationary for years, unless he, by unusual ability which he has been able to impress upon his firm, has risen above the average lot.

At same time I cannot see how any concerted effort is going to improve individuals, and I believe such a move would be ill-timed. Unquestionably, there are many lines which are in position to raise salaries of traveling men; for instance, those factories on which a large demand for

output for reconstruction will be made, and especially where it is a competitive line. Here a live salesman should command a large salary. Also those factories which have had a large war time output which have not been hampered, were also in position to pay their good road men increased salaries. On the other hand, many factories have been very much handicapped, owing to being put in the non-essential class. Hence it would be unfair for such to be called on to meet other factories which had been making big profits while they had been at a standstill, to urge increased salaries to their travelers.

It is all right for those who wish to enter into a move for more money for the traveler, and for one I say "more power to you," but it does not seem to me any movement such as this will ever make headway, and will end in mere words, because I do not believe it feasible for to get together any number of different salesmen who could influence any single jobber or manufacturer as to salary he should pay his particular man or men. This is a selfish world or was before the war. It may be different after all the sacrifices the warring allied nations have made, and from my experience with meeting men, all of us are most interested in our own particular salaries, and not the other fellows, and hence I believe as above mentioned, it absolves itself into a matter entirely between each individual firm and their individual travelers, and the traveler who is a live wire, has initiative and determined to rise, will look to it that his employer pays him something near what he thinks he is worth. The other fellows will follow along the same as always. "A laborer is worthy of his hire."

Frank A. Clark.

There is no half-way honesty.

CODY HOTEL

GRAND RAPIDS

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

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European Plan, 75c Up

Attractive Rates to Permanent Guests

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 Rates \$1.00
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 FIRE PROOF
 THE NEW
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 A Hotel to which a man
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Only Brick Hotel in the City

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Hot and Cold Running Water
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Rates \$2.50 and \$3.00

American Plan

Light Sample Rooms on
 Lobby Floor Free

J. P. OBERLIN, Prop.

Two Blocks From All Depots

DELEGATES HEADQUARTERS.

22nd ANNUAL CONVENTION

Retail Grocers and General Merchants Association of Michigan

Saginaw, February 18, 19 and 20

NEW
 FIRE-PROOF
 BUILDING

250 ROOMS

EUROPEAN
 PLAN



MAINTAINING
 FIFTY YEARS
 REPUTATION
 OF
 APPRECIATED
 SERVICE
 AND
 SATISFIED
 GUESTS

A. B. Riley, Manager

HOTEL BANCROFT

Saginaw, Michigan

When you visit Saginaw make this your home. Have your friends meet you here. Have your letters and packages addressed in care of the Hotel Bancroft.

Make Your Reservations in Advance and be "All Set" for the Grocers' Convention.

Live Notes From a Live Town.

Owosso, Feb. 11—We got up in quite good season Candlemas morning to take a few observations on the wood chuck. After standing around a few minutes, one of our neighbors came along and told us we were fooling away a perfectly good Sunday, as the wood chucks have gotten more or less mixed up on weather prognostications themselves this year. Some of them came out Thanksgiving day, a few Christmas and others Jan. 1, and it didn't look very favorable for any to show up that day, as those which did come out had stayed out and several had been shot already. He told us there had been several robins seen down by the river, so wife and I went out back in the strawberry garden to take a look. There were none in sight, but we saw two bluejays, numerous English sparrows and about fifty of our neighbor's hens, industriously scratching the fertilizer off our flower beds. I said to wife, "Those robin fellows haven't got much on us anyway. Let's go to church."

George Shuman, who has successfully run a line of drays in our village for a number of years, has sold the entire outfit and is assisting E. D. Horne in his First ward grocery.

Fred Hanifin says this has been an exceedingly favorable winter for Hooverizing coal and that when he goes down at night to fill the furnace he shovels what it did not need that day over into another bin for next winter until he has his next winter's coal bin nearly filled. It makes us feel somewhat sad that we didn't think of it ourselves before our coal was most gone.

R. C. Monks, South end groceryman, has been confined to a dark room for several days with an inflamed eye, caused by a piece of steel flying into it while repairing his auto. He is in quite a serious condition.

Roll P. Bigelow, our old-time trav-

eling salesman, who has been confined to his home for nearly six months, is not gaining as rapidly as we had hoped, but with the good old spring time so nearly at hand, we think he will again be among us old hustlers.

Owosso Council, No. 216, held its regular meeting Saturday evening with a fair attendance. In the absence of Senior Counselor J. B. McIntosh, Fred Hanifin took the chair. No important business being on hand, the Council held a love feast of general remarks. Mr. Sloan, from Corunna, entertained the crowd with a poem on Sloppy Sidewalks. As Mr. Sloan is nursing a broken arm from a fall on the ice, the topic was exceedingly fitting and well rendered.

Herb. Eichenberg, of William Eichenberg & Son, of North Star, has received his release from duty in the navy, where he has been for the past two years and is again back to the old stand doing business for the present.

Honest Groceryman.

More Licenses and Restrictions Go Off.

Washington, D. C., Feb. 11—The President has signed a proclamation, effective Feb. 10, 1919, removing the requirement of licenses under the Food Control Act in a large number of cases and repealing regulations governing those whose licenses have been cancelled. The following only now remain under license:

Importers and distributors of wheat, corn, oats, rye, barley; also elevators or warehouses storing wheat, corn, oats, rye, barley, rice.

Importers, manufacturers and distributors of fresh, canned or cured beef, pork or mutton, cottonseed, cottonseed products, lard, butter, eggs, sugar.

Importers and manufacturers of rice, rice flour, wheat flour and wheat mill feeds; also cold storage warehousemen.

Licenses and all regulations are cancelled in case of the following:

All persons, firms, corporations or associations heretofore required to be licensed whose licenses have not already been cancelled, engaged in the business of importing, manufacturing (including milling, mixing or packing) or distributing oatmeal, rolled oats, oat flour, corn grits, corn meal, hominy, corn flour, starch from corn, corn syrup, glucose or raw corn flakes, rye flour, barley flour, milk, cheese, near beer or other similar cereal beverages, malt, copra, palm kernels, peanuts, oleomargarine or butter substitutes, lard substitutes except cottonseed products, all animal or vegetable fats or oils except butter, lard and cottonseed oil; also all salt water fishermen. The provisions of the Food Control Act are still in full force and effect.

In addition to the regulations cancelled as a result of this proclamation, all remaining special regulations governing manufacturers and distributors of butter have been repealed. Furthermore, the maximum margins heretofore indicated for wholesalers and retailers have been withdrawn except in the case of cottonseed products and eggs.

Bottom Facts From Booming Boyne City.

Boyne City, Feb. 11—The Tradesman will have all the small town politicians in the State headed for Boyne City if we make another break like that in last week's note about our mayorship. The types indicated that our Mayor receives a salary of \$400 per month, when the fact is that his munificent stipend is \$50 per year.

The Traction Engine Co. shipped the first tractor to the tractor show at Kansas City last week. I. O. Hemtze and Niel Jersey will be on hand to demonstrate the machine, which is a decided novelty in tractor design. Meantime work is going for-

ward on the new tractor motor that is to be used on this machine.

Burdy says that if the Tradesman had been with him in the camps on this side and "over there" that the editorial about the Y. in last week's issue would not have been written. His comments upon the adverse criticism of that organization and the sources from which it comes are very illuminating and also very positive.

Secretary Ackerman has a big get-together meeting planned for the semi-annual meeting of the Chamber of Commerce about March 1. The organization has kept together during the war and has lent very efficient aid in all the war activities. It now has some very important matters concerning our future as a city under way.

Maxy.

Late News From the Celery City.

Kalamazoo, Feb. 11—Gilmore Bros. are removing their general offices from the second to the fifth floor, where they occupy the North end and a part of the East side. When completed, the offices will be among the best arranged of any retail mercantile establishment in the State.

The Kalamazoo Creamery has purchased the plant of the Kalamazoo Brewing Company and will occupy it early in April. The structure is a splendid one from every standpoint and is being remodelled to meet the requirements of the new owners.

W. S. Chapman, merchandiser for Gilmore Bros. dry goods emporium, left for New York Sunday with six of his buyers. A week later six more buyers will leave for New York to spend a week—all working under the personal supervision of the man who enjoys the distinction of being one of the best merchandisers in the country.

Now that he is a newspaper publisher, it would be interesting to know if Uncle Hen. Ford takes flivers on subscription.

J. D. RIEDE
J. WEICKGENANT

A. BAXTER
F. G. JACKSON

Queen City Sales Co.

142 MONTEREY
DETROIT, MICH.

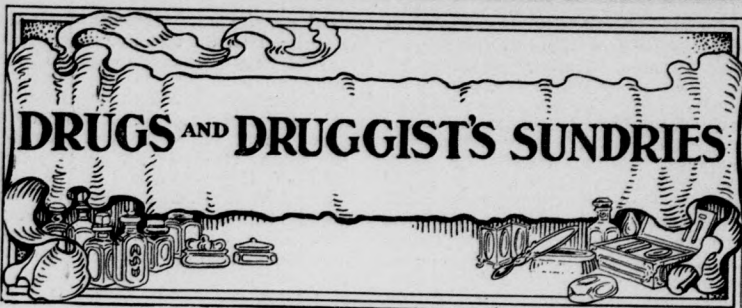
Buyers of entire or portions of stock of
**Dry Goods, Clothing,
Gents' Furnishings, Shoes, Etc.**

Highest Prices Paid. Spot Cash.

No Stock Too Large.

Drop us a card and we will call at once.

Bell Phone, Hemlock 1158 M.



Michigan Board of Pharmacy.
 President—Leonard A. Seltzer, Detroit.
 Secretary—Edwin T. Boden, Bay City.
 Treasurer—George F. Snyder, Detroit.
 Other Members—Herbert H. Hoffman, Sandusky; Charles S. Koon, Muskegon.
 Examination Sessions—Grand Rapids, March 18, 19 and 20; Detroit, June 17, 18 and 19.

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.

Programme Prepared for the Lansing Convention.

The following programme has been prepared for the thirty-seventh annual convention of the Michigan State Pharmaceutical Association to be held at Lansing, March 18, 19 and 20:

Tuesday—10 a. m.

Opening of registration headquarters. Registration fee, \$1.25. No other charge.

Reception of officers and delegates.

Tuesday—1 p. m.

Opening of the convention.
 Address of welcome—Mayor Jacob Ferle, Lansing.

Response—D. D. Alton, Fremont.

Reading of communications, announcements and appointment of committees.

President's address—J. H. Webster, Detroit.

Report of Secretary—F. J. Wheaton.

Report of Treasurer—F. B. Drolet.

Report of Committees—Executive, E. W. Austin, chairman; Legislative, D. G. Look, chairman; Membership, H. H. Hoffman, chairman.

Report of Secretary of the Board of Pharmacy—E. T. Boden.

Address—Harry Mason, Detroit.

Tuesday—8:30 p. m.

St. Patrick party at the Masonic Temple (strictly informal). Dancing 8:30 to 12. Music—Carl Dewey's orchestra.

Wednesday—9:30 a. m.

Report of Publicity Committee—C. H. Jongejan, chairman.

Report of the War Service Committee—D. D. Alton, chairman.

Report of Hyena Committee—Oscar W. Gorenflo, chairman.

Report of delegate to N. A. R. D. convention—F. J. Wheaton.

Report of delegates to A. Ph. A.—L. A. Seltzer, chairman.

Address—Hugh Craig, Detroit.

Wednesday—1 p. m.

Report of Trades Interest Committee—J. G. Hackney, chairman.

Discussion.

How I Made the Soda Fountain Pay—Alfred Kraft, Lansing.

Followed by discussion.

My Experience With the Kodak Business—Glenn Robinson, Lansing.

Followed by discussion. Every member present is requested to take part in these discussions. Come prepared to give to the convention some part of your own experience.

There will be a reception for the ladies at 3 p. m. at the Woman's Club, 605 Washington avenue.

Wednesday—7:30 p. m.

Theater party for all those registered at the convention.

Wednesday—9:30 p. m.

Ceremonial session of the Order of the Laughing Hyenas at the Masonic Temple. Leo A. Caro, Master of Ceremonies.

Thursday—9:30 a. m.

Report of the Prescott Memorial Fund Trustees—C. F. Mann, chairman.

Report of Committee on Resolutions.

Report of Nominating Committee—F. M. Miller, chairman.

Election of officers.

Installation of officers.

Final adjournment.

Thursday—6:30 p. m.

Annual banquet at Masonic Temple—Lee M. Hutchins, toastmaster.

Speakers—Governor A. E. Sleeper, Hon. Geo. L. Lusk, Secretary of Public Domain, Hon. Alex Groesbeck, Attorney General for Michigan.

The Travelers' Auxiliary will hold their annual meeting and election of officers Thursday at 10:30 a. m.

Gift Goods Sell Well.

Gift shop specialty houses report a first-class business for January. Buyers for the shops were doubtful about the Christmas trade and did not lay in a great stock, and a big holiday trade depleted their shelves. Gift specialties do not miss a season or a holiday. None is of too little consequence for it to meet with appropriate novelties, and the trade is one for the entire year.

It is a business that has developed and grown largely within the last three years and, for the last two, has made a step in advance in getting into the department stores. These found they could not compete with the gift shops with the same goods in different departments. Now they have special buyers for the gift department who may duplicate with impunity the goods of any other department—stationery, toys, etc.—any kind of a novelty, provided it looks good for a gift.

Quaint trinkets are ready for the Easter trade, one of these being a little maiden with a sunbonnet riding a big egg from which protrudes the head of a chick. It is on rockers—an Easter rocking horse.

1919

Drugs, Sundries, Books,
Stationery.

Soda Fountains, Carbonators, Tables,
Chairs and Fountain Supplies.

We all readily recall the weather conditions in Michigan one year ago and the extreme difficulty not only in getting merchandise from the manufacturers but in distributing the same to the retailers and consumers.

The severity of the winter season of 1918 not only precluded but practically put an end to the winter consideration of investment in fountains, carbonators, etc., for the summer of 1918. Now, all is changed, the winter is open and many are not only considering but closing deals for the necessary apparatus for what will be we believe a splendid season.

We have continued our agency for the Guarantee Iceless Fountain and we also can furnish carbonators on short notice. We have amply provided for our purchases of syrups, coco cola, fruit juices, etc. We suggest early consideration of all of these features which are strong side lines for the drug trade. Our Mr. Olds who has charge of the specialty department is always at your service.

Yours respectfully,

Hazeltine & Perkins Drug Co.
Grand Rapids, Michigan

A Smile Follows the Spoon
When It's Piper's



PIPER ICE CREAM CO.

Kalamazoo

:::

Michigan

Acids		Cotton Seed		2 06@2 20		Capsicum		@2 15	
Boric (Powd.)	18@ 25	Elgeron	6 50@6 75	Cardamon	@2 10				
Boric (Xtal)	18@ 25	Cubebes	11 50@11 75	Cardamon, Comp.	@1 60				
Carbolic	46@ 50	Eigeron	4 50@4 75	Catechu	@2 60				
Citric	1 48@1 55	Eucalyptus	1 25@1 35	Cinchona	@2 15				
Muriatic	3 34@ 5	Hemlock, pure	2 00@2 25	Colchicum	@2 40				
Nitric	10@ 15	Juniper Berries	16 00@16 25	Cubebes	@2 35				
Oxalic	50@ 60	Juniper Wood	4 00@4 25	Digitalis	@1 90				
Sulphuric	3 34@ 5	Lard, extra	1 80@2 00	Gastria	@1 50				
Tartaric	1 12@1 20	Lard, No. 1	1 55@1 75	Ginger	@1 50				
Ammonia		Lavender, Flow.	7 50@7 75	Guaiac	@1 90				
Water, 28 deg.	12@ 20	Lavender, Gar'n	1 25@1 40	Guaiac, Ammon.	@1 80				
Water, 18 deg.	10 1/2@ 18	Lemon	2 25@2 50	Iodine	@1 50				
Water, 14 deg.	9 1/2@ 17	Linseed, boiled, bbl.	1 @ 64	Iodine, Colorless	@ 1 1/2				
Carbonate	19@ 25	Linseed, bbl less	1 74@1 79	Iron, clo.	@1 60				
Chloride (Gran.)	20@ 30	Linseed, raw, bbl.	1 @ 62	Kino	@1 85				
Balsams		Linseed, raw less	1 72@1 77	Myrrh	@2 50				
Copaiba	1 40@1 65	Mustard, true, oz.	2 @ 95	Nux Vomica	@1 75				
Fir (Canada)	1 75@2 00	Mustard, artifl, oz.	1 @ 65	Opium	@7 50				
Fir (Oregon)	40@ 50	Neatsfoot	1 75@2 00	Opium, Camph.	@1 35				
Peru	4 75@5 00	Oliver, pure	8 80@10 50	Opium, Deodor'd	@9 50				
Tolu	1 75@2 00	Oliver, yellow	6 50@7 00	Rhubarb	@1 85				
Barks		Oliver, Malaga,		Paints					
Cassia (ordinary)	40@ 45	green	6 50@7 00	Lead, red dry	13@13 1/2				
Cassia (Saigon)	90@1 00	Orange, Sweet	4 50@4 75	Lead, white dry	13@13 1/2				
Sassafras (pow. 50c)	@ 45	Origanum, pure	@2 50	Lead, white oil	13@13 1/2				
Soap Cut (powd.)		Origanum, com'l	@ 75	Ochre, yellow bbl.	@ 5				
35c	26@ 30	Pennyroyal	2 50@2 75	Ochre, yellow less	2 @ 5				
Berries		Peppermint	7 00@7 25	Putty	4 1/2@ 7				
Cubeb	1 75@1 80	Rose, pure	38 00@40 00	Red Venet'n Amer.	2 1/2@ 5				
Fish	1 00	Rosemary Flows	2 00@2 25	Red Venet'n, Eng	2 1/2@ 5				
Juniper	11@ 18	Sandalwood, E.		Vermillion, Amer.	25@ 30				
Prickley Ash	@ 30	I.	18 50@18 75	Whiting, bbl.	@ 3				
Extracts		Sassafras, true	3 50@3 75	Whiting, 3 1/4 @ 6					
Licorice	1 60@1 65	Sassafras, artifl	90@1 20	L. H. P. Prep'd	2 90@3 10				
Licorice powd.	50@1 75	Spearmint	6 50@6 75	Miscellaneous					
Flowers		Sperm	2 85@3 05	Acetanalid	1 10@1 20				
Arnica	1 20@1 25	Tansy	5 50@5 75	Alum	17@ 20				
Chamomile (Ger.)	70@ 80	Tar, USP	45@ 60	Alum, powdered and					
Chamomile Rom.	61@1 60	Turpentine, bbls.	@86 1/2	ground	18@ 21				
Gums		Turpentine, less	95@1 00	Bismuth, Subni-					
Acacia, 1st	75@ 80	Wintergreen, tr.	80@88 25	trate	4 00@4 10				
Acacia, 2nd	65@ 75	Wintergreen, sweet		powdered	10@ 15				
Acacia, Sorts	35@ 40	birch	7 00@7 25	Cantharades po	2 00@6 50				
Acacia, powdered	60@ 70	Wintergreen, ar	20@21 50	Calomel	2 56@2 62				

GROCERY PRICE CURRENT

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

ADVANCED

DECLINED

Canned Sauer Kraut
Canned Tomatoes
H. P. Beans
Barley
Molasses
Rolled Oats

AMMONIA
Arctic Brand
12 oz. 16c, 2 doz. box 3 00
16 oz. 25c, 1 doz. box 1 75
32 oz., 40c, 1 doz. box 2 85

AXLE GREASE
Mica, 25 lb. pail 1 60

BAKED BEANS
No. 1, per doz. 1 35
No. 2, per doz. 2 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
Pillsbury's Best Cerl 2 50
Quaker Puffed Rice 4 35
Quaker Puffed Wheat 4 35
Quaker Brkfst Biscuit 1 90
Quaker Corn Flakes 2 90
Ralston Purina 4 00
Ralston Bran 2 20
Ralston Food, large 3 30
Ralston Food, small 2 30
Saxon Wheat Food 4 75
Shred Wheat Biscuit 4 50
Triscuit, 18 2 25

Kellogg's Brands
Toasted Corn Flakes 4 20
Toasted Corn Flakes 4 20
Individual 2 00
Krumbles 4 20
Krumbles, Indv. 2 00
Biscuit 2 00
Drinket 2 60
Peanut Butter 4 40
Bran 4 30

BROOMS
Fancy Parlor, 25 lb. 9 00
Parlor, 5 String, 25 lb. 8 75
Standard Parlor, 23 lb. 8 50
Common, 23 lb. 8 00
Special, 23 lb. 7 25
Warehouse, 23 lb. 10 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
3 lb. Standards @ 1 45
No. 10 @ 5 00

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

Beans
Baked 1 25 @ 2 25
Red Kidney 1 25 @ 1 55
String 1 90 @ 2 50
Wax 1 80 @ 2 50

Blueberries
Standard @
No. 10 @ 11 50

Clams
Little Neck, 1 lb.

Clam Bouillon
Burnham's 1/2 pt. 2 25
Burnham's pts. 3 75
Burnham's qts. 7 50

Corn
Fair 1 85
Good 2 15
Fancy 2 30

French Peas
Monbadon (Natural)
per doz.

Gooseberries
No. 2, Fair 7 75
No. 10

Hominy
Standard 1 25

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

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

Mushrooms
Buttons, 1/2s @ 30
Buttons, 1s @ 50
Hotels, 1s @ 44

Oysters
Cove, 1 lb.
Cove, 2 lb.

Plums
Plums 2 50 @ 3 00
Pears in Syrup
No. 3 can 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, No. 2 2 85
Sliced No. 2 Extra 2 90

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 1/2s 6 75
Domestic, 1/4 Mustard 6 50
Domestic, 1/2 Mustard 6 80
Norwegian, 1/2s 15 @ 18
Portuguese, 1/2s 30 @ 35

Sauer Kraut
No. 3, cans 1 45
No. 10, cans

Shrimps
Dunbar, 1s doz. 1 80
Dunbar, 1 1/2 doz. 3 40

Succotash
Fair
Good
Fancy

Strawberries
Standard 2 50
Fancy 2 90

Tomatoes
No. 1 1/2 1 25
No. 2 1 50
No. 10 7 50

Tuna
1/4s, 4 doz. in case
1/2s, 4 doz. in case
1s, 4 doz. in case

CATSUP
Van Camp's, 1/2 pints 1 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 75
Doublemint 70
Flag Spruce 65
Juicy Fruit 65
Sterling Gum Pep. 70
Spearmint, Wrigleys 70
Yucatan 70
Zeno 70

CHOCOLATE
Walter Baker & Co.
German's Sweet
Premium 35
Caracas 28
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

Worden Grocer Co. Brands
Boston Straight 42 00
Trans Michigan 42 50
Court Royer 48 00
Hemmeter's Cham-
pion 46 00
Iroquois 42 50
Qualex 46 00
La Qualatancia 70 00
Worden's Hand Made 40 00
B. L.
Royal Major 42 50
La Valla Rosa 45 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. 50 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 39
Bunte, 10c size 88
Bunte, 1/2 lb. 2 20
Bunte, 1 lb. 4 00
Cleveland 41
Colonial, 1/4s 35
Colonial, 1/2s 33
Epps 42
Hershey's 1/4s 42
Hershey's 1/2s 42
Hershey's 1s 30
Huyler 36
Lowney, 1/4s 38
Lowney, 1/2s 37
Lowney, 1s 37
Lowney, 1/2 lb. cans 37
Van Houten, 1/4s 12
Van Houten, 1/2s 18
Van Houten, 1s 36
Van Houten, 1/2 lb. 36
Wan-Eta 36
Webb 33
Wilbur, 1/2s 33
Wilbur, 1s 33

COCOANUT
1/4s, 5 lb. case 38
1/4s, 5 lb. case 37
1/4s, 15 lb. case 36
1/4s, 15 lb. case 35
1/4s & 1/2s, 15 lb. case 35 1/2
6 and 12c pails 4 35
Bulk, pails 27
Bulk, barrels 25
70 8c pkgs., per case 5 25
70 4 oz. pkgs., per case 5 25
Bakers Canned, doz. 1 20

COFFEES ROASTED

Rio
Common 24
Fair 25
Choice 26
Fancy 27

Santos
Common 27
Fair 28
Choice 29
Fancy 30
Peaberry 29

Maracaibo
Fair 34
Choice 36

Mexican
Choice 34
Fancy 36

Guatemala
Fair 34
Fancy 37

Java
Private Growth
Mandling
Ankola

San Salvador
Good 34

Mocha
Short Bean 55
Long Bean 55

Bogota
Fair
Fancy 39

Package Coffee
New York Basis
Arbuckle 27 00

McLaughlin's XXXX
McLaughlin's XXXX
package coffee is sold to
retailers only. Mail all
orders 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 45
Pet, Baby 5 25
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
Cases
Jumbo 26

Mixed Candy
Broken 25
Cut Loaf 26
Grocers 20
Kindergarten 29
Leader 25
Novelty 25
Premio Creams 35
Royal 24
Special 24
X L O 23

Specialties
Pails
Auto Kisses (baskets) 28
Bonnie Butter Bites 32
Butter Cream Corn 32
Caramel Bon Bons 32
Caramel Croquettes 30
Cocoanut Waffles 28
Coffy Toffy 30
Fudge, Walnut 32
Fudge, Choc. Peanut 30
Iced Orange Jellies 27
Italian Bon Bons 27

AA Licorice Drops
5 lb. box 2 25
Lozenges, Pep. 30
Lozenges, Pink 30
Manchus 27
Molasses Kisses, 10
lb. box 28
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 25
Nut Wafers 25
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 @ 22
Citron @ 36
Currants
Imported, 1 lb. pkg. ..
Imported, bulk ..

Peaches
Muirs—Choice, 25 lb. .. 17 1/2
Muirs—Fancy, 25 lb. ..
Fancy, 48 11 oz. pkgs. 6 50

Peel
Lemon, American 30
Orange, American 32

Raisins
Cluster, 20 cartons ..
Loose Muscatels, 3 Cr. 11
Loose Muscatels, 3 Cr. 11
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 .. @ 14
50-60 25 lb. boxes ..
40-50 25 lb. boxes .. @ 16
30-40 25 lb. boxes .. @ 17 1/2

FARINACEOUS GOODS
Beans
California Limas 15 1/2
Med. Hand Picked 8 1/2
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 10
Domestic, broken bbls. 8 1/2
Skinner's 24s. case 1 37 1/2

Pearl Barley
Chester 4 65
Portage ..

Pear
Green, Wisconsin, lb. 9 1/2
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

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

Hooks—Kirby
Size 1-12, per 100 8
Size 1-0, 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
Terpenesless
Pure Lemon

Per Doz.
7 Dram 15 Cent 1 25
1 1/2 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 1/2 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 11 90
Rowena Rye, 1/2s 9 75
Graham 25 lb. per cwt. 5 70
Rowena Bolted Meal,
25 lbs., per cwt. 3 90
Golden Granulated Meal,
25 lbs., per cwt. 4 10
Rowena Pancake 5 lb.
per cwt. 6 20
Rowena Buckwheat
Compound 6 20
Rowena Corn Flour,
Watson Higgins Milling
Co.
New Perfection 1/4s 11 90

Worden Grocer Co.
Quaker, 1/4s cloth .. None
Quaker, 1/2s cloth .. None
Quaker, 3/4s cloth .. None
Quaker, 1/4s paper .. None
Quaker, 1/2s paper .. None

Kansas Hard Wheat
Worden Grocer Co.
100%
American Eagle, 1/4s 11 00
American Eagle, 1/2s 10 90
American Eagle, 3/4s 10 95

Spring Wheat
Worden Grocer Co.
100%
Wingold, 1/4s paper 10 91
Wingold, 1/2s paper 10 81
Wingold, 3/4s cloth 10 86

Meal
Bolted ..
Golden Granulated ..

Wheat
Red ..
White ..

Oats
Michigan carlots ..
Less than carlots ..

Corn
Carlota ..
Less than carlots ..

Hay
Carlota ..
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. 3 00
Minute, 1 doz. 1 25
Minute, 3 doz. 3 75
Nelson's 1 50
Oxford ..
Plymouth Rock, Phos. 1 55
Plymouth Rock, Plain 1 60
Waukesha 1 60

HERBS
Sage 15
Hops 15
Laurel Leaves 20
Senna Leaves 45

HIDES AND PELTS

Green, No. 1	18
Green, No. 2	17
Cured, No. 1	20
Cured, No. 2	19
Calfskin, green, No. 1	33
Calfskin, green, No. 2	31½
Calfskin, cured, No. 1	35
Calfskin, cured, No. 2	33½
Horse, No. 1	6 00
Horse, No. 2	5 00

Pelts

Old Wool	75@2 00
Lambs	1 00@2 00
Shearings	1 00@2 00

Tallow

Prime	@08
No. 1	@07
No. 2	@06

Wool

Unwashed, med.	@40
Unwashed, fine	@35

HONEY

A. G. Woodman's Brand	
7 oz., per doz.	4 80
16 oz., per doz.	4 80

HORSE RADISH

Per doz.	90
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JELLY

10lb. Kanakin, per pail	1 40
30lb. pails, per pail	2 50

JELLY GLASSES

8 oz. capped in bbls., per doz.	40
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MAPLEINE

2 oz. bottles, per doz.	3 00
1 oz. bottles, per doz.	1 75
16 oz. bottles, per doz.	16 50
32 oz. bottles, per doz.	30 00

MINCE MEAT

Per case	4 15
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MOLASSES

Fancy Open Kettle	68
Good	58

Stock	50
Half barrels 5c extra	

Red Hen, No. 2	2 75
Red Hen, No. 2½	3 35
Red Hen, No. 3	3 35
Red Hen, No. 10	3 15
Uncle Ben, No. 2	2 75
Uncle Ben, No. 2½	3 35
Uncle Ben, No. 3	3 35
Uncle Ben, No. 10	3 15
Ginger Cake, No. 2	3 10
Ginger Cake, No. 2½	4 00
Ginger Cake, No. 3	3 90
O. & L. Open Kettle, No. 2½	5 60

MUSTARD

½ lb. 6 lb. box	30
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NUTS—Whole

Almonds, Terragona	30
Brazils, large washed	34
Fancy Mixed	28@29
Filberts, Barcelona	24
Peanuts, Virginia	18
Peanuts, Virginia	18
Roasted	22
Peanuts, Spanish	20
Walnuts California 36@37	
Walnuts, French	32

Shelled

Almonds	55
Peanuts, Spanish, 10 lb. box	19½
Peanuts, Spanish, 100 lb. bbl.	17½
Peanuts, Spanish, 200 lb. bbl.	17
Pecans	1 00
Walnuts	90

OLIVES

Bulk, 1 gal. kegs	@1 75
Bulk, 2 gal. kegs	@1 55
Bulk, 5 gal. kegs	@1 50
Stuffed, 5 oz.	1 45
Stuffed, 14 oz.	3 00
Pitted (not stuffed)	
14 oz.	3 00
Manzanilla, 8 oz.	2 45
Lunch, 10 oz.	1 40
Lunch, 16 oz.	3 25
Queen, Mammoth, 19 oz.	5 50
Queen, Mammoth, 28 oz.	6 75
Olive Chow, 2 doz. cs. per doz.	2 50

PETROLEUM PRODUCTS

Perfection	12 7
Red Crown Gasoline	23 7
Gas Machine Gasoline	44 2
V. M. & P. Naphtha	23 7
Capitol Cylinder, Iron Bbls.	41 8
Atlantic Red Engine, Iron Bbls.	26 80
Winter Black, Iron Bbls.	14 8
Polarine, Iron Bbls.	44 8

PICKLES

Barrels, 1,200 count	12 00
Half bbls., 600 count	6 50
5 gallon kegs	2 60

Small

Barrels	14 00
Half barrels	7 50
5 gallon kegs	2 80

Gherkins

Barrels	25 00
Half barrels	13 00
5 gallon kegs	4 50

Sweet Small

Barrels	28 00
5 gallon kegs	5 00
Half barrels	14 50

PIPES

Clay, No. 216, per box	
Clay, T. D. full count	
Cob, 3 doz. in box	1 25

PLAYING CARDS

No. 90 Steamboat	2 25
No. 808, Bicycle	3 50
Pennant	3 25

POTASH

Babbitt's, 2 doz.	2 75
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PROVISIONS

Clear Back	52 00@53 00
Short Cut Clr	44 00@45 00
Brisket, Clear	55 00@56 00
Pig	
Clear Family	48 00

Dry Salt Meats

S P Bellies	81 00@82 00
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Lard

Pure in tierces	29@30
Compound Lard 24	@24½
80 lb. tubs	advance ¼
60 lb. tubs	advance ¼
50 lb. tubs	advance ¼
20 lb. pails	advance ¼
10 lb. pails	advance ¼
3 lb. pails	advance 1

Smoked Meats

Hams, 14-16 lb.	35 @38
Hams, 16-18 lb.	34½@35
Hams, 18-20 lb.	33 @34
Ham, dried beef sets	37 @38
California Hams 25	@26
Picnic Boiled Hams	35 @40
Boiled Hams	51 @52
Minced Hams	22 @23
Bacon	39 @52

Sausages

Bologna	18
Liver	12
Frankfort	19
Pork	14@15
Veal	11
Tongue	11
Headcheese	14

Beef

Boneless	25 00@27 00
Rump, new	30 00@31 00

Pig's Feet

¼ bbls.	1 75
¾ bbls., 40 lbs.	3 40
¼ bbls.	3 00
1 bbl.	16 00

Tripe

Kits, 15 lbs.	90
¼ bbls., 40 lbs.	1 60
¾ bbls., 80 lbs.	3 00

Casings

Hogs, per lb.	50@55
Beef, round set	19@20
Beef, middles, set	45@55
Sheep	1 15@1 35

Uncolored Oleomargarine

Solid Dairy	28@29
Country Rolls	30@31

Canned Meats

Corned Beef, 2 lb.	6 60
Corned Beef, 1 lb.	4 70
Roast Beef, 2 lb.	6 60
Roast Beef, 1 lb.	4 70
Potted Meat, Ham	
Flavor, ¼s	55
Potted Meat, Ham	
Flavor, ¼s	90
Deviled Meat, Ham	
Flavor, ¼s	55
Deviled Meat, Ham	
Flavor, ¼s	1 00
Deviled Tongue, ¼s	1 80
Deviled Tongue, ½s	3 10

RICE

Fancy	
Blue Rose	9½@10½
Broken	

ROLLED OATS

Monarch, bbls.	9 00
Rolls, 100 lb. bbls.	10 00
Steel Cut, 100 lb. bbls.	5 00
Monarch, 100 lb. bbls.	4 50
Quaker, 18 Regular	1 95
Quaker, 20 Family	5 20

SALAD DRESSING

Columbia, ½ pint	2 25
Columbia, 1 pint	4 00
Durkee's large 1 doz.	5 25
Durkee's med., 2 doz.	5 80
Durkee's Picnic, 2 doz.	2 75
Snider's, large 1 doz.	2 40
Snider's, small, 2 doz.	1 45

SALERATUS

Packed 60 lbs. in box	
Arm and Hammer	3 25
Wyandotte, 100 ¼s	3 00

SAL SODA

Granulated, bbls.	1 95
Granulated, 100 lbs. cs.	2 10
Granulated, 353 pkgs.	2 25

SALT

Solar Rock	
56 lb. sacks	52
Common	
Granulated, Fine	2 10
Medium, Fine	2 20

SALT FISH

Cod	
Large, whole	@15¼
Small, whole	@15
Strips or bricks	20@23
Pollock	@14

Holland Herring

Standards, bbls.	
Y. M. bbls.	
Standard, kegs	
Y. M. kegs	

Herring

Full Fat Herring, 350 to 400 count	
Spiced, 8 lb. pails	95

Trout

No. 1, 100 lbs.	
No. 1, 40 lbs.	
No. 1, 10 lbs.	
No. 1, 3 lbs.	

Mackerel

Mess, 100 lbs.	25 00
Mess, 50 lbs.	13 25
Mess, 10 lbs.	2 95
Mess, 8 lbs.	2 30
No. 1, 100 lbs.	24 00
No. 1, 50 lbs.	12 75
No. 1, 10 lbs.	2 80

Lake Herring

8 lbs.	
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SEEDS

Anise	45
Canary, Smyrna	28
Caraway	85
Cardamon, Malabar	1 20
Celery	65
Hemp, Russian	12
Mixed Bird	12½
Mustard, white	40
Poppy	40
Rape	15

SHOE BLACKING

Handy Box, large 3 dz.	1 50
Handy Box, small	1 25
Bixby's Royal Polish	1 20
Miller's Crown Polish	90

SNUFF

Swedish Rapee, 10c 8 for 64	
Swedish Rapee, 1 lb. glass	60
Norkoping, 10c, 8 for	64
Norkoping, 1 lb. glass	60
Copenhagen, 10c, 8 for 64	
Copenhagen, 1 lb. glass	60

SOAP

James S. Kirk & Company	
American Family, 100	6 40
Jap Rose, 50 cakes	5 10
White Flake, 100	6 25

Lautz Bros. & Co.

Acme, 100 cakes	5 50
Big Master 100 blocks	6 00
Climax	5 00
Queen White	5 90
Oak Leaf	5 50
Queen Anne	5 00

Proctor & Gamble Co.

Lenox	5 65
Ivory, 6 oz.	6 65
Ivory, 10 oz.	10 80
Star	5 55

Swift & Company

Swift's Pride	5 50
White Laundry	5 65
Wool, 6 oz. bars	6 50
Wool, 10 oz. bars	9 40

Tradesman Company

Black Hawk, one box	7 75
Black Hawk, five boxes	3 70
Black Hawk, ten boxes	3 65

Box contains 72 cakes. It is a most remarkable dirt and grease remover, without injury to the skin.

Scouring Powders

Sapolio, gross lots	9 50
Sapolio, half gross lots	4 85
Sapolio, single boxes	2 40
Sapolio, hand	2 40
Queen Anne, 30 cans	1 80
Queen Anne, 60 cans	3 80
Snow Maid, 30 cans	1 80
Snow Maid, 60 cans	3 80

Washing Powders

Snow Boy, 100 pkgs.	6 65
Snow Boy, 60 pkgs.	3 55
Snow Boy, 24 pkgs.	5 00
Snow Boy, 96 pkgs.	5 25

Soap Powders

Johnson's Fine, 48 2	5 75
Johnson's XXX 100	5 75
Rub-No-More	5 00
Nine O'Clock	4 25
Lautz Naphtha, 60s	
Oak Leaf Soap Powder	24 pkgs.
Oak Leaf Soap Powder	100 pkgs.
Queen Anne Soap Powder	60 pkgs.
Old Dutch Cleanser	100s

SODA

Bl Carb. Kegs	3¼
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SPICES

Whole Spices	
Allspice, Jamaica	@12
Allspice, lg. Garden	@11
Cloves, Zanzibar	@55
Cassia, Canton	@20
Cassia, 5c pkg. doz.	@35
Ginger, African	@15
Ginger, Cochinchina	@20
Mace, Penang	@90
Mixed, No. 1	@17
Mixed, No. 2	@16
Mixed, 5c pkgs. dz.	@45
Nutmegs, 70-8	@50
Nutmegs, 105-110	@45
Pepper, Black	@32
Pepper, White	@40
Pepper, Cayenne	@32
Paprika, Hungarian	

Pure Ground in Bulk

Allspice, Jamaica	@18
Cloves, Zanzibar	@68
Cassia, Canton	@20
Ginger, African	@15
Mace, Penang	@90
Nutmegs	@45
Pepper, Black	@35
Pepper, White	@52
Pepper, Cayenne	@30
Paprika, Hungarian	@45

STARCH

Kingsford, 40 lbs.	9¼
Muzzy, 48 lb. pkgs.	9¼

Kingsford

Silver Gloss, 40 lb.	9¼
Gloss	
Argo, 48 5c pkgs.	2 40
Silver Gloss, 16 3lbs.	9¼
Silver Gloss, 12 6lbs.	9¼

Muzzy

48 lb. packages	9¼
16 3lb. packages	9¼
12 6lb. packages	9¼
50 lb. boxes	6¼

SYRUPS

Graphic Review of the Hardware Situation.*

We have convened at our twenty-fifth annual convention of this great Association and I feel that we should at this time rejoice as we recount the rapid growth of the organization and the amount of good it has accomplished in the quarter century of its existence. The past achievements of the Association forecasts a bright future and one that we may well feel will produce the greatest possible benefits to our members.

When we assembled one year ago at Saginaw the uppermost thought in our minds was "Win the war." This Association at that time pledged its support to our country and every member willingly submitted to every regulation imposed upon the hardware business, in order to assist our Government. It was not a case of needing any authority or force to compel obedience to regulations, but, on the contrary, we submitted to all due constituted authority, while some of the regulations, in many instances, imposed heavy burdens upon the dealers, nevertheless, I have the first complaint to hear from.

Now that the war is over; that autocracy and militarism have been crushed—and we hope that they have been crushed forever—and that the dove of peace has again spread its wings over the world, we now can turn our thoughts to reconstruction. The war being over does not mean that our work is completed, and we must not rest upon our past achievements, for there is much to be done. During the war nearly all building was prohibited, which was a large feature in our business, because the materials were needed in more important fields.

The coming year should bring forth a very large amount of building. The Government is requesting the public to do all the work possible during the year 1919, and in this movement I am sure the hardware men will be important factors.

I feel that we should not be called upon to make a sacrifice in order to bring about the desired result. The consumers should not be permitted to save money at the expense of the dealers. The trade should have more back-bone, and the present prices or better should be maintained, even if the costs of productions are reduced, as I think with all the hard work and study the hardware man is put to, he should have ample compensation. Certainly, in view of the high wages prevailing at this time, it would be unfair and unjust to expect dealers to lower their prices.

I earnestly ask the hearty co-operation and the united efforts of every member of this Association, for then its accomplishments will know no limits. Every member should boost for this grand organization, talk about it, get others to become members and, above all, assist our worthy Secretary in building up this Association by paying your dues promptly and helping him in every way possible. Don't ask him to send you more than one

statement of your dues, but pay them with promptness.

Membership in this Association will entitle you to the protection of mutual fire insurance, which, in my opinion, is the best asset you can have. When you consider the fact that you get this insurance through being a member, at a cost of 50 per cent. less than you can get other insurance, and that in case of a loss your adjustments are made promptly and without any long drawn out delay. It occurs to me that that is the best proposition which can be offered. I urge with all the power in my command, that all those who are not members should avail themselves of this feature of our membership.

"The hardware man first in payment of bills." Let us take this as our slogan and discount our bills, for this discount will go a long way to pay overhead expense, which at present is unusually high. I invariably find when one pays his bills when due, he will have his orders filled with more due consideration.

Another feature of business to which I wish to call your attention is conservative buying. In my judgment at this time it would be very unwise to overstock, but buy in small lots and buy often. By this I do not mean to decrease your stock, but, on the contrary, keep it up to a minimum standard. I would also suggest that in your future buying, place your orders for seasonable merchandise in small quantities, always keeping in mind not to stock up too heavily at this period of reconstruction, as prices may change.

In conclusion, I desire to say a few words in connection with the Association work accomplished during the past year. I have endeavored to the best of my ability to carry out the work along the lines laid out by my predecessors, and I feel that the year has been a successful one. The Association has a splendid growth, keeping up and ahead of the preceding years, and if my administration has been a success to any degree, it has not been through my personal efforts alone, but rather due to the support given me by the officers and the members at large. All have worked with a united purpose in view.

I also desire to say a word of praise and express my appreciation of the work done by our worthy Secretary, Arthur J. Scott. I find that in almost every organization the secretary is the one person that the bulk of the work falls upon. This Association is certainly no different from any other in this respect. I feel that we are most fortunate in having a Secretary who so faithfully performs his duty, many times at a loss of time from his own business, in order to look after the welfare of this Association. At no time during my administration have I found Mr. Scott lacking, for when I have taken up matters with him pertaining to Association work, I have received the desired information immediately.

I wish to express to the members of this Association my appreciation of their support and kind assistance, so freely given me during my time as

your presiding officer. And I sincerely trust that my efforts and endeavors have been of some value to the Association.

When two or more women get together one of the things you don't hear is silence.

Plain Foods Made Delicious



Rich taste and delicious flavor given war desserts, plain desserts, sauces—

Mapleine

The Golden Flavor makes food saving a pleasure.

Order from your jobber or Louis Hilfer Co., 1205 Peoples Life Bldg., Chicago, Ill.

Crescent Mfg. Co. (M-348) Seattle, Wash.

Famous, Genuine BOTTLE ONION SETS

I raise no other kind. Write for prices.

A. W. ALTIMUS, Brimfield, Indiana

Special Sales

John L. Lynch Sales Co.

No. 28 So Ionia Ave. Grand Rapids, Michigan

Knox Sparkling Gelatine

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

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.

The Best Is None Too Good

The American Housewife has demonstrated by her splendid loyalty during the past year that she is entitled to the best in the land.

No one has been more severely tried than she through the enforced use of inferior flour and substitutes, but she certainly "made good."

Now that conditions are changing and gradually working back to normal it is possible to manufacture the pre-war high patent flour.

This is certainly good news to the discriminating woman who desires to provide her family with the very best of wholesome, healthful, palatable food.

Lily White

"The Flour the Best Cooks Use"

may now be obtained in the old-time high quality grade.

No better flour has ever been made and mighty few have even nearly equaled it.

Light, white, flavory bread may again be baked and LILY WHITE FLOUR has been made particularly for this class of work.

In fact LILY WHITE FLOUR is sold under the guarantee that the purchase price will be cheerfully refunded if you do not like it as well or BETTER than any flour you have ever used for every requirement of home use.

When ordering Flour, say LILY WHITE, "The flour the best cooks use," and insist on having it.

Your baking troubles will be over.

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.

*Annual address of President John C. Fischer before the Michigan Retail Hardware Association at the Kalamazoo convention.

The Non-Disappearing Wholesale Grocer.

For a number of years space writers in the magazines and sensational writers for the daily newspapers have been killing off the wholesale grocers in their minds.

They have predicted that mail-order houses, chain stores, provision packers and other ferocious competitors would soon bring about the extinction and "passing" of wholesale grocers in these United States, and now the Federal Trade Commission has "harked" itself on to this cold trail under the impression that the wholesale grocer needs protection.

I had really become apprehensive at these constantly reiterated prophecies and began to become uneasy lest I would with other brokers have to seek new fields of usefulness when the wholesale grocers were no more.

All of which goes to show that wholesale grocers are suffering from such retroactive and negative advertising, and that they have need to say: "God, save me from my friends!"

What are the real facts in the case as we find them? I have a file of Orrin Thacker's Directory of the Wholesale Grocers of the United States, published in Cleveland, Ohio.

I noted that Thacker had increased the price of his little red book several years ago, and that recently he had reduced the size of the type used in it, and wondered, if the wholesale grocers were gradually succumbing to modern competition, why these things were done.

I, therefore, set a man "good at figures" to counting and taking a period of ten years from 1907 to and including 1918, a period of twelve years, showing the changes of eleven years, in the number of exclusive wholesale grocers, as follows:

1907	2,578
1918	3,692

Increase in eleven years.. 1,114

Owing to the typographical arrangement of the books my "man of figures" says that the count may vary from actual not to exceed five, either more or less.

So in eleven years the number of exclusive wholesale grocers in these United States has grown from 2,578 to 3,692, an increase of 1,114 or a percentage of increase of a little over 43 per cent., and is still going fast, pulling on the bit.

This does not show the increase or growth of semi-jobbers, or wholesale grocers who also do a retail business, but is confined to exclusively wholesale concerns.

My, how dreadfully the wholesale grocer is losing prestige and numbers! Only 43 per cent. increase in eleven years.

It is true that the population of this country has only increased about 18 per cent. in that time, while wholesale grocers have increased in number 43 per cent., but look how much faster they might have grown in numbers had there been no mail-order houses or chain stores or big packers.

I sympathize with my friend, the wholesale grocer, for having a lot of fool friends (?) who are constantly discrediting him and predicting disaster to him and trying to tie crepe on his door when he is not watching them.

He should have a consultation with the fool killer and try to arrange for funerals of a number of the yapping pessimists who are so freely and constantly advertising him as a "disappearing proposition" and "a passing commercial element."

I wonder if they are honest in their intentions? I mean the pessimists and grave diggers who are constantly trying to send wholesale grocers to the scrap heap.

I understand that they are equally as active in discrediting retail grocers and predicting extinction and disaster to them.

It is about time that somebody said something of an optimistic character about wholesale grocers. They all seem to be paying their bills regularly, and most of them are driving some kind of an automobile, varying from ford's to Franklin's.

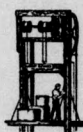
John A. Lee.

France Lifts Export Embargo on Walnuts.

The French Government has raised the embargo on exports of walnuts and walnut meats from France, and there appears to be no doubt that American importers will immediately take steps to bring a supply to this market, which has been bare of such goods since early in the war.

It is stated in the advices that but a small percentage of the crop remains available for export, the bulk of the 1918 output having been consumed in France, and most of that, it is understood, by the French army.

Tentative offers that look high in comparison with pre-war values, have been received from French shippers, and some counter bids have been sent over from here, but it will probably be several days before the market has settled to a working basis.



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.

Sidnev Elevator Mnf. Co., Sidney, Ohio

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

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—Stock of groceries and general merchandise. Invoicing about \$2,500. Good location. Address Box 34, Clayton, Michigan. 91

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—Suburban drug store in Grand Rapids, Michigan; sales \$9,000 yearly; rent \$25 month; growing section. Address No. 74, care Michigan Tradesman. 74

For Sale—Two story brick store building and general stock of clothing, shoes, dry goods, furniture and groceries; doing an annual volume of \$65,000 per year. Business established since 1896. Reason for selling, ill health of founder and principal owner. Full particulars on application. Address No. 77, care Michigan Tradesman. 77

Can lease or sell building for general merchandising purposes in best town in best wheat belt of Washington, or anywhere else. Average annual business of present tenant, \$400,000; profits \$45,000. Present tenant retiring. Possession about March 1st. Wiley & Wiley, 926 Paulsen Bldg., Spokane, Washington. 78

For Sale—\$15,000 general merchandise, brick store building and residence in good Northern Iowa town of 1,000 population, doing over \$60,000 yearly. Will accept part in good real estate. Address No. 83, care Michigan Tradesman. 83

For Sale—Factory, ten million feet timber, skidder, loader and 3 miles rail. Working near Norfolk, Virginia. John Slocum, 135 Kimball Terrace, Chesterfield Heights, Norfolk, Virginia. 84

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. 86

SALESMAN WANTED TO CARRY A SPECIALTY SIDE LINE—Sells to every retailer who uses twine. Unlimited field of retail stores. Easy and inexpensive to sell. Big commissions. Write for particulars. Brown Paper Company, 1220 Spruce St., St. Louis, Missouri. 85

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—Controlling interest in a display fixture company. Central Hotel, Kankakee, Illinois. 86

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, Michigan. 767

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

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—Michigan drug stock, floor fixtures and fountain. Inventory less 40 per cent. or \$1,800. Can be moved readily. Personal inspection solicited. Address No. 71, care Michigan Tradesman. 71

For Sale—The best drug business in Michigan in city of 6,000. Santox and A. D. S. agencies pays all expenses except clerks. Stock and fixtures, \$8,500 or 90 per cent. of inventory. Address No. 98, care Michigan Tradesman. 98

WHAT HAVE you got to exchange for 120 acres with lake frontage in Clare county, Michigan. Price \$1,500. Jerry Bartholomew, Oxford, Michigan. 99

Lower Prices Are Coming—Now is the time to turn your merchandise into cash with a successful stock reduction sale through The Harper Special Sales Service. Each sale conducted by an expert. For particulars tell the size of your stock. C. N. Harper & Co., 905 Marquette Bldg., Chicago, Illinois. 93

For Sale—\$36,000 stock general merchandise and \$18,000 brick block. Prosperous business established 35 years. Sell all or any part. Must be closed out to settle an estate. G. W. Kroll Estate, Marcellus, Michigan. 100

Beans—Choice hand picked pea beans in bag lots. Write for price, to Farwell Mills, Farwell, Michigan. 101

For Sale—Good, clean, dry goods stock, owned at old prices. Invoicing, \$2,250. Fixtures, \$700. Sell at discount if taken at once. With or without fixtures. A. E. Stuart, Edmore, Michigan. 102

For Sale—Stock general merchandise; will inventory approximately \$16,000; cement building; living rooms on second floor; 44 x 90 plate glass front; electric lights; building and land adjoining; \$8,000. Located in lively Southern Michigan town. Electric and steam railroads. Business established 32 years. Best reasons for selling. For further particulars address M. Jay M., 204 East Main St., Jackson, Michigan. 103

FOR SALE—CASH AND CARRY GROCERY; stock \$3,500; sales last year, \$50,000; expense 10 per cent. of sales. D. A. West, Greensburg, Indiana. 104

FLORIDA—5 acres; 100 paper shell pecan trees, 7 years old, for sale. Address A. Little, 209 East 33d St., Kansas City, Missouri. 105

Wanted—Traveling salesmen, who call on the hardware or implement trade, to take orders for bale ties on commission. Union Steel & Wire Co., Indianapolis, Indiana. 106

Wheat Crop Free—320 acres improved fine land; 200 acres in wheat, looks fine; buyer gets half; should make purchaser profit of \$3,000 to \$5,000; snap at \$9,600; terms, 160 acres fine land; no improvements; 110 acres cultivated, 90 in wheat; buyer gets one-fourth; price \$4,000; easy terms. Many other bargains. Ask for list. THE YOUNG REALTY CO., Oberlin, Kansas. 107

Administrator's Sale—Death of owner, places on market a stock of drugs and stationery. Will sell at great sacrifice. Address C. W. Vining, Stanton, Michigan. 108

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.

The United Agency System of Improved Credit Service

UNITED AGENCY

ACCURATE - RELIABLE
UP-TO-DATE

CREDIT INFORMATION

GENERAL RATING BOOKS

now ready containing 1,750,000 names—fully rated—no blanks
EIGHT POINTS of vital credit information on each name.

Superior Special Reporting Service

Further details by addressing

GENERAL OFFICES

CHICAGO, ILLINOIS
Gunter Bldg. 1018-24 S. Wabash Avenue

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

UPPER PENINSULA.

Recent News of the Cloverland of Michigan.

Sault Ste. Marie, Feb. 11—C. J. Thoenen, one of our veteran hardware merchants, having been in business here for the past twenty-five years, expects to close out his stock and spend the remainder of the winter in Detroit. Whether or not he will make the Soo his home in the future has not been stated. His many friends here will miss him and his good wife, where they have endeared themselves to the community, on account of their prominence in any movement which would boost the home town. Mr. Thoenen is entitled to a vacation after being confined closely to business for so many years.

August Olson, the well-known Manistique grocer, having been in business for the past twenty-five years, intends to retire from business and move to Chicago, there to make his future home. Mr. Olson has sold his stock and fixtures to Oliver Hart and rented the whole building for a period of five years. Mr. Hart takes possession this week. Mr. Hart is a veteran business man and a short time ago sold out his business on Cedar street. After a couple of months' rest he feels that he must get back into the harness again, which seems more natural to him than living a life of ease.

"If it gets the money, it's a good show."

The tourists using the Dixie highway to the Soo and local automobilists desiring to drive their cars to Lower Michigan will not have to pay the exorbitant rates crossing the Straits of Mackinac which have been in force heretofore, if the new rates suggested by the Federal Traffic Manager are approved by the Interstate Commerce Commission. Petitions have been sent to this Commission by the Civic and Commercial Association of this city and by automobile associations throughout the State, requesting that the new rates be approved. The new rates provide for a reduction of 50 per cent. in the rates charged for autos. As these have been approved by the heads of the railroads owning the Mackinac Transportation Co., which operates the ferry, the approval by the Interstate Commerce Commission is only a matter of form. Charges will be as follows: \$3.50 for cars 2,000 pounds or under; \$4 for cars 3,000 pounds and \$4.50 for cars over 3,000 pounds. This reduction will bring many more tourists to visit Cloverland who have, heretofore, turned back at Mackinac City on account of the heretofore excessive charges.

"Happy is the man who buys a second-hand auto, for it enables him to forget all his other troubles."

J. A. Doelle, the new Secretary and Manager of the Upper Michigan Development Bureau, paid the Soo a visit last week at the invitation of the Civic and Commercial Association and was entertained at a dinner given at the Soo Club, after which he addressed about seventy-five of our leading business men on the work being done by the Bureau, which, he states, is centered on two main objects. The first is good roads and tourist traffic movement and the second development of the agricultural resources of the country. That good roads should be built as a method of employing labor wisely in the reconstruction era and because of the hundred of thousands of tourists and millions of dollars their existence will mean was his emphatic declaration. He urged all lovers of this country to stand back of the \$5,000,000 road bond issue which will be put up to the voters at the spring election. That Cloverland has 10,000,000 fertile acres as a conservative estimate was his statement. The bureau has already increased their value and in some cases

doubled it through its sheep and cattle propaganda he said. He told of a letter received the other day from a friend in Texas. "I am coming to a sure country and will bring many of my neighbors." Speaking of the Soo's possibilities he said, "Its wonderful location and possibilities assure an enormous growth and I urge special efforts toward the location of dye manufacturers and wood working industries." He could see no reason why the Soo should not expand to 50,000 in the near future.

"The most profitable thing a farmer can raise is the price."

The Transit Co., our local street car line, was sold at auction last week. The bid of \$100,000 was accepted and S. T. Handy named as President. The new company expects to improve the service and add new equipment.

The well-known grocer-traveler, Jim McKenzie, has a warm spot in his heart for the Salvation Army. While he is not very enthusiastic over the new Y. M. C. A. proposition here, he is willing and ready to divide his excess with the Salvation Army, having heard so much about their part of the work in the trenches. Jim is right there with that good stuff all the time.

Some of the mighty hunters are still after deer in Chippewa county and while it only costs \$58 to meet with success, it is cheaper than most of the hunters pay for the privilege of the deer they get. The venison is being taken care of by the game wardens and distributed to worthy institutions throughout the city.

Nic McPhee, new manager of the Murray Hill Hotel, is more than pleased with the success he has met with since taking over this well-known hotel. They are making a specialty of good eats, besides the many improvements which they have made. The Sunday dinner seems to be an extra issue which is apparently a great success. The public seem to appreciate Nic's efforts.

"Muz" Murray, our well-known hockey man and former captain of the Soo team, is making good on the Seattle team, on which he made his initial appearance at Vancouver Monday, Jan. 27. The Seattle Times says he was one of the most effective men on the ice. He opened and closed a score with Metz and gave Lehman much trouble.

Our neighboring town of Pickford suffered another disastrous fire last Saturday, destroying three buildings. The loss exceeded \$5,000, partly covered by insurance. A meat market and two store buildings are partly destroyed. There is no fire fighting equipment at Pickford and this is the second bad fire which the village suffered in the past year.

John P. Olds, well-known insurance man, was a Grand Rapids visitor last week, looking over the town in general.

Ray Marriott, of the Northern Electric Co., has returned from the Windy City, where he purchased several new lighting plants which he expects to install in the surrounding country.

Arthur Cracknell, one of the old employees of Cowan & Hunt, resigned his position there and has accepted the management of the dry goods department with the Hub department store.

That the Soo is a profitable clothing city is evidence of the fact that the late Barney Morris left over \$60,000 to relatives which he had accumulated during his business career as a clothier here.

Charles Field's Nationals cleaned up on the Sudbury team last week and has arranged for this week with the Great Lakes Naval hockey team. The Great Lakes is a strong agitation of players selected from the best at the training station. This team recently defeated the Illinois Athletic Club bunch of fast players and is now on its fourth tour through Canada.

Judge Fead, now in the Red Cross Service in France, is expected to re-

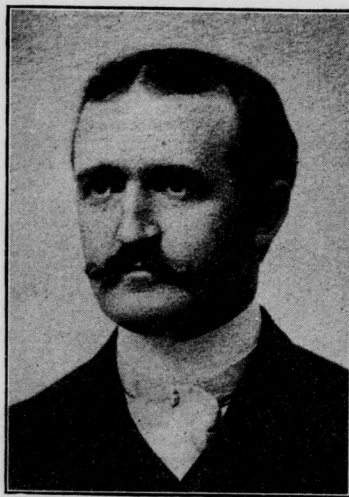
turn home about the first of May according to information received here.

S. G. Newton, our famous war savings orator, left last week on a business trip, but would not state whether or not he would visit Washington before returning to the Soo.

"One reason for letting whiskers grow is to get them out of the system." William G. Tapert.

Twenty-One Years With the Grand Rapids Branch.

Fred S. Lockwood was born at Milan, Ohio, March 30, 1865. His father was a Yankee and conducted a general store at Milan. His mother was of Scotch descent. In 1840 Milan was regarded as the third greatest grain market in the world. There were thirteen grain warehouses within the corporate limits of the village and farmers drove to Milan to market their wheat as far as Columbus, 100 miles to the South. Milan was also notable as the birthplace of Thomas A. Edison. The house in which he was born is still standing.



Fred S. Lockwood.

Mr. Lockwood graduated from the common schools of Milan and then completed the English course at the Western Reserve Normal School, which was then located at Milan. He intended to continue his studies in a more advanced educational institution, but was obliged to relinquish his ambition because of the financial embarrassment of his father, who had overreached himself in constructing the Wheeling & Lake Erie Railway. He therefore sought and obtained a position as traveling representative for the Sprague & French Umbrella Co., of Norwalk, Ohio, covering the trade of the Northwest for five years. He then entered the employ of the Standard Oil Co. as city salesman for the Cleveland branch. He was later given a territory out in the State. In 1898 he was transferred to the Grand Rapids branch. For six years past he has been assistant manager under Messrs. Drake and Thompson, which included the management of the thirty-two traveling salesmen who represent the Grand Rapids branch.

Mr. Lockwood was married Aug. 14, 1901, to Miss May Randolph, of Milan. He is an attendant at the Fountain street Baptist church and admits to possessing but one hobby—the automobile.

WALKING IN DARKNESS.

When William Hohenzollern, he that was a kaiser professing partnership with God, walks in the rose garden at Amerongen castle, curtains of straw are drawn across apertures in the wall, lest they without might look within and see there the stalking specter of human tragedy.

So wanders failure where roses bloom the winter in soft promise of hope and happiness to come. So staggers tragedy along paths laid for romance; and upon the sight look windows pierced in other days when the sun shone on love and the moonlight gladdened the hearts of youth.

So short a time and so far the fall! It is but a fling of hours ago when Wilhelm posed in pomp, aglitter with the tinsel and gilt of majesty, a man mighty in inheritance and inordinate in ambition. Before him lay the rose gardens of the world; and at his word the red monster of war trampled them down. Before him lay long avenues where Hans and Gretchen had wandered hand in hand and dreamed of the greatest of all dreams; and down those ways now walk widows and fatherless children. And they pluck no roses, nor do they find by the wayside the beauties of God.

There are no straw curtains flung across the apertures where stood the walls of homes, in France and Flanders. There are no petted rose beds in Belgium, but only the black stumps of murdered things and the pall of yellowed memories. Those who walk without castles of monarchy turn not to the right or left in idle curiosity, but bend their backs in the stern labor of rebuilding a world laid low.

But William Hohenzollern, who was a kaiser, walks in the agony of failure, amid roses that may not bloom for him, and hides behind straw curtains, that the world may not see. And about his soul is that man can make of straw, and in his heart, there are thorns.

Detroit—The Flower Valve Manufacturing Co., now covering six and one-half acres and employing 400 men, will be doubled as the result of its sale of \$450,000 in bonds. The company was founded in 1805 and was known as the Flower-Stephens Manufacturing Co. It manufactures valves and waterworks equipment and has \$5,000,000 of orders on its books for 1919.

Frank J. Pohlman, 40 years old, for twenty years traveling salesman for the D. M. Ferry Co., died Tuesday at his home in Detroit, after four days' illness with pneumonia. Mr. Pohlman was born in Detroit in April, 1879, and received his education here in the public schools. Of late he covered Southern territory for the Ferry Company.

There are too many fellows depending on to-morrow who fail to do with all their might the most important things of to-day.

BUSINESS CHANCES.

FOR SALE—Range land, wheat land, hay land and some good irrigated land; will take oil or potash stock as part payment. Frank McCarter, Bayard, Nebraska. 109



Package Sugar Means Efficiency

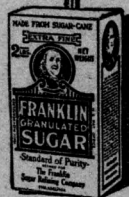
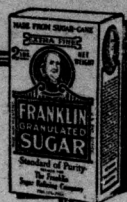
Grocers who handle Franklin Package Sugars are enabled to have cleaner, neater, more attractive stores because of the elimination of bulk containers, spillage and waste. They save the clerks' time which can be devoted to window dressing and other store work of the kind that helps sell goods.

The Franklin Sugar Refining Company

PHILADELPHIA

"A Franklin Cane Sugar for every use"

Granulated, Dainty Lumps, Powdered,
Confectioners, Brown



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

ASK YOUR JOBBER FOR

Hart Brand Canned Foods

HIGHEST QUALITY

Our products are packed at seven plants in Michigan, in the finest fruit and vegetable belts in the Union, grown on lands close to the various plants; packed fresh from the fields and orchards, under highest sanitary conditions. Flavor, Texture, Color Superior.

Quality Guaranteed

The HART BRANDS are Trade Winners and Trade Makers

Vegetables:—Peas, Corn, Succotash, Stringless Beans, Lima Beans, Pork and Beans, Pumpkin, Red Kidney Beans, Spinach, Beets, Saur Kraut, Squash.

Fruits:—Cherries, Strawberries, Red Raspberries, Black Raspberries, Blackberries, Plums, Pears, Peaches.

W. R. ROACH & CO., Grand Rapids, Mich.

Michigan Factories at

HART, KENT CITY, LEXINGTON, EDMORE, SCOTTVILLE, CROSWELL, NORTHPORT.

Always Wilsnaps—Always advertised

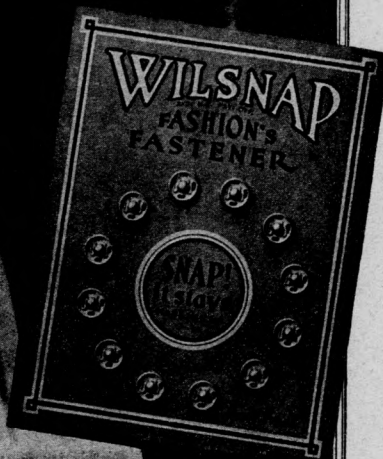
The March Advertisement
Appearing in Vogue and Harper's Bazar

*Wilsnaps—They snap
with a will*

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



Look for this card
(ORANGE COLORED)
10c everywhere



Hold Fast!

WITH a smart little "snap, snap, snap," your Wilsnaps spring to duty—the duty of *holding fast*.

Then when you wish to undo your gown, your Wilsnaps need no "finger-nail urging" to spring quickly apart.

For the sake of snap fastener comfort and security, always keep a supply of rust-proof Wilsnaps on hand with your sewing things.

Wilsnaps in all sizes. Wilsnaps for all weights of material.

Wilsnaps—always Wilsnaps—wherever snap fasteners are used.

Always will snap

THE WILSON FASTENER CO.

113 East St. Clair Avenue Cleveland, O.

WILSNAP

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